

## Cigna - Supplemental Plans Scenarios

### **Accidental Injury (Plan 2 Selected)**

Imagine you and your partner have planned a weekend hike excited to immerse yourselves in nature and enjoy the beauty of the outdoors. Unfortunately, while on your hike your partner experiences a fall that results in a concussion requiring immediate medical attention and subsequent follow up care. Luckily you had the foresight to enroll in the Cigna Accidental Injury plan, which provides you with the following fixed cash payments to help offset the costs you incurred under the medical plan:

- Emergency Care Treatment: \$200
- Concussion: \$150 (Plan 2)
- Follow up Physician Office Visit: \$75 (Plan 2)

#### **TOTAL CASH PAYMENT TO YOU UNDER ACCIDENT PLAN 2: \$425**

How does this compare to the cost of the plan itself? Well, with the combined coverage for Employee and Spouse on Plan 2 totaling about \$189 per year, the plan has essentially paid for itself after this incident. Even better, assuming both you and your partner do not have any accidents at all during the plan year (fingers crossed), if both of you complete one wellness visit or immunization each year, you will each receive a cash benefit of \$75 from the plan, meaning you are essentially paying \$39 a year for a little extra peace of mind!

### **Critical Illness (\$10,000 Benefit Selected)**

Imagine waking up one morning with classic heart attack symptoms. You rapidly call 911 and are rushed to the hospital.

The medical tests confirm a heart attack. Your focus is on recovery, but you're also keenly aware of the forthcoming medical bills. Your Critical Illness benefit now comes to the rescue! After submitting a claim, you quickly receive **a lump-sum cash benefit of \$10,000**, easing your financial worries. And this benefit can be used to cover anything you'd like, including medical deductible and copay expenses, rehabilitation, and even household bills during recovery.

If you're a 30-year-old employee with a \$10,000 benefit, you pay just \$56.16 per year. Completing a wellness visit gives you \$50 back, reducing your cost to just \$6.16 per year.

### **Hospital Indemnity**

Imagine you're an expectant parent eagerly awaiting your baby's arrival, yet also concerned about the financial implications. The hospital indemnity plan helps to ease those worries during hospitalization by providing the new mother with fixed benefits: **\$1,000 for hospital admission, \$100 per day for up to 72 hours of observation, and \$200 per day for newborn nursery care**. While it's not a substitute for comprehensive medical insurance, the hospital indemnity plan complements it by addressing financial needs related to hospital stays.

If you're a 27-year-old on a family plan with two children and a spouse, enrollment in this plan costs just \$499.44 annually. If each family member completes their wellness visits, the plan will provide you with \$200 (\$50 per covered member), reducing your cost to just \$299.44 for the entire plan year!