

CIGNA FLEXIBLE CHOICE HEART ATTACK & STROKE INSURANCE

Helping customers with coverage after a heart-related event.

What is Flexible Choice Heart Attack & Stroke Insurance?

- › Pays a lump sum (percentage of the selected benefit amount for specified qualifying heart-related events)
- › Customers choose their benefit level - from \$5,000 to \$100,000
- › Available to people aged 18-99 and their dependents
- › Policy is guaranteed renewable for life*
- › Benefits are not affected by any other insurance plans
- › Restoration benefit, cancer, hospital and ICU, and return of premium riders may be available**

Lump-sum benefit can be used for:

- › Medical insurance deductibles or coinsurance
- › Travel costs for you or your family during treatment
- › Extended hospital stays
- › Prescription drugs
- › Other unexpected costs

QUALIFYING EVENTS	% OF BENEFIT AMOUNT PAYABLE FOR EACH EVENT	MAXIMUM % OF BENEFIT AMOUNT PAYABLE
Heart attack	100%	100%
Heart transplant	100%	
Stroke	100%	
Coronary artery bypass surgery*	25%	
Aortic surgery*	25%	
Heart valve replacement or repair*	25%	
Angioplasty*	10%	
Stent*	10%	

*Payable only once in an insured person's lifetime, not to exceed 100% of the selected benefit amount.

See how customers can benefit from pairing a heart attack & stroke policy with their medical plan. →

Together, all the way.®



*Subject to the company's right to increase premiums on a class basis.

**May not be available in all states. Requires an additional premium.

Insured by Loyal American Life Insurance Company.

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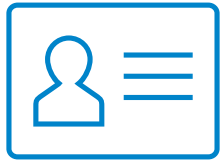
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Case study: Heart attack



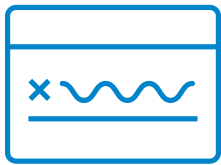
Profile

Marcus R.
Age 50
Single
Lives in Austin, Texas
Non-smoker



Major medical insurance***

myCigna Health Flex 2750
Deductible: \$2,750
Coinsurance: 20%
Out-of-pocket max: \$6,350
Monthly premium: \$472.05



Cigna supplemental insurance***

Flexible Choice Heart Attack & Stroke
Benefit level: \$10,000
Restoration rider: Yes
Monthly premium: \$17.60

Flexible Choice Heart Attack & Stroke benefit

- › \$10,000 lump sum (100% benefit) paid following a heart attack
- › Helped Marcus pay medical and other costs not covered by his health plan
- › Allowed him to focus on his recovery, not on financial problems



Presented for illustration only.
***Rates are subject to change.

Insured by Loyal American Life Insurance Company.

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