



**BY  
YOUR  
SIDE.**

**For better health  
and well being.**

**Prepared for Employees of Robert Half.**



# Hello.

## We're glad you're here.

Welcome to Cigna Group Insurance®. We're here to help you and your family live healthier, more financially secure lives. We're excited to be a part of your journey.



This brochure explains your Cigna Group Insurance coverage. It tells you what you need to know about using your new plan(s). You may not need all this information now, but make sure you keep this resource in a safe place. You may want to refer back to it later.

The pages that follow contain:

- › Information about your supplemental benefits
- › How to submit a claim
- › Who to call if you need help
- › Other programs and services that you get at no extra cost to you

To learn more information about coverage under your plan, please refer to the schedule of benefits and provision details contained in your benefit summary and certificate.

At Cigna Group Insurance,  
we're with you every step of  
the way.

# Accidental Injury insurance

Accidents happen. And they can affect your financial health.

With your Cigna Accidental Injury insurance, you get a benefit to help pay for costs associated with a covered accident or injury. You can use the money however you'd like. For example, benefits are available for:

- › Initial and emergency care
- › Hospitalizations
- › Fractures and dislocations
- › Follow-up care

## How to file a claim.

Claims should be reported as soon as possible and can be reported by one of the following methods.



### By phone

Call toll-free **800.754.3207** (option 8 for Español) between 7:00 am and 7:00 pm, CST to speak with one of our dedicated customer service representatives.



### By fax, email or mail

- **Fax** documents to our fax line at **860.730.6460**
- **Email** scanned documents to **accidentinjury/criticalillness@Cigna.com**
- **Mail** documents to  
**Cigna Phoenix Claim Services**  
**P.O. Box 55290**  
**Phoenix, AZ 85078**

## Information you'll need

**Make sure you have this information handy.**

- › **Completed claim and disclosure authorization forms, which can be found online at [Cigna.com/customer-forms](https://www.cigna.com/customer-forms)**
- › **Personal information, such as your name, address, phone number, birth date, Social Security number and email address**
- › **Employment information, such as employer's name, email address, date of hire and job title**
- › **Doctor and hospital information - The name, address and phone number of each doctor or hospital you're using for this accident**
- › **Itemized medical bills, if available**

## Questions?

Call **800.754.3207** (option 8 for Español) to speak with one of our dedicated customer service representatives.

# Critical Illness insurance

We know that everyone has different needs when coping with a critical illness. With your Cigna Critical Illness insurance, you get a benefit paid directly to the covered person, unless otherwise assigned, if they are diagnosed with a covered critical illness, like cancer, heart attack or stroke. This plan can help ease some of your financial worries so that you can stay focused on your health.

You choose how to spend or save your benefit. It can be used for expenses, such as:

- › Paying for child care or help around the house
- › Copays and deductibles
- › Travel costs to see a specialist
- › Prescription drug costs
- › Medical treatment and doctor visits

Even a health screening benefit is provided.

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## Health Screening Benefit

To report a Health Screening claim on this coverage, follow the instructions above and simply file your claim by phone.

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# Hospital Care insurance

A hospital stay can happen at any time and it can be costly. Cigna Hospital Care insurance helps you and your loved ones have additional financial protection. We can help cover these unexpected events – so you can focus on getting better.

With Hospital Care insurance, you get a benefit paid directly to the covered person, unless otherwise assigned, after a covered hospitalization resulting from a covered injury or illness. You can use the money received from the hospital visit to help pay for:

- › Paying for child care or help around the house
- › Copays, deductibles or coinsurance
- › Follow-up care

## How to file a claim.

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- › **Employment information, such as employer's name, email address, date of hire and job title**
- › **Doctor and hospital information – The name, address and phone number of each doctor or hospital you're using for this injury or illness**

## Questions?

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## More value to make your life easier

In addition to your Group Insurance plan(s), you and members of your household get programs and services from Day One that offer help and support.\* They're included with your plan(s) – so you're automatically enrolled. And, there's no extra cost to you.

**My Secure Advantage™:** 30-days' pre-paid expert money-coaching for all types of financial planning and challenges, Identity theft prevention and fraud resolution services. online tools for state-specific wills and other important legal documents. Call **888.724.2262** or visit online at **Cigna.mysecureadvantage.com**.

**Health Advocacy Services:** Provides employees and families (including parents and parents-in-law) access to expert assistance with a wide range of health care and health insurance challenges. For help, call **866.799.2725** 24/7.

**Thank you for choosing Cigna Group Insurance  
for your benefits.**

Remember to keep this resource in a safe place for future reference.





**Together, all the way.®**

**\*These programs are NOT insurance and do not provide reimbursement for financial losses.** Some restrictions may apply. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description, and are subject to change. Program availability may vary by plan type and location, and are not available where prohibited by law. These programs are not available under policies insured by Cigna Life Insurance Company of New York (New York, NY).

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