



CIGNA INSPIRE

HEALTH, WELLBEING & FINANCIAL SECURITY

Life and Protection Solutions

Together, all the way.™



Life & Protection Solutions to support your employees through all risks in life: FINANCIALLY PROTECT YOUR ORGANISATION'S MOST IMPORTANT ASSET... IT'S PEOPLE.

WHY CHOOSE US?



We understand that the success of your organisation is aligned with the wellbeing of your employees. That's why we create solutions to help your employees be healthy, productive and financially protected



YOUR PARTNER IN HEALTH AND WELLBEING

Our mission is to improve your employees' health, wellbeing and sense of security, wherever an assignment takes them. Our medical plans deliver peace of mind and security in all aspects of health and wellbeing. We can also ally this with a promise of financial security when it is needed most.



ONE-STOP-SHOP EXPERIENCE

We help you protect your employees, no matter what. We can manage all your benefits under one roof and ensure a seamless integration with your existing health plans. We also provide you with a designated point of contact, so you benefit from easy administration. That is the convenience of a one-stop-shop solution.



INSPIRED BY FLEXIBILITY

Our modular approach allows you to select the Life & Protection benefits which best suit your needs, sitting alongside our innovative and effective health and wellbeing programmes to prevent and reduce absences and related costs. Our focus is to help your employees stay healthy and productive and to enable them to return to work after an illness or injury.



COMPLETE PEACE OF MIND

In the end, choosing Cigna means you'll be able to provide your employees and their families with complete peace of mind. Increasing employee engagement and reducing employee turnover can further positioning you as an employer of choice.



PROTECT YOUR MOST IMPORTANT ASSET

At Cigna, we realise emotional stress when a loved one passes away or becomes hurt can be debilitating. Having no life insurance or inadequate coverage can contribute to financial stress. In the workplace, this financial stress can lead to increased absenteeism, lost productivity and higher health care costs.

Therefore, offering holistic coverage – including life and protection plans – can help your employees and their families recover not only financially, but also physically, emotionally, and socially.

As an employer, offering Life and Protection coverage is a way you can support the whole health of your employees – and help ensure their families are well prepared and looked after, no matter what.

To help you do just that, we offer 4 Life & Protection Solutions:



Life Protection

pays a lump sum in case of natural (health related) death as well as in case of death due to an accident.



Accidental Death & Disability Protection

pays a lump sum in case of death or disability caused by an accident.



Permanent Disability Protection

pays a lump sum in case of a permanent (total or partial) disability resulting from an illness or accident.



Temporary Incapacity Protection

pays a monthly allowance in case of any illness or accident inhibiting the insured member from performing their usual professional occupation.



The Cigna Life & Protection Solutions offer a wide range of advantages and the flexibility for you to customize your plan to your own requirements:



MODULAR APPROACH

Select the life and protection services that meet your organisation's specific needs.



FULLY INTEGRATED SOLUTIONS

By combining life and protection services with a medical plan for health benefits, you will cover every aspect of your employees' wellbeing. They can then focus on their work with complete peace of mind.



RESPONSIVE & CARING CUSTOMER SERVICE

We make your employees' lives easier thanks to our straightforward procedures and empathetic staff members. With our designated customer service representatives and their knowledge of your plan design, you can rest assured your employees are in good hands.



SIMPLE & EASY ADMINISTRATION

We also make your life easier by taking away the burden of administration.



WHAT DO WE COVER?

GROUP LIFE

with the option to add
TERMINAL ILLNESS

ACCIDENTAL DEATH & DISABILITY (AD&D)

TEMPORARY INCAPACITY

PERMANENT DISABILITY



WHO IS ELIGIBLE?

The **Life and Protection Solutions** can be taken out by the client for any employee provided they are:

- Enrolled on the client's Cigna medical plan
- In active service
- 67 years of age or under

No medical underwriting is required.



MAXIMUM SUM INSURED

This is the maximum benefit amount we will insure for each cover.

This can be a fixed amount, applied to all eligible employees, or calculated as a percentage of the gross annual salary of each eligible employee.

Acceptance of the requested sum insured is subject to approval.

BENEFIT

Life, AD&D and **Permanent Disability** be will be paid as a **lump sum**.

Temporary Incapacity will paid as a **monthly allowance** during a maximum period of 1 or 2 years, depending on the client's policy agreement.

Disability benefit amounts are determined by the degree of disability and calculated as a percentage of the sum insured.



LIFE

- Financial protection for loved ones in the unfortunate event of death
- A lump sum paid to the Insured's named beneficiaries
- **Sum insured** of up to **£1,250,000 / €2,000,000 / \$2,000,000**, or up to **10x gross annual salary**, subject to approval
- Extended cover can be purchased up to 70 years of age; with benefit paid at 60% of the sum insured
- Available to employees and their spouses

No medical underwriting is required.

Terminal Illness

- Optional add-on to Life cover
- Requires medical declaration to be submitted before enrolment to Life and Terminal Illness cover can be confirmed
- Full or partial advanced payment of Life benefit in the event of diagnosis of Terminal Illness with a life expectancy of 12 months or less
- If partial advanced payment is requested, the subsequent Life Benefit amount paid to the Insured's named beneficiaries will be reduced by the amount already paid under the Terminal Illness Benefit





ACCIDENTAL DEATH AND DISABILITY

- Financial security following a life-changing accident
- A lump sum paid to the insured's beneficiaries in the event of **death due to an accident**
- A lump sum paid in the event of **disability suffered as a result of an accident**
- **Sum insured** of up to **£700,000 / €1,000,000 / \$1,000,000**, subject to approval
- Maximum combined Life and AD&D insured sum of £1,950,000 / €3,000,000 / \$3,000,000
- Available to employees, their spouses and adult dependent children (over the age of 18).



Accidental Death

- If Life cover is also selected by the client, then Life Benefit will be paid to insured's beneficiaries in addition to the Accidental Death Benefit, providing that the death is caused by an accident and occurs within 12 months of the accident
- Accidental Death benefit will be reduced by any amount already paid in respect of disability caused by the same accident

Accidental Disability

- Paid in response to disability in the form of loss of limb, permanent loss of limb function or loss of sight caused by an accident and occurring within 12 months of the accident
- The degree of disability must exceed 20% in accordance with Cigna's Table of Accidental Disability
- The amount of benefit paid will be equal to the sum insured multiplied by the degree (percentage) of disability as per the Table of Accidental Dismemberment





TEMPORARY INCAPACITY

- **Income protection** for insured employees who are unable to perform their professional occupation due to illness or injury
- The maximum **sum insured** is equal to up to 80% of the insured employee's gross monthly salary, up to a maximum of **£8,500 / €13,000 / \$13,000 per month**
- The benefit will be paid monthly in arrears following a **waiting period of 90 days** from the first day of incapacity until the insured employee fully resumes their role
- The maximum duration of the benefit is two years
- In the event of a **relapse**, following a return to work lasting less than 90 days, payment shall resume on the same basis without any waiting period applied

PERMANENT DISABILITY

- Financial security for insured employees who are unable to fully or partially continue their occupation due to illness or injury, leading to a total or partial loss of income
- **Sum insured** of up to **£750,000 / €1,000,000 / \$1,000,000**, or up to **5x gross annual salary**, subject to approval
- The degree of disability must exceed 33.33% and be deemed definitive and irreversible, as assessed by Cigna's medical consultant
- The benefit paid will be a lump sum equal to the sum insured multiplied by the degree (percentage) of disability
- If the degree of disability exceeds 66.67% then the full sum insured will be paid
- Where Permanent Disability is taken out in addition to Temporary Incapacity, the Permanent Disability claim will only be paid once the Temporary Incapacity payments have come to an end





CLAIMS PROCESS

CLAIMS PROCESS

- The claimant should declare in writing an incident potentially leading to a claim as soon as reasonably possible.

This can be sent by email to:

non-medicalclaimsCGHB@cigna.com.

Or by post to:

LPS Team

Cigna Global Health Benefits,
1 Knowe Road
Greenock
Scotland
PA15 4RJ.



CLAIMS PROCESS

- Required documentation in **event of death**:
 - Birth certificate
 - Death certificate
 - Completed claims form
 - Detailed medical certificate by a medical practitioner stating cause of death sent to Cigna's Medical Team
 - Police / accident report (in event of an accident)
 - Verification of identity of beneficiaries
 - Any additional documentation and evidence requested by Cigna to evaluate claim



CLAIMS PROCESS

- Required documentation in **event of disability or incapacity**:
 - Birth certificate
 - Completed claims form
 - Detailed medical certificate by a medical practitioner, stating cause of disability or reason for incapacity sent to Cigna's Medical Team
 - Police / accident report (in event of an accident)
 - Verification of identity of beneficiaries
 - Any additional documentation and evidence requested by Cigna to evaluate claim
- In the event of a **Temporary Incapacity** or **Permanent Disability** claim, Cigna will require the client to submit a statement confirming the Insured Employee's job description and gross annual salary.
- In the event of a **Temporary Incapacity** claim, the client will be responsible for the payment of the benefit amount to the Insured Employee. Upon the client's receipt of the benefit amount Cigna's liability will cease.





TABLE OF BENEFITS

TABLE OF DISABILITY

The following table of disability will be used to determine the degree of disability.

	Percentage of sum insured payable
Total paralysis	100%
Total blindness	100%
Incurable and total mental disability	100%
Amputation or the permanent loss of the use of: 1. both arms or both hands 2. both legs or both feet 3. one arm or hand and one leg or foot	100%
Total loss of sight of one eye with removal of the eye	100%
Total loss of sight of one eye	100%

TABLE OF DISABILITY

<p>Loss of bone of the skull forming a hole in the skull over:</p> <ol style="list-style-type: none"> 1. an area of at least 6 cm² 2. an area of 3 to 6 cm² 3. an area of less than 3 cm² 	<p>40% 20% 10%</p>
<p>Incurable total loss of hearing in both ears</p>	<p>100%</p>
<p>Incurable total loss of hearing in one ear</p>	<p>50%</p>
<p>Amputation of the lower jaw:</p> <ol style="list-style-type: none"> 1. total 2. partial (upright branch plus the whole or half of the up toillary bone) 	<p>70% 40%</p>
<p>Loss of top and bottom teeth and their sockets:</p> <ol style="list-style-type: none"> 1. impossibility of fitting dental prosthesis 2. In the case of possible prosthesis with established functional improvement 	<p>10 to 30% 1 to 10%</p>

TABLE OF DISABILITY (*)

	Right	Left
Loss of arm or hand	75%	60%
Total paralysis of an upper limb (*see additional conditions)	65%	55%
Total paralysis of the circumflex nerve	20%	15%
Total paralysis of the median nerve	45%	35%
Total paralysis of the cubital nerve at the elbow	30%	25%
Total paralysis of the nerve of the hand	20%	15%
Total paralysis of the radial nerve above the triceps	40%	30%
Complete ankylosis of the shoulder: 1. with immobilisation of the shoulder blade 2. with mobility of the shoulder blade	65% 35%	55% 25%
Non-consolidated fracture of the upper arm (constitution of pseudo-arthritis)	30%	25%
Total loss of movement of the elbow: 1. in an unfavourable position 2. in a favourable position	40% 25%	35% 20%

*If the Insured Member is left-handed and declares this when submitting a claim then the degree of disability applied will be inverted



TABLE OF DISABILITY

	Right	Left
Non-consolidated fracture of the forearm (constitution of pseudo-arthrosis): 1. both bones 2. a single bone	25% 10%	20% 8%
Total loss of movement of the wrist: 1. in an unfavourable position (flexion, forced extensions or supination) 2. in a favourable position (straight or prone)	40% 20%	30% 15%
Amputation of a thumb: 1. total 2. partial (ungual phalanx)	20% 10%	18% 8%
Ankylosis of a thumb: 1. total 2. partial (ungual phalanx)	15% 10%	12% 8%
Amputation of index finger: 1. total 2. two phalanxes 3. one phalanx	16% 12% 6%	14% 10% 5%

TABLE OF DISABILITY

	Right	Left
Amputation of second finger	12%	10%
Amputation of third finger	10%	8%
Amputation of fourth finger	8%	6%
Total paralysis of a lower limb (*see additional conditions)	60%	
Complete paralysis of the internal popliteal sciatic nerve	30%	
Complete paralysis of the external popliteal sciatic nerve	30%	
Complete paralysis of both popliteal sciatic nerves	40%	
Shortening of a lower limb (*see additional conditions)	30%	
1. at least 5 cm	20%	
2. from 3 to 5 cm	10%	
3. from 1 to 3 cm		

TABLE OF DISABILITY

	Right	Left
Complete ankylosis of the hip: 1. in a bad position (flexion, adduction or abduction) 2. in a straight position	60%	40%
Amputation of the thigh: 1. upper half and leg 2. lower half and leg	60%	50%
Non-consolidated fracture of the thigh or both bones of the leg (constitution of pseudo-arthrosis)	50%	
Complete ankylosis of the knee: 1. in flexion (from 130 degrees) 2. straight or almost straight	50%	25%
Chronic gonarthrosis according to the degree of muscular atrophy	3 to 20%	
Non-consolidated fracture of the knee cap with wide separation of the fragments and considerable difficulty in extension of the leg from the thigh	40%	
Amputation of a leg	50%	
Tibio-tarsian ankylosis	15%	

TABLE OF DISABILITY

	Right	Left
Amputation of a foot: 1. total (tibio-tarsian disarticulation) 2. sub-astragalian 3. media-tarian 4. tarso-metatarsian	50%	40%
Amputation of all toes	35%	30%
Amputation of big toe	20%	
Amputation of a toe other than big toe	10%	
Ankylosis of the big toe	3%	
	3.5%	



EXCLUSIONS

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Life and **AD&D** claims will not be paid if resulting from:

- accidents resulting from the Employee's own act or omission, being a deliberate or reckless exposure to danger (except in an attempt to save human life)
- suicide, attempted suicide or any injury or illness that the Employee inflicts upon himself
- Substance abuse and any injury or illness due wholly or partly to the effect of alcohol or drugs taken by the Employee (including medication used in the treatment of drug addiction)
- the Employee's voluntary participation in bets, gambling, criminal acts or fights, except in the case of legitimate self-defence
- nuclear transmutation, or radiation, resulting from the artificial acceleration of atomic particles; or chemical or biological substances which are not used for peaceful means
- travel or flight in an aircraft, unless flown by a pilot with a valid license in an aircraft with a transport type certificate of airworthiness, and the Employee is a commercial passenger
- death directly or indirectly caused or contributed to whilst engaging in or taking part in war, invasion, act of terrorist activities, rebellion (whether war be declared or not), civil war or unrest, demonstrations, commotion, military or usurped power, martial law, riot or the act of any lawfully constituted authority, or while the Employee is carrying out army, naval or air services operations, whether or not war has been declared.



EXCLUSIONS

- engaging in hazardous sports including but not limited to diving (including scuba diving), mountaineering, rock or cliff climbing, pot holing, parachuting, all professional sporting activity such as boxing, racing (other than on foot) or flying or training or practising for any of these activities
- being resident in (whether on a permanent or temporary basis) or visiting a country, region or area of conflict as identified by the United Kingdom Government (for example the British Foreign and Commonwealth Office), which has advised its citizens to leave or which has advised against any travel to that country, region or area of conflict, and the Employee dies as a result of: war, invasion, act of terrorist activities, rebellion (whether war be declared or not), civil war or unrest, demonstrations, commotion, military or usurped power, martial law, riot, the act of any lawfully constituted authority, murder, attempted murder, kidnapping, assault or
- any other act of violence (including, without limitation, where the Employee is an innocent bystander, unless Cigna has provided written confirmation of coverage for that location of conflict in advance). In the event the Employee, whilst abroad, is faced with the sudden, unanticipated occurrence of a new (outbreak of) War or warlike situations and acts, the insurance cover remains valid for fourteen (14) days starting from the beginning of the hostilities
- If Terminal Illness cover is added to the Life Benefit pre-existing conditions will also be excluded

EXCLUSIONS

In addition to the above exclusions, **Temporary Incapacity** cover also excludes:

- Routine maternity leave and childbirth. If the Employee is in receipt of Benefits for temporary incapacity for other reasons (than childbirth or maternity leave) during which period the maternity leave would start, the payment of Benefits will be suspended to resume only after the end of the maternity leave, and only if the Employee is then still unable to resume work. If on the expiry date of the normal maternity leave of the Employee, a health condition exists which prevents the Insured from fully resuming her usual professional occupation the waiting period will start as from that date.

In addition to all of the above exclusions, **Permanent Disability** cover also excludes:

- Mental or nervous disorders







Cigna" refers to Cigna Life Insurance Company of Europe S.A.-N.V. (Registration Number 0421.437.284) is registered in Belgium with limited liability and authorised under licence number 0938, having its registered office at Avenue de Cortenbergh 52, 1000 Brussels, Belgium. Subject to the prudential supervision of the National Bank of Belgium and to the supervision of the Financial Services and Markets Authority in the field of consumer protection.

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