

BE PREPARED.

Supplemental hospital insurance can help pay your out-of-pocket costs.

When a serious illness or accident happens, your primary medical preferred provider organization (PPO) or health maintenance organization (HMO) plan may not cover all the expenses of a hospital stay.* Cigna's supplemental hospital coverage can help offset your out-of-pocket medical costs.

Give yourself peace of mind when the unexpected occurs.

If you or one of your eligible dependents is hospitalized as an inpatient due to a covered illness or injury, a supplemental plan can help offset the costs, including deductibles, room and board, copays and special fees.

The benefits you receive from these plans are in addition to those you receive through your medical plan. You can choose to have benefits paid directly to you or to the hospital.

Choose the supplemental plan that's right for you.

Whether you prefer a primary medical PPO or HMO plan, these recommendations can help you choose a supplemental hospital plan that's right for you. Keep in mind that each plan also includes various levels of coverage for outpatient surgery at licensed ambulatory surgical centers as well as in-patient hospital stays. You may enroll in more than one supplemental plan.

Supplemental hospital plan recommendations**

IF YOU'RE ENROLLING IN A PRIMARY MEDICAL HMO PLAN	IF YOU'RE ENROLLING IN A PRIMARY MEDICAL PPO PLAN
365 Plus plan <ul style="list-style-type: none">• Pays a fixed benefit of \$100 or \$200 per day, depending on the plan you choose.	30/20 Plus plan <ul style="list-style-type: none">• Pays the first \$250 of inpatient hospital costs to help offset hospital deductibles.• Also pays \$30 per day toward hospital room and board. Maximum of \$3,600 per stay.• Also pays 20% of the next \$12,500 of eligible inpatient charges. OR <ul style="list-style-type: none">• Preferred Provider Plus plan• Pays the first \$250 of inpatient hospital costs to help offset hospital deductibles.• Also pays 10% of the next \$25,000 of eligible inpatient charges.

Prepare for the added costs of a hospital stay. When you enroll in medical benefits, choose the supplemental hospital insurance plan that's right for you and your family.

*The term "hospital" does not include a clinic, facility, or unit of a hospital for: (1) rehabilitation, convalescent, custodial, educational, hospice, or skilled nursing care; (2) the aged, drug addicts or alcoholics; or (3) a facility primarily or solely providing psychiatric services to mentally ill patients.

**These plans are available to employees living in Florida. If you live in another state, you may have other coverage options.

Together, all the way.®



Offered by Cigna Health and Life Insurance Company.

Please refer to the Supplemental Hospital Plans brochure for full details and rates at <https://capitalins.com/plans/cigna-hospital-supplements>.

GROUP HOSPITAL INDEMNITY INSURANCE POLICIES PAY LIMITED BENEFITS ONLY. THEY DO NOT CONSTITUTE COMPREHENSIVE HEALTH INSURANCE COVERAGE AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE "MINIMUM ESSENTIAL COVERAGE" OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA). COVERAGE IS NOT MEDICAID OR MEDICARE SUPPLEMENT INSURANCE.

Plans Marketed and Serviced by Capital Insurance Agency, Inc. (Toll Free: 800.780.3100)

Plans Underwritten by: Cigna Health and Life Insurance Company (CHLIC)

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