



THE SUPPORT YOU NEED WHEN YOU NEED IT MOST

Choice WorksiteSM Critical Illness insurance.
Available through your employer.

Together, all the way.[®]



Insured by Loyal American Life Insurance Company

Critical Illness insurance helps provide additional financial protection

Everyone wants to live a happy and healthy life, but cancer, a heart attack or a stroke can happen at any time. Survival rates are increasing, but unfortunately these diagnoses can quickly cause financial problems.¹ If that happens, Cigna's Choice WorksiteSM Critical Illness policy can help provide financial protection for those unexpected expenses.

What does the policy offer?

- › Flexible lump-sum benefits up to \$50,000
- › Payments paid directly to you
- › Guaranteed renewable for life²
- › Premiums will not increase due to age or health
- › Complements other insurance you may have (no coordination of benefits)
- › Coverage for individuals or couples
- › Dependent children included automatically, at no additional charge
- › Optional riders available for added protection³

How does it work?

- › Choose your plan level
- › Select your benefit amount up to \$50,000
- › Add family members
 - You can choose to add coverage for your spouse/domestic partner for an additional premium. The maximum benefit amount for a spouse/domestic partner is 50% of your selected benefit.
 - Your children are automatically covered for free.⁴ The maximum benefit amount for each child is 50% of your selected benefit.
- › Customize your coverage by adding optional riders³
- › Receive a lump-sum payment if you or your insured family members are diagnosed with or experience one of the covered conditions under your plan level
 - Eligible benefits will be paid up to the maximum amount of your selected benefit (unless shown as a percentage).
 - Every insured family member is eligible to receive one payment per covered event under the base policy.
 - A second payment for a previously covered event is payable under the Reoccurrence Benefit Rider.³

How can I spend the money?

Choice WorksiteSM Critical Illness allows you to allocate the money as needed. How you use the benefit is up to you. We pay regardless of any other insurance you may have, and we pay directly to you to use any way you like. Use the benefit to help cover:



Medical costs

- › Deductibles, coinsurance, copays
- › Prescription drugs
- › Rehabilitation
- › Experimental treatments
- › Out-of-network specialists
- › Fees not covered by medical insurance



Household bills

- › Rent/mortgage
- › Utilities
- › Groceries
- › Childcare
- › Car payment



Unexpected expenses

- › Travel
- › Lodging
- › Lost income
- › Pet care/dog walker



Covered conditions

The costs associated with an unexpected critical health condition can be overwhelming. Critical Illness insurance can help you spend less time worrying about money and more time working on your recovery.

Cigna's Choice WorksiteSM Critical Illness policy is available in four plan levels: Core, Critical, Complete and Complete (Non-HSA). Each plan level covers a range of conditions shown here.

Each condition is covered at 100% of your eligible benefit unless specified otherwise. You can use this coverage more than once. When you receive a payout for one illness, you're still covered for the other conditions. If you are diagnosed with a different condition, you can receive another benefit.

Benign brain tumor Cancer (full benefit) Cancer (partial benefit – 25%)	End-stage renal failure Heart attack Major organ failure Stroke Sudden cardiac arrest	Advanced multiple sclerosis Alzheimer's disease Amyotrophic lateral sclerosis Coma Loss of hearing Loss of speech Loss of vision Occupational HIV Parkinson's disease Permanent paralysis Primary lateral sclerosis Progressive bulbar palsy Progressive muscular atrophy Severe burns Traumatic brain injury	Aorta surgery (25%) Coronary angioplasty (25%) Coronary artery bypass grafting (25%) Heart valve surgery
			Advanced multiple sclerosis Alzheimer's disease Amyotrophic lateral sclerosis Coma Loss of hearing Loss of speech Loss of vision Occupational HIV Parkinson's disease Permanent paralysis Primary lateral sclerosis Progressive bulbar palsy Progressive muscular atrophy Severe burns Traumatic brain injury
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Core	Critical	Complete	Complete (Non-HSA)

Plan levels available

Plan availability varies by state and employer; check with your plan administrator for details.

What plan level should I choose?

There are many factors to consider when choosing your plan level, including the conditions covered and your monthly premium.

You should choose the option that makes you feel the most comfortable in terms of coverage and cost.



The Dorsey Family

George purchased a Choice WorksiteSM Critical Illness policy at the Critical plan level with a \$50,000 benefit amount. He added coverage for his spouse, who is covered for \$25,000 (50% of George's benefit amount). Their three children automatically received coverage at no additional cost. Each of the children is now covered for \$25,000 as well (50% of George's benefit amount).

When George had a stroke, he received a \$50,000 lump-sum payment. Later that year, his spouse had a benign brain tumor and received a \$25,000 lump-sum benefit.

George's benefit amount	\$50,000
His first qualifying event: stroke	\$50,000
His spouse's first qualifying event: benign brain tumor	\$25,000
Total benefits paid	\$75,000



The Joiner Family

Dorothy purchased a Choice WorksiteSM Critical Illness policy at the Complete Non-HSA level with a \$25,000 benefit amount. Her two children automatically received coverage for \$12,500 (50% of Dorothy's benefit amount) at no additional cost.

When Dorothy had a heart attack, she received a \$25,000 lump-sum payment. Eight months later, she underwent aorta surgery and received an additional \$6,250 lump-sum payment (25% of her benefit amount).

A few months later, her son had a traumatic brain injury due to an accident and they received a \$12,500 lump-sum payment (50% of Dorothy's benefit amount).

Dorothy's benefit amount	\$25,000
Her first qualifying event: heart attack	\$25,000
Her second qualifying event: aorta surgery	\$6,250
Her son's first qualifying event: traumatic brain injury	\$12,500
Total benefits paid	\$43,750



Adding extra value

Sometimes life throws you a curve ball. With Cigna's Choice WorksiteSM Critical Illness policy, you have the flexibility to add on riders for additional layers of protection. Coverage that helps protect you when you need it most. Customize your coverage by adding these riders for an additional premium:

Reoccurrence Benefit Rider

If you are concerned about a critical illness returning, the Reoccurrence Benefit Rider⁵ will pay an additional benefit for eligible reoccurring illnesses. Benefits are

payable when you have not received advice or treatment for at least 180 days after the prior date of diagnosis for the same critical illness event.

Health Screening Benefit Rider

The Health Screening Benefit Rider pays a benefit when you have one of the health screening tests listed below. Payment amounts available are \$50, \$75 or \$100. Check with your benefits administrator for your employer-specific selection. One benefit will be paid per insured person per calendar year.

- › Blood test for triglycerides
- › Bone marrow aspiration or biopsy
- › CA 15-3 (blood test for breast cancer)
- › CA 125 (blood test for ovarian cancer)
- › CEA (blood test for colon cancer)
- › Carotid doppler
- › Chest X-ray
- › Colonoscopy
- › Echocardiogram
- › Electrocardiogram
- › Fasting blood glucose test
- › Fasting plasma glucose (FPG) test
- › Flexible sigmoidoscopy
- › Hemocult stool analysis
- › Hemoglobin A1c (HbA1c) test
- › Mammography
- › Pap smear
- › PSA (blood test for prostate cancer)
- › Serum cholesterol test to determine HDL and LDL levels
- › Serum protein electrophoresis (blood test for myeloma)
- › Skin cancer biopsy
- › Stress test on a bicycle or treadmill
- › Thermography
- › ThinPrep Pap test
- › Two-hour, post-load plasma glucose test
- › Virtual colonoscopy

Rider availability varies by state and employer; check with your plan administrator for details.



The benefits outlined in this brochure broadly describe the benefits of our Choice WorksiteSM Critical Illness policy and riders. Availability varies by state. All insurance policies may contain exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or discontinued. For costs and details of coverage, review your plan documents, consult your agent or contact a Cigna representative.

1. American Cancer Society. Cancer Statistics, 2020.
2. Subject to the company's right to increase premiums on a class basis and approved by the state of the policy.
3. Riders can be added to a policy for an additional premium.
4. Named insured coverage must be in force.
5. Coverage must be in force.

Loyal American Life Insurance Company, PO Box 152501, Irving, TX 75015-9803 . Loyal American Life Insurance Company is a proud member of the Cigna family of companies.

This is a solicitation for insurance. An insurance agent/producer may contact you. This brochure is designed as a marketing aid and is not to be construed as a contract. The full terms and conditions of coverage are stated in, and governed by, an issued policy and riders. The brochure provides a brief description of the important features of forms series LY-CI-WS-BA and riders LY-RB-RD and LY-HSB-RD. In FL: LY-CI-WS-BA-FL and riders LY-RB-RD-FL and LY-HSB-RD-FL, In LA: LY-CI-WS-BA-LA and riders LY-RB-RD and LY-HSB-RD, In MA: LY-CI-WS-BA-MA and rider LY-HSB-RD, In MN: LY-CI-WS-BA-MN and riders LY-RB-RD-MN and LY-HSB-RD-MN, In MO: LY-CI-WS-BA-MO and riders LY-RB-RD and LY-HSB-RD, In OK: LY-CI-WS-BA-OK and riders LY-RB-RD-OK and LY-HSB-RD-OK, In OR: LY-CI-WS-BA-OR and riders LY-RB-RD-OR and LY-HSB-RD-OR, In SC: LY-CI-WS-BA-SC and riders LY-RB-RD and LY-HSB-RD, In SD: LY-CI-WS-BA-SD and riders LY-RB-RD and LY-HSB-RD, In TN: LY-CI-WS-BA-TN and riders LY-RB-RD-TN and LY-HSB-RD, In TX: LY-CI-WS-BA-TX and riders LY-RB-RD and LY-HSB-RD, In VT: LY-CI-WS-BA-VT and riders LY-RB-RD and LY-HSB-RD, In WV: LY-CI-WS-BA-WV and riders LY-RB-RD and LY-HSB-RD, In WY: LY-CI-WS-BA-WY and riders LY-RB-RD and LY-HSB-RD.

THIS POLICY AND RIDERS 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). LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES. THIS COVERAGE IS NOT MEDICAID OR MEDICARE SUPPLEMENT INSURANCE.

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