

It's hard to think about, but what would your family do if something were to happen to you? Would they be able to make ends meet? For how long?

Cigna Term Life insurance provides your family with additional nancial resources if you should pass away prematurely.* It can help your family:

- > Cover nal expenses
- > Cover your family's living expenses
- > Pay o your mortgage and other debts
- > Take care of your children's education

Life insurance is an important part of your family's nancial plan, especially during a time that could be di cult enough without added nancial stress.

How much life insurance should you buy?

Many factors need to be considered, including:

- The nancial support your family will lose if you're gone
- Costs associated with nal expenses, child care and education
- Debts, such as unpaid mortgage, credit cards and other loans
- > Your spouse's retirement needs

How does it work?

Once you select a coverage amount and enroll in supplemental term life insurance, pending approval if needed, you'll pay for your selected coverage amount through convenient payroll deductions.

You'll be covered for a speci c period of time, or "term," If you pass away during the term, the bene ciary you designate will receive a payment for a covered claim. Please be sure to let your bene ciary know you've designated them, so they can submit a claim for the life insurance.

Value-added programs and services**

 Cigna Healthy Rewards . Discounts on health and wellness services, including vision and hearing care, diet programs, tness centers, massage, chiropractic



her, all the way.

Questions?

Call 800.238.2125 to speak with a customer service representative.



* See your plan materials for details, as exceptions may apply.

*T NOT f Customers are required to pay the entire discounted charge for a services available through these programs. Cignassurance is available to bene ciaries receiving coverage checks over \$5,000 fm or nancial assistance programs are not available under policies insured by Cigna Life Insurance Company of New York. Program your Cigna representative for details.

*** Harris Poll, "2015 Rocket Lawyer estate-planning survey." 2015.

Product availability may vary by location and plan type and is subject to change. Group Term Life insurance policies may contain exc the policies may be continued in force or discontinued. For costs and complete details of coverage, contact your Cigna representati

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