

BREAKING NEWS



March 17, 2016

Introducing Cigna Hospital Care

Hospital Indemnity, *Cigna Hospital Care*, rounds out Cigna's Voluntary Solutions portfolio which already includes Accidental Injury and Critical Illness, Life, Accident and Disability. As more costs and responsibilities shift to individuals, voluntary benefits offer a win-win solution for employers and their employees. Employees get a greater sense of financial protection, while employers get an enhanced benefits strategy that helps their workforce get healthier.

What is Cigna Hospital Care?

Hospital indemnity is a Group Voluntary solution providing benefit payments made directly to the covered person* to be used as the individual sees fit. Benefits are a result of certain hospital-related events, which can include hospital admissions, hospital observation stays, inpatient/outpatient and emergency services (depending on plan design). Click [here](#) to learn more.

Why is Cigna Hospital Care an important solution?

Consumers have a financial protection need as they face escalating medical care costs and decreasing medical benefit coverage:

- 3/4 of Americans are living paycheck-to-paycheck¹

- 70% of employers are offering some type of voluntary product to their employees²
- Average inpatient hospital stay in the U.S. costs \$2,157 per day and lasts an average of 4.8 days^{3,4}

When is Cigna Hospital Care available?

Cigna Hospital Care will be available to quote on April 1, 2016 with policy effective date of July 1, 2016.**

*Benefits may be paid directly to the hospital upon assignment. Policies are insured by Life Insurance Company of North America, a Cigna company. For complete policy terms and conditions, including exclusions and limitations, contact your Cigna representative.

**Product availability may vary by location and plan type and is subject to change.

1. CNN Money, "76% of Americans are Living Paycheck-to-Paycheck." June 2013.
2. LifeHealthPro, "Voluntary Benefits Increasingly Popular." September 2014.
3. Kaiser Family Foundation. "Hospital Adjusted Expenses per Inpatient Day." 2014.
4. CDC.com, "FastStats - Hospital Utilization." 2015.

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