

# 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-paycheck<sup>1</sup>
- 70% of employers are offering some type of voluntary product to their employees<sup>2</sup>
- Average inpatient hospital stay in the U.S. costs \$2,157 per day and lasts an average of 4.8 days<sup>3,4</sup>

## 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.

877590 03/16

[Legal Disclaimer](#) | [Privacy](#) | [Product Disclosures](#) | [Cigna Companies by State](#)

Group health insurance and health benefit plans are insured or administered by Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company (CGLIC), or their affiliates (see a [listing of the legal entities](#) that insure or administer group HMO, dental HMO, and other products or services in your state). Group Universal Life (GUL) insurance plans are insured by CGLIC. Life (other than GUL), accident, critical illness, and disability plans are insured or administered by Life Insurance Company of North America, except in NY, where insured plans are offered by Cigna Life Insurance Company of New York. All insurance policies and group benefit plans contain exclusions and limitations. For availability, costs and complete details of coverage, contact a licensed agent or Cigna sales representative.

© 2016 Cigna. All rights reserved

◇ Selecting these links will take you away from Cigna.com. Cigna does not control the linked sites' content or links. [Details](#)