

Critical Illness Script

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VO:

Even when you do your best to be healthy, life can take you in a different direction. And while Cigna Healthcare can't protect you from a critical illness, we do offer coverage that can help you regain control.

If you're diagnosed with a covered critical illness, Cigna Healthcare Critical Illness Insurance pays you a lump sum benefit. That means you get a cash payment to help you cover the costs that may need to come out of your own pocket.

And because everyone deals with a critical illness differently, what you do with the cash is up to you. For example, you can use it to pay for medical exams and doctor visits. Transportation to and from seeing a specialist. Even child care or groceries.

Your plan will pay cash benefits for a wide range of covered serious illnesses. There will be no copays, deductibles or coinsurance requirements. Benefits from any additional coverage you may have, such as medical, accidental injury or hospital care insurance, won't be affected if you receive a payment.

And, your monthly premium payment can be deducted right from your paycheck, just like with your medical plan.

Filing a claim is easy with Cigna Simple File. Depending on your other Cigna Healthcare benefits, Simple File automatically compares claims, reminds you to submit additional claims or submits a claim for you.

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The Simple File process is based on a one-time assessment of the initial claim documentation for the primary claim. Any subsequent events would not be identified and the customer will need to submit a claim for any supplemental health benefits.

Critical Illness insurance offers the support you need when you need it most. So you can worry less about what you have to pay. And focus more on moving your health in the right direction.

Cigna Healthcare Critical Illness insurance. The coverage you didn't know you needed.

Add legal lines information at end frame:

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