



The City of Portland

Supplemental Health Insurance Options

Plan year: 07/01/2024 – 06/30/2025

Distributed by: Operating subsidiaries of The Cigna Group. Insurance benefits are underwritten by Cigna Health and Life Insurance Company

974337 06/23



Supplemental Health Benefits

Supplement your medical plan for extra support

**Fixed benefits paid
directly to you¹**

**When you have a covered health event across
any of these plans:²**

- Accidental Injury insurance
- Critical Illness insurance
- Hospital Care insurance

**Use the money however
you want**

**It can be used for expenses beyond direct
medical costs, including:**

- Travel, room and board for medical treatment
- Childcare
- Treatment options not covered by traditional insurance
- Everyday household bills

Supplemental Health Benefits

Supplement your medical plan for extra support

Low group rates

You may pay less as an employee than you would as an individual for the same coverage

Convenient payroll deductions

No separate bills to pay or checks to write

Guaranteed issue

Obtain coverage regardless of your medical history

Flexible choice

You select the coverage that best suits the needs of you and your family

- Portability:¹ You can take your coverage with you if you retire or leave your company
- Guarantee issue: Obtain coverage regardless of your previous medical history

Accidental Injury Insurance



Accidental Injury Insurance



Helps to pay for expenses involved with a covered accident or injury

Benefits may be payable for:¹

- Initial treatment
- Emergency room visit
- Hospitalization
 - Admission (per occurrence)
 - Confinement (per day)
- Follow-up care

Covered injuries may include:¹

- Broken bones
- Burns
- Dislocations
- Torn ligaments
- Concussions
- Eye injuries
- Ruptured discs
- Cuts requiring stitches

Coverage type:

24-hour accident

Enhanced accident:

Expands the list of covered injuries. Benefits are subject to a waiting period.

AD&D:

Provides coverage for death or dismemberment as the result of a covered accident.



Accidental Injury Example: Chloe

Chloe's estimate

Chloe pays \$1.80¹ per paycheck for the employee-only coverage

- Fell while playing soccer
- Suffered broken leg and dislocated wrist²

Expenses not covered by major medical insurance plan	
Emergency room copay	\$100
Deductible	\$5,000
Surgery copay	\$750
Out-of-pocket costs	\$5,850

Covered benefits paid by Accidental Injury plan	
Doctor's office visit	\$100
Diagnostic exam (X-ray)	\$60
Broken leg (surgical)	\$2,000
Wrist dislocation	\$800
Physical therapy visits	\$450
Benefits paid directly to Chloe	\$3,410



Critical Illness Insurance



Critical Illness Insurance



Pays a lump-sum benefit directly to you when you are diagnosed with a covered health condition.¹

What you do with the payment is up to you. It can be used for expenses beyond direct medical costs, including:

- Travel, room and board for medical treatment
- Childcare
- Treatment options not covered by traditional insurance
- Everyday household bills

Critical Illness Insurance Benefits and Conditions

Benefits Details

Lump-sum benefit paid upon the diagnosis of a covered condition:
\$5,000 \$10,000 \$20,000 or \$30,000

Covered conditions may include:¹

Cancer

- Invasive cancer
- Carcinoma in situ
- Skin cancer

Nervous system

- ALS (Lou Gehrig's disease)
- Advanced Alzheimer's disease
- Parkinson's disease
- Multiple Sclerosis

Other specified conditions

- Paralysis
- Renal (kidney) failure
- Major organ failure
- Benign brain tumor
- Coma
- Blindness

Vascular

- Heart attack
- Stroke
- Coronary artery disease

Childhood

- Cerebral palsy
- Cystic fibrosis
- Muscular dystrophy
- Poliomyelitis

Critical Illness Insurance Additional Features

Initial Diagnosis benefits:¹

Provides benefits when diagnosed with a different covered condition. A 6-month separation period applies

Recurrence Diagnosis benefit:¹

Provides coverage after the first payout if a person is diagnosed with the same condition, multiple times. A 12-month separation period between diagnosed conditions applies.

Wellness Incentive benefit:

Benefit of \$50 per covered person, per calendar year, for general health exams, routine dental & vision exams, health screenings or diagnostic tests. Also includes COVID-19 Immunizations, Tests and Screenings.



Critical Illness Example: Marco

Marco's estimate

Marco pays \$1.87¹ per paycheck for employee-only coverage

Age: 40 years old **Diagnosis:** Covered heart attack²

Expenses not covered by traditional medical insurance plan	
Annual deductible and coinsurance	\$6,500
Other expenses not covered: hotel costs, lost wages, childcare, everyday household expenses	\$750
Out-of-pocket costs	\$7,250

Benefit for: Covered heart attack diagnosis	
Benefits paid directly to Marco	\$10,000
Upon covered diagnosis, lump-sum payment is issued directly to Marco to use as he sees fit	



Hospital Care Insurance



Hospital Care Insurance



Pays benefits for a covered hospital stay for events like an in-patient procedure or birth of a child

After the first hospital stay, coverage continues so you have additional protection for future hospital stays^{1,2}

You can use the money however you'd like.² For example, it can help you pay for expenses related to:

- Medical bills not covered by your health plan
- Childcare
- Travel
- Other out-of-pocket expenses



The average inpatient hospital stay in the United States: **\$2,873 per day**³

Hospital Care Insurance

Benefits Details:

- Lump-sum benefit paid upon qualifying hospitalization event

Admission benefits¹

- Inpatient admission
- Inpatient chronic condition admission

These are single payout benefits (vs. daily) for when an admission to a hospital facility occurs. They pay in addition to the stay benefits and other benefits.

Stay benefits¹

- Hospital intensive care unit (ICU) stay
- Hospital stay (Non-ICU)
- Hospital observation stay

These benefits pay on a per-day basis (vs. single admission) when a hospital stay occurs. They pay in addition to the admission benefits and other benefits. Observation stay pays after a certain number of hours, versus per day.



Hospital Care Example: Susan

Susan's estimate

Susan pays \$2.09¹ per paycheck for employee-only coverage

Age: 48 years old **Hospitalization:** Covered accident²

Expenses not covered by traditional medical insurance plan	
Plan annual out of pocket	\$2,500
Indirect expenses	\$500
Out-of-pocket costs	\$2,000

Covered benefits paid by Hospital Care plan ¹	
Hospital admission	\$500
Hospital ICU stay (per day / day 2+)	\$200
Hospital stay (3 days)	\$300
Benefits paid directly to Susan	\$1,000

Programs to Support You



Programs and Services¹

Supporting wellness and financial health



My Secure Advantage

30-days of prepaid expert money coaching for all types of financial planning and challenges, as well as identity theft prevention and fraud resolution services, online tools for state-specific wills and other important legal documents



Cigna Healthy Rewards®

Discounts on health and wellness services, including vision and hearing care, fitness equipment and trackers, gyms and virtual workouts, massage, chiropractic care and acupuncture



Mental Health Resources

Expert advice and information about mental health issues, including free seminars conducted by experts available to anyone.

myCigna.com Updates



MyCigna Enhanced Subscriber View & Direct Deposit

The screenshot displays the MyCigna website interface. At the top, the Cigna logo is on the left, and navigation links for Messages, ID Cards, Rx Cart, and Xponiquecr are on the right. Below this is a main navigation bar with Home, Find Care & Costs, Claims, Coverage (highlighted), Spending Accounts, Prescriptions, and Wellness. The main content area is titled "Supplemental Health Coverage Details" and includes a sub-header "Accidental Injury Benefit Summary [PDF]". Below this, there are two columns: "Most recent plan type" (Subscriber and Spouse/Partner) and "Who's covered" (Xponiquecr (Subscriber) Active, XJonniece (Spouse/Partner) Active). To the right, "About your plan" lists benefits for accidental injury. Below this is the "Claim Central" section, which includes "Submit a Claim" (with a "Submit a claim" button), "Claim status" (with a "View claim status" button), and "Direct deposit" (with a "Manage direct deposit" button). A "Feedback" button is visible on the right side of the Claim Central section.

Member specific plan details can now be viewed on MyCigna, including covered dependent information.

Benefit summaries are now easily accessible in one click.

Members can submit claims, check claim status and enroll/manage direct deposit details for claim payments all from convenient Claim Central dashboard.



Eligibility must be managed either via MyCigna or through an SA file for subscriber and dependent information to be available in MyCigna

MyCigna Online Claims Experience

Upload claims documents right to MyCigna allowing for quicker claim processing.

Track claim status, and access detailed correspondence, plus view claim submissions and EOB's in the online claim status view.

To help expedite the claim process, please upload:

- Itemized bill(s) from your medical treatment
- Accident or police report (if there is one)
- Documentation that shows hospital admission and discharge times
- Medical documentation with procedure and diagnosis codes associated with the date(s) of treatment
- Explanation of Benefits from your medical insurance
- If you are a power of attorney designee, guardian, or conservator for the dependent, please upload a copy of the document granting authority.

Popular file types accepted:

PDF, BMP, JPEG, TIFF, JPG, PNG, TIF, GIF, or HEIC

Single file size limit: 5MB

Total file size limit: 45MB.

Upload File



The screenshot displays the MyCigna online claims experience. At the top, there is a navigation bar with links for Home, Find Care & Costs, Claims (selected), Coverage, Spending Accounts, Prescriptions, and Wellness. The main content area is titled 'Supplemental Claims'. On the left, there are filters for 'View Claims Within' (Year-to-Date, Prior Year, Last 24 Months, Custom Date Range), 'Claims For' (Xponiquecr, Xjonniecr, View All), and 'Claim Type' (Medical, Pharmacy, Supplemental). The main content area features a summary table and a list of claim details.

Supplemental Claim Totals		Payment(s)	Download Claims	Submit a Claim Online
16 claim(s) for year-to-date		\$0.00		

Date of Service	Patient	Coverage Type	Payment
12/09/2023	xPoniqueCR	Accidental Injury	Not yet available
● Claim in progress as of 12/14/2023			
View Details			
12/05/2023	Xponiquecr	Hospital Care	Not yet available
● Claim in progress as of 12/11/2023 - We have received your claim and are working on it.			
View Details			
12/05/2023	Xponiquecr	Hospital Care	Not yet available

Feedback



Easy Ways to Submit a Claim



Online **Preferred method*

Visit mycigna.com



Fax

Send documents to **1.866.304.3001**



Email

Send scanned documents to SuppHealthClaims@Cigna.com



Mail

Send documents to:

Cigna Supplemental Health Solutions

P.O. Box 188028

Chattanooga, TN 37422

