

IS THERE SUCH A THING AS TOO MUCH PROTECTION?

Only you can answer that question – but maybe you could use some help figuring it out.

This simple questionnaire will help you think about how much coverage you might need based on your personal situation.

Do you have people who financially depend on you?

- No, I'm pretty much flying solo
- Yes, 1-2 people depend on me
- Yes, 3 or more people depend on me

Think about the people who depend on you and what would happen if they no longer had you to count on financially.

Are they young? The younger they are the more protection they might need. Are they healthy? People with special health needs may continue to need extra care.

What do your finances say about your future?

- You're planning to send kids to college
- You own a home or plan to buy one
- You have other debts (car loans, educational loans, credit card payments)

Regular expenses, big and small, add up. Think about how those expenses would be covered without you or your paycheck.

Here's something else that's important to consider:

How long can you and your family pay the bills without a regular paycheck?

- 1-3 months
- 4-8 months
- 9-12 months
- More than 1 year

And what about your health?

Do you live a healthy lifestyle?

- I eat well and exercise regularly
- I try to take care of myself, but could do better
- I make little effort to take care of myself

The future comes with no guarantees. We know that. But understanding how you live your life might help you determine how much you need to help protect your family.

Prepare today to help protect tomorrow. We hope this helps you look into your future, and get a better idea of who and what you may need to protect.

Together, all the way.®



DISABILITY COVERAGE FOR EDUCATORS

If you're like most people, every paycheck counts. What would happen to your bills, your savings and your lifestyle if you couldn't work?

"Disability" doesn't always mean a serious handicap - it can be as simple as an illness or injury that prevents you from earning a living. Disability coverage pays a portion of your paycheck when you're unable to earn it yourself because of an unexpected covered illness or injury.

**2/3 of Americans
live paycheck
to paycheck.**

American Payroll Association, "Getting Paid in America Survey," 2014.

Additional protection for you in times of need

Disability insurance helps you take care of the same things you depend on your paycheck for, such as:

- ▶ Planned expenses (groceries, mortgage, utilities)
- ▶ Unplanned expenses (medical bills, home repairs)

Disability coverage helps to protect you and your family when you are injured or sick. The payment comes directly to you¹ and can be spent any way you like.

Benefits your way:

- ▶ We offer a variety of options that let you custom design a plan to meet your specific needs, goals and budget.
- ▶ You can choose the monthly benefit amount you want and when you want benefit payments to begin. You may even be able to choose how long you want benefit payments to continue.

How to apply

Refer to any enrollment materials that may be provided, or contact your benefits administrator for more information on how to apply for coverage.



VALUABLE PROGRAMS FOR YOU

Cigna offers numerous ways to help you maintain your health, well-being and sense of security

We value our customer relationships and want to provide you with the best opportunities for overall success. Our various programs give you the tools and information you need to be healthy, secure and prepared for any of life's changes. The programs below are available to you at no additional cost.²



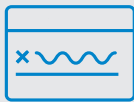
My Secure Advantage™

A 90-day money coaching program with financial professionals available to individuals on approved disability and their household members



Cigna Healthy Rewards®

Provides discounts on health and wellness services, including smoking cessation, diet programs, fitness centers, massage, chiropractic care and acupuncture



Cigna Identity Theft Program

Offers extensive services, including a resolution kit, proactive notification to creditors to cancel accounts and credit cards and continuous one-on-one assistance



Cigna Will Center

A simple, online self-service program for your estate planning, will preparation and power of attorney needs



1. Unless otherwise assigned.

2. **These programs and services are NOT insurance and do not provide reimbursement of financial losses.** Program availability may vary by plan type and location and is subject to change. Employees are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third-party vendors who are solely responsible for their products and services. Presented here are only the highlights of these programs. Full terms, conditions and exclusions are contained in the applicable client program description and/or vendor service agreement.

Product availability may vary by location and plan type and is subject to change. All group insurance policies and benefit plans may contain exclusions, limitations, reduction of benefits, and terms under which the policies may be continued in force or discontinued. For costs and complete details of coverage, contact your Plan Sponsor.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. 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 (New York, NY). Policy form: TL-004700 et al. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.