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Your Guide to Supplemental Health Solutions

In today's competitive business landscape, employee benefits are an essential part of recruitment and retention. **As part of a comprehensive benefits strategy, an important element that should not be overlooked: Supplemental Health insurance.** This flexible, customizable insurance option can help provide peace of mind when employees need it most — helping to improve their satisfaction, engagement and productivity.

In this guide, we'll take a closer look at supplemental health, the various solutions offered by Cigna HealthcareSM, why it matters, and how it can significantly benefit your employees — and your business.

What is supplemental health?

Supplemental health insurance is an important component of a comprehensive employee benefits package. Even with medical coverage, employees may still have out-of-pocket expenses during an unexpected major health event. Supplemental health plans can help provide a layer of financial protection, so it's easier and more affordable for employees to regain control.

Supplemental health insurance pays cash benefits directly to employees¹ for a covered injury, illness, or hospital stay.

Employees can use their cash benefits however they want, including:



Medical expenses

Cash benefits can help cover out-of-pocket costs like copays, deductibles, prescription costs, and more.



Related costs

Use cash benefits for day-to-day expenses like alternative treatments, transportation to follow-up care, lodging, or childcare.



Anything else!

Employees can use their cash benefits the way that works best for them, from adding to their savings to ordering dinner.



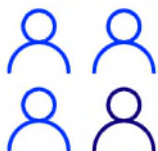
Supplemental health helps protect employees while supporting your bottom line.

A healthy workforce is vital to a healthy business. And supplemental health is a great way to offer your employees financial protection while minimizing costs. By providing cash benefit payments for employees to use the way they like, supplemental health coverage can limit financial burdens and restore peace of mind during a covered injury, illness, or hospital stay.

Here's how it helps:



Reducing financial stress. 72% of employees say that having a supplemental health plan makes unexpected health events more affordable.²



Enhancing employee loyalty. 3 in 4 say voluntary benefits positively affect their decision to work for — and stay with — an employer.³



Preventing high turnover. 83% of HR professionals say that providing voluntary health benefits helps to retain employees.⁴

It supports the health of your business by:

Attracting and retaining talent. In a competitive job market, a comprehensive, well-rounded benefits package is a critical employee recruitment and retention tool, helping to set businesses apart.

Maximizing support. With wellness and preventive care incentives along with value-added programs, employees can use their benefits even if they never have an injury, illness, or hospital stay. Plus, coverage is portable.

Enhancing service. With a dedicated team of industry experts, employers experience streamlined implementation, enrollment, and benefits technology, as well as excellent ongoing service — with continuous engagement all year long. Plus, the improved myCigna.com and myCigna® App provide a convenient, personalized self-service platform for employees' supplemental health needs.

Connecting solutions, bundling savings. Cigna Healthcare medical plans can combine with supplemental health coverage for a more connected experience, which can encourage engagement and utilization.

Adding value. Cigna Healthcare leverages medical, pharmacy, and stop loss data to drive product innovation and coverages relevant to employees.



Supplemental Health Solutions offered by Cigna Healthcare



Accidental Injury


- Flexible plan can be customized to meet the specific needs of each employee population
- A cash benefit paid directly when faced with an unexpected covered accident, such as an ankle sprain or arm fracture

 In 2021, the U.S. population had **62+ million** injuries, resulting in **\$1.2+ billion in costs**.⁵



Hospital Care


- Goes beyond Accidental Injury and Critical Illness plans by providing a fixed cash benefit for hospital admissions and ICU stays resulting from covered illnesses and injuries, such as planned surgeries, newborn benefits, and car accidents
- **Preferred Facility Guidance (PFG)** optional benefit provides opportunity for employees to receive increased payout when visiting a preferred facility

 In 2021, there were **34+ million** hospital admissions.⁸



Critical Illness

- Offers the flexibility to optimize benefit offerings with plans that align to the needs of each employee population, including more relevant covered conditions that are likely to be experienced by all demographics, including younger employees
- These plans typically provide benefits for catastrophic conditions, such as cancer, heart attack or stroke. Now, there are options to cover more conditions, such as advanced obesity and Crohn's disease
- New innovations in our Critical Illness insurance plans also provide coverage for **Musculoskeletal (MSK) and Behavioral Health Hospitalizations**.
 - MSK benefit covers hospitalization for a range of conditions, including back pain, osteoarthritis and more
 - Behavioral Health Hospitalization benefit for hospital stays relating to covered conditions

 In the U.S., someone has a heart attack every **40 seconds**.⁶ Over **1.9 million** new cancer cases are expected in 2023.⁷

Supplemental health is more than just insurance.

It's the coverage that employees didn't know they needed, helping provide peace of mind at a time when they need it most. It can also give you an advantage in recruitment and retention, all while creating a supportive culture throughout your workforce.

Supplemental health can be a valuable addition to your benefit offerings. Even better? Getting started is easy.

To learn more about our Supplemental Health Solutions, contact your broker or your Cigna Healthcare representative for personalized guidance.

1. Benefits may be paid directly to anyone the employee designates, such as a hospital, upon assignment.
2. Cigna Healthcare and Ipsos research study. August 2021.
3. 2021 Corestream Pulse Survey. "The 2021 State of Voluntary Benefits. <https://corp.corestream.com/asset-library/posts/2021-corestream-pulse-survey/>.
4. Southwell, Neil. "Can supplemental health coverage help employers secure top talent?" Cigna Healthcare News and Insights. 2024. <https://newsroom.cigna.com/supplemental-health-care-coverage-helps-employers-secure-top-talent>.
5. National Safety Council. (Accessed April 2023). National Safety Council Injury Facts. <https://injuryfacts.nsc.org/>.
6. Centers for Disease Control and Prevention (CDC). (Page last reviewed May 15, 2022). "Heart Disease Facts." <https://www.cdc.gov/heartdisease/facts.htm>.
7. American Cancer Society. "Cancer Facts & Figures 2023." <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2023/2023-cancer-facts-and-figures.pdf>. April 2023.
8. American Hospital Association (AHA). (2023). "Fast Facts on U.S. Hospitals, 2023." [2023 Annual Survey results]. <https://www.aha.org/statistics/fast-facts-us-hospitals>. May 2023.

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