

Cigna Supplemental Solutions.
Insured by Loyal American Life Insurance Company

Critical Choice
Insurance Policies

CANCER *and*
HEART ATTACK & STROKE *with*
SPECIFIED DISEASE *option*



**LUMP SUM
BENEFITS
TO HELP
YOU STAY
100% YOU**

GO YOU.



YOUR WELL-BEING

Your health is important to living a full and happy life. So planning for the unexpected should be on your To-Do List. That's why we offer supplemental solutions to help you live the life you were meant to.

Our Base Policies Provide:

- Lump sum benefits from \$5,000 to \$50,000 to use any way you see fit
- Coverage for individuals ages 18 - 80 and their dependents
- Guaranteed Renewable for life *(subject to the Company's right to increase premiums on a class basis)*
- Riders for added flexibility *(for an additional premium)*



Did you know?

In the U.S., men have slightly less than a 1 in 2 lifetime risk of developing cancer; for women, the risk is a little more than 1 in 3.¹

¹American Cancer Society, Cancer Facts & Figures 2013, Page 1.
Use of statistics in this brochure does not imply endorsement of any kind.

HOW IT WORKS

Help Ease Financial Issues

You can't predict the future. So it's good to plan ahead. Cigna Supplemental Solutions can help protect your lifestyle and well-being when a critical health event occurs.

Help ease the financial issues that arise when diagnosed with Cancer, a Heart Attack, Stroke or one of the covered qualifying events. With our policies, benefits are paid directly to you, or your designee, in a lump sum benefit of \$5,000 to \$50,000 upon first diagnosis and are available for individuals age 18-80 and their dependents.

No Surprises

We pay regardless of any other insurance you may have, and we pay direct to you, or your designee, to use any way you like. This should not affect how any other insurance carrier will pay you.

How can I use the money?

How you use the cash benefit is up to you. Use the lump sum benefits to cover:

- Deductibles/coinsurance
- Prescription drugs
- Rehabilitation
- Extended hospital stays
- Experimental therapy
- Unexpected expenses

How it Works

Start with a base policy. Choose either a Cancer or Heart Attack & Stroke Insurance Policy.

Get the benefits of both policies. You can add either a Cancer Rider to a Heart Policy or a Heart Rider to a Cancer Policy to get benefits for both for an additional premium.

Add a Specified Disease Rider or Accidental Death & Dismemberment Rider. For an additional premium, you can add on extra coverage.

Each year, approximately 610,000 people experience their first stroke. Stroke is the third leading cause of death for both men and women.²



²Circulation Journal of the American Heart Association, Heart Disease and Stroke Statistics - 2012 Update, page e13.

CANCER

You are unique and so are your healthcare needs. Don't let a Cancer Diagnosis get in the way of being who you are. Our lump sum benefits can help with the treatment costs of cancer so you can protect your well-being.

The Details

With our Cancer Insurance policy you will receive 100% of your selected benefit amount from \$5,000-\$50,000 upon first diagnosis of cancer (*invasive*) and 25% of your selected benefit amount upon first diagnosis of Carcinoma in Situ (*non-invasive*). A maximum payment of 100% of the selected benefit amount will be allowed. This coverage is available for individuals age 18-80 and their dependents. The maximum child benefit amount is the lesser of \$10,000 or the selected parent benefit.

Cancer Insurance Coverage	% of Selected Benefit Amount	Max. % of Benefit amount payable
Cancer (<i>invasive</i>)	100%	100%
Carcinoma in Situ* (<i>non-invasive</i>)	25%	

The benefit amount for a diagnosis of cancer (*invasive*) or Carcinoma in Situ (*non-invasive*) shall be reduced during the first thirty days immediately following the effective date of the policy. The reduced benefit amount for cancer will be 10% of the first diagnosis amount selected and the reduced benefit for Carcinoma in Situ will be 2.5% of the benefit amount selected.

*Available as a rider on a Heart policy.
(Rider Form Series #LY-FDH-RD)*

Continuous Coverage

Included in your policy is a Recurrence Benefit. You will receive an amount (not to exceed an additional 100% of the selected benefit amount) upon additional diagnosis of cancer (*invasive*) or Carcinoma in Situ (*non-invasive*) provided you have not received advice or treatment for at least two years from the day of last diagnosis.

Time Period Without Advice or Treatment	% of Recurrence Benefit Amount Payable for Cancer	% of Recurrence Benefit Amount Payable for Carcinoma in Situ*	Max. % of the Recurrence Benefit Amount
Less than 24 mos.	0%	0%	100%
24 mos. or more but less than 5 yrs.	25%	10%	
5 yrs. or more but less than 10 yrs.	75%	25%	
10 yrs. or more	100%	25%	

Example

Elizabeth has a Cancer Insurance Policy. She is diagnosed with invasive cancer and receives 100% of her selected benefit amount. After treatment and successful recovery, six years later she is diagnosed with Carcinoma in Situ, she will receive 25% of her selected benefit amount. Elizabeth was initially treated and received no additional advice or treatment for 10 years; she is diagnosed with invasive cancer again. Elizabeth will receive the remaining 75% of her benefit amount for a total of 200% of her elected coverage.

*We will pay the benefit for Carcinoma in Situ only once in an insured person's lifetime. The maximum benefit payable is 100% of the selected benefit amount.

HEART ATTACK & STROKE

The thought of having a heart attack is scary, but the truth is, it can happen to anyone. Recovery is important. Our lump sum benefits help you focus on getting well so that you can be 100% you.

The Details

Our Heart & Stroke Insurance pays the selected benefit if an insured person receives a first diagnosis or procedure for one of the qualifying events listed in the following chart. The amount payable is found by multiplying the percentage for a qualifying event by the specified benefit amount chosen. The maximum child benefit amount is the lesser of \$10,000 or the selected parent benefit amount.

We will pay each benefit only once in an Insured Person’s lifetime for the following conditions: Coronary Artery Bypass Surgery, Aortic Surgery, Heart Valve Replacement/Repair Surgery, Angioplasty, and Stent, subject to the maximum percentage of benefit amount payable.

*Available as a rider on a Cancer policy.
(Rider Form Series #LY-FDC-RD)*

Qualifying Event	% of Benefit Payable for Each Event	Max. % of Benefit amount payable
Heart Attack	100%	100%
Heart Transplant	100%	
Stroke	100%	
Coronary Artery Bypass Surgery	25%	
Aortic Surgery	25%	
Heart Valve Replacement/Repair Surgery	25%	
Angioplasty	10%	
Stent	10%	

Heart Transplants are now the third most common organ transplant operation in the U.S.¹



¹Heart transplant slideshow, Medline Plus, National Library of Medicine, National Institutes of Health (<http://www.nlm.nih.gov/medlineplus/hearttransplantation.html>), accessed 3.6.13.

MORE OPTIONS FOR YOU

Sometimes life throws you a curve ball. We offer extra coverage that can help protect you when you need it most. With our base policies, you have the option to add on riders* for more flexibility for an additional premium.

Specified Disease Rider

(Form Series #LY-SD-RD)

This rider pays your selected benefit amount if you are diagnosed with any one of the covered specified diseases found in the chart below.

Available in amounts of \$5,000 to \$50,000. The maximum child benefit amount is the lesser of \$10,000 or the parent benefit.

If two (2) or more diseases are diagnosed in the same day, we will only pay one benefit amount. Each Insured Person is limited to one covered specified disease benefit amount.

Covered Specified Diseases	% of Selected Benefit Amount
Amyotrophic Lateral Sclerosis (ALS)	100%
Coma	100%
End Stage Renal Failure	100%
Major Organ Transplant	100%
Multiple Sclerosis (MS)	100%
Paralysis	100%
Severe Burns	100%

Accidental Death & Dismemberment Rider

(Form Series #LY-ADD-RD3)

We will pay the selected cash benefit if you suffer Accidental Death or Dismemberment within 90 days following a covered accident due to injuries received in that accident. Benefit amounts are available from \$25,000 to \$100,000. The maximum child benefit amount is \$25,000.

The total amount payable under this rider for any injuries in a covered accident shall not exceed the amount payable for loss of life.

Covered Accidents	% of Selected Benefit Amount
Life	100%
One Eye, Hand, Foot, Arm or Leg	10%
More than One Eye, Hand, Foot, Arm or Leg	20%

*Rider availability varies by state.

WHAT ISN'T COVERED

PRE-EXISTING CONDITION(S): The benefits of the policy and any attached rider will not be payable during the first twelve (12) months (*six (6) months in NM*) that coverage is in force with respect to an Insured Person for any loss caused by Pre-Existing Condition(s). A Pre-Existing Condition means a condition diagnosed or for which medical advice or treatment was recommended by or received from a Physician within twelve (12) months (*six (6) months in NM*) prior to the effective date of coverage.

Exclusions and Limitations

First Diagnosis Cancer Policy and Rider

No benefits will be payable for:

1. any disease, Sickness or incapacity other than Cancer and Carcinoma in Situ as defined; this is so even though such disease, Sickness or incapacity may have been complicated, affected (directly or indirectly) or caused by a Cancer or Carcinoma in Situ;
2. loss that begins prior to the Effective Date of coverage;
3. diagnosis and treatment received outside the United States or its territories; or
4. any illness specifically excluded from the definition of Cancer or Carcinoma in Situ.

First Diagnosis Heart and Stroke Policy and Rider

No benefits will be payable for:

1. any disease, Sickness or incapacity other than Qualifying Events as defined; this is so even though such disease, Sickness or incapacity may have been complicated, affected (directly or indirectly) or caused by a Qualifying Event;
2. intentionally self-inflicted injury or Sickness;
3. suicide or attempted suicide, while sane or insane (*while sane only in CO & MO*);
4. loss that begins prior to the Effective Date of coverage;
5. diagnosis and treatment received outside the United States or its territories;
6. any injury or Sickness sustained or contracted due to an Insured Person's being intoxicated, as determined and defined by the laws and jurisdiction of the geographical area in which the Injury or Sickness or cause of Injury or Sickness was incurred, or under the influence of any narcotic unless administered under the advice of a Physician. The Insured Person's alcohol or narcotic impairment must be the cause or contributing cause of his or her injury or Sickness, irrespective of whether the injury or Sickness occurred while the Insured Person was driving a motor vehicle or engaged in any other activity; or
7. any disease, condition or procedure specifically excluded from the definitions of Qualifying Events listed in this policy.

Specified Disease Rider

No benefits will be payable for:

1. intentionally self-inflicted Sickness or Injury;
2. suicide or attempted suicide, while sane or insane (*while sane only in CO & MO*);
3. loss that begins prior to the Effective Date of coverage;
4. care and treatment received outside the United States or its territories;
5. an act of declared or undeclared war;

6. an Insured Person's being intoxicated, as determined and defined by the laws and jurisdiction of the geographical area in which the Injury or Sickness or cause of Injury or Sickness was incurred, or under the influence of any narcotic unless administered under the advice of a Physician. The Insured Person's alcohol or narcotic impairment must be the cause or contributing cause of his or her Injury or Sickness, irrespective of whether the Injury or Sickness occurred while the Insured Person was driving a motor vehicle or engaged in any other activity;
7. committing or attempting to commit a felony or engaging in an illegal occupation or activity;
8. participation in any sport or sporting activity for wage, compensation or profit;
9. operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft. Aircraft includes those which are not motor-driven;
10. engaging in hang gliding, bungee jumping, parachuting, sail gliding, parakiting, or hot air ballooning; or
11. riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
12. or any illness specifically excluded from the definition of any Specified Disease.

Accidental Death & Dismemberment Rider

No benefits will be payable for:

1. Injuries that are intentionally self-inflicted;
2. suicide or attempted suicide, while sane or insane (*while sane only in CO & MO*);
3. a Covered Accident which occurs outside the United States or its territories;
4. an act of declared or undeclared war;
5. an Insured Person's being intoxicated, as determined and defined by the laws and jurisdiction of the geographical area in which the Injury or Sickness or cause of Injury or Sickness was incurred, or under the influence of any narcotic unless administered under the advice of a Physician. The Insured Person's alcohol or narcotic impairment must be the cause or contributing cause of his or her Injury or Sickness, irrespective of whether the Injury or Sickness occurred while the Insured Person was driving a motor vehicle or engaged in any other activity;
6. committing or attempting to commit a felony or engaging in an illegal occupation or activity;
7. participation in any sport or sporting activity for wage, compensation or profit;
8. operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft. Aircraft includes those which are not motor-driven;
9. engaging in hang gliding, bungee jumping, parachuting, sail gliding, parakiting, or hot air ballooning;
10. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or
11. a work-related condition that is eligible for benefits under Workman's Compensation, Employers' Liability or similar laws even when the Insured Person does not file a claim for benefits. This exclusion will not apply to an Insured Person who is not required to have coverage under any Workman's Compensation, Employers' Liability or similar law and does not have such coverage.

TO APPLY,
**contact your licensed
insurance agent today.**

At Cigna, we believe that being true to yourself is the first step to being truly healthy. As a global health service company with a history of over 220 years in the insurance business, we are dedicated to helping the people we serve improve their health, well-being and sense of security.



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This brochure is designed as a marketing aid and is not to be construed as a contract for a Heart and Stroke or Cancer policy. It provides a brief description of the important features of policy form series LY-FDH-BA and LY-FDC-BA and applicable riders. **THE FIRST DIAGNOSIS HEART AND STROKE POLICY PROVIDES LIMITED BENEFITS** and should be used to supplement existing medical coverage. **THE FIRST DIAGNOSIS CANCER POLICY IS A CANCER ONLY**, which should be used to supplement existing medical coverage. The full terms and conditions of coverage are stated in, and governed by, an issued policy and riders. Availability may vary by state.

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