

WHEN YOU NEED A HELPING HAND

Cigna Simple File can help you get the benefits you deserve.

Cigna plans are designed to work together to help make it easier for you and your family to get the benefits you deserve. That's the idea behind Cigna Simple File®. It makes it simple for you to access all the benefits available to you.

Looking out for you

Ideally, you should file a claim as soon as possible. But if you forget, Cigna Simple File serves as a backup to help you get any benefits that apply from your Cigna Accidental Injury (AI), Critical Illness (CI) and/or Hospital Care Indemnity (HC) insurance plans.

Cigna Simple File* – Auto Compare

Cigna's Auto Compare service is available to you and any family members who are covered under a Cigna Medical Plan*** or a connected medical plan and who are also enrolled in one or more of Cigna's AI, CI and/or HC insurance plans.



Example:

Regina was recently diagnosed with breast cancer and has been undergoing treatments. She has Cigna Medical coverage, and a claim was filed for her treatments. Regina also has Cigna CI insurance. Cigna sent Regina a letter to remind her that she has this coverage. Regina followed the letter's step-by-step instructions to file her CI claim.



Medical



OR



OR



You file a qualifying Cigna Medical Insurance claim

If you have a Cigna Supplemental Health product, such as AI, CI and/or HC, we'll remind you to submit your eligible claim

You receive the benefits you're entitled to

Together, all the way.®



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Helping you get the most value from your benefits

Simple File is not a replacement for filing your claim, but it is a valuable, no-cost service that can help if you forget to file your claim. There are limitations to Simple File, and not all claims will qualify for Auto Claim, Auto Compare or Auto Pay. Additionally, not all claims will be approved.



* Cigna Simple File – Auto Compare/Auto Claim/Auto Pay capabilities vary by line of coverage and specific products. The Simple File process is based on a one-time assessment of the 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.

** A connected carrier is one in which a Life, Accidental Death and Dismemberment, or Disability carrier provides medical data to Cigna for the purpose of linking to Cigna Supplemental Health plans.

*** Cigna Medical Plan claims information will be shared with Cigna Supplemental Health Plans.

ACCIDENTAL INJURY, CRITICAL ILLNESS AND HOSPITAL CARE POLICIES PAY LIMITED BENEFITS ONLY. THEY ARE NOT COMPREHENSIVE HEALTH INSURANCE COVERAGE AND DO NOT COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE “MINIMUM ESSENTIAL COVERAGE” OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA). THIS COVERAGE IS NOT MEDICAID OR MEDICARE SUPPLEMENT INSURANCE.

Product availability may vary by location and plan type and is subject to change. All group insurance policies and group benefit plans may contain exclusions, limitations, reduction of benefit provisions, and terms under which the policy may be continued in force or discontinued. Benefit waiting periods may apply. For costs and complete details of coverage, contact your Cigna representative.

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