



THE TEXAS A&M UNIVERSITY SYSTEM

Long Term Disability Insurance Enrollment
July 1st through July 31st, 2017





- Disability Insurance helps protect your income when you can't work because of a covered illness or injury.
- This type of coverage may be less expensive if you purchase it through your employer than if you purchase an individual policy.
- Plus, with the convenience of payroll deduction, you don't have to worry about writing a check every month.

WHY IS DISABILITY INSURANCE IMPORTANT?



It's common for you to insure your home,



Your vehicle,



And your health coverage.

Why not help insure your *paycheck*?

Cigna®

DID YOU KNOW?

**Within the past hour,
almost 3,000
Americans became
disabled. That's 49
every minute.¹**

**Almost one-third of
Americans entering
the work force
today (3 in 10) will
become disabled
before they retire.²**

**71% of American employees
live from paycheck to
paycheck, without enough
savings to cushion the
financial hit.³**

1. National Safety Council, Injury Facts 2008 Ed. 2. Social Security Administration, Fact Sheet Jan 31, 2007. 3. American Payroll Association, "Getting Paid in America" Survey, 2008



YOUR LONG-TERM DISABILITY PLAN

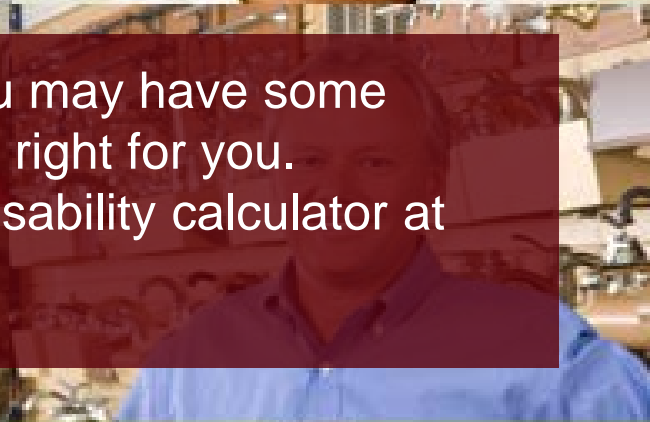
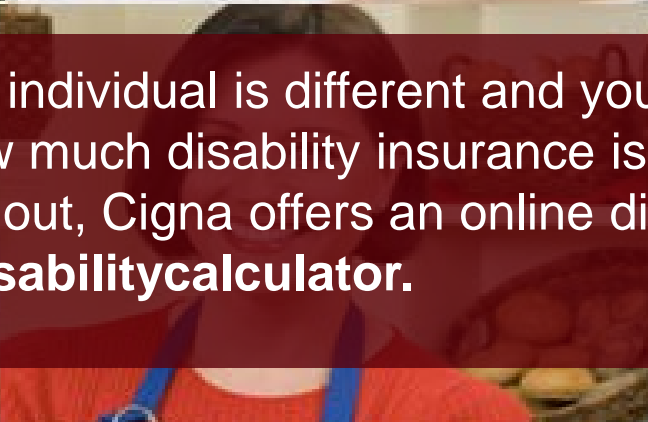
- Texas A&M University System is offering you the opportunity to elect Long-Term Disability insurance through Cigna without answering any medical questions or exams.
 - This plan will cover 65%* of your monthly earnings up to a maximum of \$8,000 per month
 - (Other sources of disability income are considered when calculating the 65%)
- Please be sure to read your enrollment brochure for additional details about the plan.



WHAT KIND OF COVERAGE IS AVAILABLE FOR YOU?



We know that every individual is different and you may have some questions about how much disability insurance is right for you. To help you figure it out, Cigna offers an online disability calculator at www.cigna.com/disabilitycalculator.



Cigna.

VALUE-ADDED PROGRAMS





My Secure Advantage™

Poor financial health can slow your recovery



90-day money coaching program prepaid by Cigna

- Experienced financial Money Coach to personally assist, advise and teach you and your household members new money habits and guide you to financial prosperity
- Mymsonline.com website to communicate with coaches and access MSA resources, tools and education
- 50% discount on tax planning and preparation services*

Discount on continued coaching

- Participants who wish to continue after 90-days, may do so at a self-paid discounted rate of \$19.95/month**

Cigna provides information about this program directly to approved disability claimants

Available to all approved disability claimants and their household members

* Services available through CLC, Inc.

** Full price is \$39.95/month

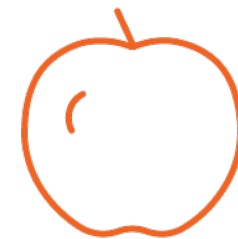
This program is NOT insurance. My Secure Advantage services are provided under a contract with CLC, Inc.. Presented here are highlights of the money coaching program. Full terms, conditions and exclusions are contained in applicable client description document.





Cigna Healthy Rewards®

Helping you stay healthy



Up to 50% discounts on health and wellness products and services*

- Weight management
- Vision and hearing care
- Tobacco cessation
- Chiropractic, massage and alternative medicine
- Mind/body
- Fitness and yoga
- Vitamins, health and nutrition

*You and your family members can enjoy instant savings on wellness items. Visit the Healthy Rewards website: www.cigna.com/rewards (password: savings) or call **800.258.3312** to get information on participating providers and save on the programs that are right for you.*

Available to all Disability, Life, Accident, Accidental Injury (AI), Critical Illness (CI) customers and family

*Discounts represent the potential savings off a purchase compared to standard vendor prices as of January 2015 and are subject to change. Actual discount will vary and is not guaranteed. Discounts may not be available on every item or service.

Some Healthy Rewards are not available in all states and programs may be discontinued at any time. A discount program is NOT insurance, and the member must pay the entire discounted charge.





Cigna Identity Theft

Helping victims of the fastest growing crime in America¹



Education on how to identify and avoid ID theft

- Assistance with understanding free annual credit reports to determine if identity theft has occurred, and alerting credit reporting agencies if it does

Additional services:

- Help with credit card fraud, and financial or medical identity theft
- ID Theft resolution kit and one-on-one guidance through problem resolution
- Help to complete an identity theft affidavit, and guidance on replacing credit cards, drivers' license, Social Security card, passport, etc.
- Help with emergencies while traveling, including translation services, emergency message relay, up to \$1000 cash advance when travelling more than 100 miles from home
- One-on-one assistance — call 24/7 at **888.226.4567** – no matter where you are in the world

1. Javelin Strategy and Research, March 2014.

Available on all Disability Life, Accident, Accidental Injury (AI), Critical Illness (CI), Hospital Care (HC) plans

This program is NOT insurance and does not provide reimbursement of financial losses. Cash advances must be secured by a valid credit card and paid back by the customer within 30 days or fees may apply. Cigna Identity Theft services are provided under a contract with Generali Global Assistance. Presented here are highlights of the Identity Theft Program. Full terms, conditions and exclusions are contained in applicable client description document.

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Cigna Will Preparation

Helping you plan for your family's future



Simple, self-service online tools for customers and spouses to create:

- Last will and testament
- Living wills
- Health care power of attorney
- Financial power of attorney
- Medical authorization for minors
- Estate and funeral planning information
 - In-depth, easy-to-understand information that helps document end-of-life wishes in advance
- Personal information organizer tool – organize important personal data, account information, contacts, and end-of-life wishes all in one place

Visit: www.CignaWillCenter.com

You must register to create documents online and you must print out and sign your documents to execute them

Available on all Disability Life, Accident, Accidental Injury (AI), Critical Illness (CI), Hospital Care (HC) plans

This program is NOT insurance. Will Preparation Services are independently administered by ARAG®. Cigna does not provide legal services and makes no representations or warranties as to the quality of the information on the ARAG website or the services of ARAG. Full terms, conditions and exclusions are contained in applicable client description document.

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Next Steps

- If you are already enrolled in the LTD plan and want to continue coverage, no action is necessary
- Enroll between July 1st and July 31st
- Please enroll through iBenefits at sso.tamus.edu
 - Read all plan information carefully.
- Make sure to enroll online before the end of your enrollment period.
- Rest easier knowing that you are helping to protect the financial future of you and your loved ones.