

Supplemental Health Solutions



A customized and connected benefits strategy from a trusted medical carrier

Cigna Healthcare® Supplemental Health insurance plans, offered by Cigna Health and Life Insurance Company, provide customized solutions built from 200+ years of experience in the healthcare industry and a clear understanding of the challenges employers face today. Our clinical insights and proactive engagement provide your population with industry-leading⁵ support that is **Better by Design**.

Why Cigna Healthcare for Supplemental Health?

With an extensive customer base, we're able to provide more, for less. **That's better affordability.**



178 million+
customer relationships¹

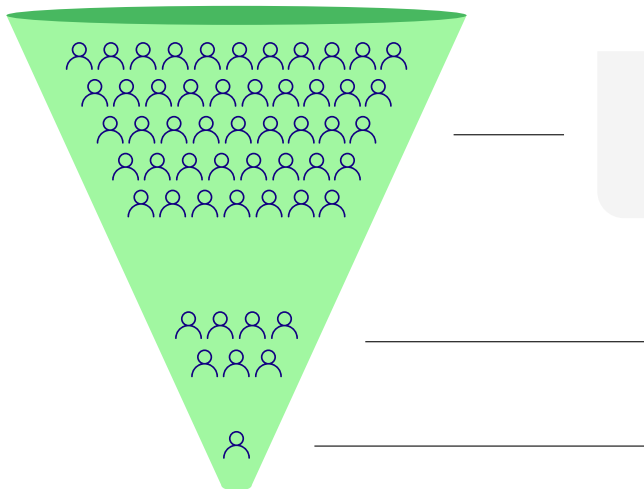
As a leading medical carrier, we manage claims for millions of customers every year, giving us deep insights to bring the most relevant solutions to market. **That's better value.**



claims administered for more than
11.1 million
unique customers.²

Every Supplemental Health claim starts with a medical claim.

Our supplemental health plans are designed around medical claims, which have the highest incidence of all employer sponsored benefits, making our solutions more relevant than ever. **That's better protection.**



In 2024, Medical claims incidence was **71%**²

Less than **6%** of American workers will experience a short-term disability event each year³

Medical claims incidence is 158x higher than long-term disability claims incidence⁴

All sources and disclosures appear at the end of this document.

When you partner with Cigna Healthcare for supplemental health, your population has access to our award-winning⁶ and personalized online health portal with myCigna[®]. We offer helpful tools and guidance so our customers get the most out of their benefits. **That's better engagement.**

Integrated clients with Cigna Healthcare medical and Supplemental Health benefit from a single portal for all their healthcare needs, making it easy to stay connected across plans. **That's better integration.**



12.8 million+

eligible customers are currently registered on myCigna¹



60 million+


total visits to myCigna by commercial customers¹

Here's why Cigna Healthcare



- **#1** for customer service⁵
- **#1** for care and condition management, plan support tools and networks⁵
- **#1** in commercial health plans for overall customer satisfaction in digital experience⁶
- **#1** Health Care provider⁷

Our solutions are backed by the deep expertise needed to help your employees and their family members access the best care when they need it most — without worrying about a financial burden. **That's a better benefits package.**

 **To learn more about Supplemental Health solutions, contact your Cigna Healthcare representative today.**



Products
Overview
Video



myCigna
Tutorial
Video



1. Based on Cigna Healthcare book of business, January - June 2025. (available upon request)

2. Based on Cigna Healthcare Book of Business, 2024. (available upon request)

3. Social Security Administration (SSA). May 2024. "The Long-Range Disability Assumptions For The 2024 Trustees Report." https://www.ssa.gov/oact/TR/2024/2024_Long-Range_Disability_Assumptions.pdf.

4. WAEPA (Worldwide Assurance for Employees of Public Agencies), June 2023. "Short-Term Disability Insurance for Federal Employees." [https://www.waepa.org/resources/short-term-disability-insurance-for-federal-employees/#:~:text=Why%20Do%20I%20Need%20Short,depression%20and%20anxiety%20\(7.3%25\)](https://www.waepa.org/resources/short-term-disability-insurance-for-federal-employees/#:~:text=Why%20Do%20I%20Need%20Short,depression%20and%20anxiety%20(7.3%25)).

5. UBS 2024 Managed Care: Annual Health Benefits Survey. (available upon request)

6. J.D. Power, "2025 U.S. Healthcare Digital Experience Study", <https://www.jdpower.com/business/press-releases/2025-us-healthcare-digital-experience-study>.

7. JUST capital, "2025 Industry Leaders," February 3, 2025, <https://justcapital.com/news/industry-leaders-just-100-2025/>.

In Washington, major medical health insurance is not required for eligibility, and the benefits are not coordinated with any other coverage.

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.

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