

# BAE Systems, Inc Accidental Injury Frequently Asked Questions

## 1. What is Accidental Injury insurance?

Cigna Healthcare<sup>SM</sup> Accidental Injury insurance can provide the coverage and additional financial protection you and your family may need for expenses associated with an unexpected covered accident. With Cigna Healthcare Accidental Injury insurance, a fixed cash benefit payment is made directly to you (or whoever you designate) and the money can be used however you want.\* There are no copays, deductibles, coinsurance or network requirements. Coverage continues after the first covered accident and helps provide additional financial protection for future covered accidents.

## 2. What is considered a “covered” Accident?

A sudden, unforeseeable, external event that results, directly and independently of all other causes, in a Covered Injury or Covered Loss and meets all of the following conditions:

- Occurs while the Covered Person is insured under this Policy;
- Is not contributed to by disease, sickness, mental or bodily infirmity;
- Is not otherwise excluded under the terms of the Policy.

## 3. Can I cover my spouse, domestic partner/civil union partner, or dependents?

Yes. If you purchase coverage, you can also buy coverage for your spouse (domestic partner/civil union partner) and/or your eligible dependent children, up to age 26.

## 4. Will I be covered if I’m injured at work?

Yes. Benefits under this plan have 24 hour coverage, so covered injuries that take place at work might be payable.

## 5. Is there a limit on the number of accidents per year or per family member?

No. There is no limit to the number of accidents per year or per family member, but there may be benefit limitations or maximums on certain benefits. For example, there is a maximum of 10 Physical Therapy treatments per Accident. For a list of any benefit condition or benefit limitations, please see your complete benefit summary or policy.

## 6. Are there limitations on how to use the money received?

No. There are no restrictions on what you do with money you receive. Benefits are paid directly to you and can be used however you see fit. For example, it can help you pay for expenses such as rehabilitation, transportation, childcare, rent or groceries. What you do with the money is up to you.

Insured by Cigna Health and Life Insurance Company.

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

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## 7. Is my Accidental Injury policy compatible with a Health Savings Account (HSA)?

Yes. Accidental Injury policies are compatible with any Flexible Spending Plan (FSA) or Health Savings Account (HSA). The money in a FSA or HSA can only be spent on out-of-pocket medical expenses. Any benefits you receive from the Accidental injury Plan do not coordinate with and are not reduced by your HSA money or health insurance benefits and you can use your Accidental Injury Plan benefits in any way you want or need.

## 8. Do I need to have medical insurance in order to purchase this plan?

No. You do not need to be enrolled in major medical insurance to purchase this plan.

## 9. Can I enroll in this plan after the enrollment period has ended?

No. You can only enroll during your annual open enrollment period unless you have a qualifying life event or are a new hire within your eligibility period.

## 10. Will I be covered if I'm outside of the United States when I'm injured?

Yes. Benefits under this plan are not limited to covered accidents within the United States. Eligibility and standard exclusions still apply and are listed out in your benefit summary or policy. When submitting a claim, we do require that the medical records be provided by the claimant and be sent in English.

## 11. What happens to my coverage if I leave BAE Systems, Inc?

Your plan is portable. If you leave BAE Systems, Inc, you will be able to continue your coverage on your own. Once Cigna Healthcare receives a termination indicator, Cigna Healthcare will send a letter to your home with the option of continuing coverage on a direct bill basis. Benefits and rates will remain the same as the inforce master policy.

## 12. When should I file a claim?

You should report a claim to Cigna Healthcare as soon as possible. Typically, claims should be reported within 31 days, however, claims must be reported no later than 15 months from the date of covered event.

## 13. What information will I need to file my claim?

Please have the following information handy:

- Personal information: name, date of birth, social security number and email address
- Accident information: date of accident, Doctor's names and hospital information (name, address and phone number of each doctor or hospital you're using for this accident)

## 14. What happens after I file my claim?

Within 10 business days of receiving your claim submission, a designated claim advocate will review the information received to determine its eligibility. If he/she has any questions or if additional information is needed, he/she will contact the person who submitted the claim, the beneficiary or the provider to obtain the additional information required. Note: Cigna Healthcare will make three attempts to obtain medical documentation. If a response is not received by the third attempt, the claim will be closed and reopened if information is received at a future date.

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## 15. How am I notified of the decision and/or paid?


If the claim is approved, you will receive your check, along with an explanation of benefits (EOB) or an approval letter advising you of the decision. If the claim is denied, you'll receive an EOB or a letter explaining why the claim was denied, along with instructions on how to appeal the denial. Benefits are paid directly to you for a covered critical illness, accidental injury or hospitalization.

### To easily file your claim online:

1. Log in to [myCigna.com](https://myCigna.com)<sup>®</sup>
2. Under the "coverage" tab at the top of the page, select "Supplemental Health"
3. Scroll to the bottom of the page and click "Submit a claim"
4. Complete the online claim form

### myCigna<sup>®</sup> also allows you to:

- Enroll in direct deposit
- View personalized Supplemental Health plan information
- Track the status of claims
- Monitor and respond to correspondence
- View Explanations of Benefits (EOBs)

 Take advantage of the opportunity to make the most of your Supplemental Health insurance cash benefits, start by registering on [myCigna.com](https://myCigna.com) or the [myCigna<sup>®</sup> App](#), if you haven't already.



\* Benefits may be paid directly to anyone the covered employee designates, such as a hospital, upon assignment.

Customers under age 13 (and/or their parent/guardian) will not be able to register at [myCigna.com](https://myCigna.com). The myCigna mobile app does not have the same functionality/capability that is available on [myCigna.com](https://myCigna.com). App/online store terms and mobile phone carrier/data charges apply.

**THESE 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 may contain exclusions, limitations, reduction in benefit provisions, and terms under which the policy may be continued in force or discontinued. For costs and details of coverage, contact your Cigna Healthcare representative.

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