

BAE Systems, Inc Hospital Care Frequently Asked Questions

1. What is Hospital Care insurance?

Cigna HealthcareSM Hospital Care insurance helps provide the coverage and additional financial protection you and your family may need for expenses associated with a covered hospital* event. Cigna Healthcare Hospital Care insurance pays a fixed cash benefit 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 hospitalization event and provides additional financial protection for future covered hospital stays.

2. 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.

3. How often am I eligible for the Hospital admission benefit?

The Hospital Care policy covers unlimited hospital admissions.

4. 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.

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized.

You're still responsible for paying the cost of your care.

The payment you get isn't based on the size of your medical bill.

There might be a limit on how much this policy will pay each year.

This policy isn't a substitute for comprehensive health insurance.

Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

Visit HealthCare.gov or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.

To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments."

If you have this policy through your job, or a family member's job, contact the employer.

Insured by Cigna Health and Life Insurance Company.

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

970835 c 10/24



BAE Systems, Inc Hospital Care Frequently Asked Questions

5. Is my Hospital Care policy compatible with a Health Savings Account (HSA)?

Yes. Hospital Care 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 Hospital Care Plan do not coordinate with and are not reduced by your HSA money or health insurance benefits and you can use your Hospital Care Plan benefits in any way you want or need.

6. 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.

7. 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.

8. Will I be covered if I'm outside of the United States when I'm hospitalized?

Yes. Benefits under this plan are not limited to Covered hospitalizations 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.

9. 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.

10. 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 hospitalization.*

11. 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
- Hospital admission information: date of admission, Doctor's names and hospital information (name, address and phone number of each doctor or hospital)

12. 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.

BAE Systems, Inc Hospital Care Frequently Asked Questions

13. 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[®]
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[®] 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 or the [myCigna[®] App](#), if you haven't already.



* The term Hospital does not include a clinic or facility for: (1) rehabilitation, convalescent, custodial, educational, hospice, or skilled nursing care; (2) the aged, drug addiction or alcoholism; or (3) a facility primarily or solely providing psychiatric services to mentally ill patients. The term Hospital also does not include a unit of a Hospital for rehabilitation, convalescent, custodial, educational, hospice, or skilled nursing care. Please refer to your plan documents as the actual definition of "Hospital" may vary by policy.

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

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.

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

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.

Accidental Injury, Critical Illness, and Hospital Care plans or insurance policies are distributed exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company (Bloomfield, CT). The Cigna Healthcare names, logos, and marks are owned by Cigna Intellectual Property, Inc.