

# BAE Systems, Inc Critical Illness Frequently Asked Questions

## 1. What is Critical Illness insurance

Cigna Healthcare<sup>SM</sup> Critical Illness insurance pays you (or whoever you designate)\* a fixed, lump-sum cash benefit for a diagnosis (after the coverage effective date) of a covered Critical Illness or specified event like a heart attack or stroke. It can help you pay for expenses such as travel, room and board, transportation, childcare or treatment options not covered by traditional insurance. What you do with the money is up to you.

## 2. What conditions are covered under the Critical Illness plan?

The Benefit Summary will provide a full listing of covered Conditions and Illnesses. However, some examples include: Cancer, Heart Attack, Stroke, Coronary Artery Disease, Crohn's Disease, Severe Sepsis, Advanced Obesity, Benign Brain Tumor, Pulmonary Embolism, Multiple Sclerosis, Parkinson's, Alzheimer's, Loss of Hearing, Loss of Speech, Blindness, Cerebral Palsy and Cystic Fibrosis, to name a few.

## 3. If I was previously diagnosed with cancer, will a Cancer benefit ever be paid again?

Yes. If you are diagnosed with a new cancer, this will be covered as long as the diagnosis occurs after your coverage effective date with Cigna Healthcare. If you are diagnosed with the same cancer as before (after your coverage effective date), this may be covered as long as you have completed your physician recommended treatment and the physician confirms there is no evidence of active primary malignant disease. Maintenance medications are not considered treatment.

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

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

## 5. 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.

## 6. Is my Critical Illness policy compatible with a Health Savings Account (HSA)?

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

## 7. 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.

Insured by Cigna Health and Life Insurance Company.

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

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## 8. Can I enroll in these plans 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.

## 9. How does the Wellness Benefit work?

The additional wellness benefit\*\* adds long-term value to your Critical Illness plan by paying a \$50 benefit to a covered person who receives a Wellness Screening, Health Screening, or Preventive Care Exam. This benefit pays out once per covered person, per calendar year.

## 10. Will I be covered if I'm outside of the United States when I'm diagnosed with a Critical Illness?

Yes. Benefits under this plan are not limited to Covered Critical Illnesses 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. However, your premium may change if you move to the next age band.

## 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 diagnosis.

## 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
- Illness information: date of diagnosis, Doctor's names and hospital information (name, address and phone number of each doctor or hospital you're using for this illness)

## 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.

## 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.

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## 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.

\*\* In Washington, the Wellness Benefit is known as the Health Screening Benefit.

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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