



**PREPARE TODAY FOR THE
UNEXPECTED TOMORROW.**

Disability Insurance

Lost wages can impact you and your family. What would happen to your bills, your savings and your lifestyle if you couldn't work?

Disability insurance replaces part of your paycheck when you can't work for an extended period of time due to a covered illness or injury. It gives you and your family additional financial protection.

If you become disabled, disability insurance can help. You use it like a paycheck to help pay for:

- › Day-to-day living expenses like groceries, mortgage or utilities
- › Unplanned costs like medical bills

To help you determine the level of additional coverage needed, you can use this handy disability coverage calculator:

Click for Link: [CALCULATOR](#)

Consider this:

- › **2/3** of Americans live paycheck-to-paycheck¹
- › **One in four** 20-year-olds in the U.S. will have a disability before they retire²
- › **Over 50%** of disabled Americans are in their working years (age 20–64)³

How to file a disability claim:

Contact Cigna at least 30 days before the start of your disability.

You can file your claim over the phone or online:



Call **800.36.Cigna (24462)** or **866.562.8421** (Español) between 7:00 am and 7:00 pm, CST. A representative will walk you through the process.



Fill out a claim form online at **Cigna.com/customer-forms**

Questions?

Call **800.36.Cigna (24462)**
or **866.562.8421** (Español)
to speak with a customer
service representative.

Together, all the way.

