

HELP KEEP FINANCIAL WORRY FROM SLOWING DOWN RECOVERY

My Secure Advantage



Studies show that personal finance is the leading source of stress for America's workforce.¹ In fact, 60% of Americans report that they would suffer great or moderate financial hardship if they were unable to work for a month.²

Poor financial health can hurt recovery

When you consider that employees on disability may be living on only a percentage of their pre-disability income, it's no surprise that the financial implications of being ill or injured and out of work can add a whole new level of stress to their lives – stress that may impact their health and recovery.

To help employees deal with any and every type of financial challenge, Cigna provides claimants with a financial wellness program. All at no additional cost to you.

My Secure Advantage™ money coaching

Disability claimants and members of their household receive:

- › 90 days of complementary money coaching from an experienced financial professional
- › A designated money coach to personally assist, advise and teach new money habits
- › A private, web portal to communicate with their money coach, and access resources, tools and educational webinars
- › A 50% discount on additional tax planning and preparation services

What's more, individuals who would like to continue working with their money coach beyond the Cigna-paid 90-day coaching period may do so on a self-pay basis at a 50% discount.

Why address the stress?

44% of full-time employees say they worry about personal finances during work hours.³

41% of US adults, gave themselves a C, D, or F on their personal finance knowledge, according to a Harris Interactive poll.⁴

84% of employees look to their employer for more help in achieving financial security through employee benefits.⁵

For more information, visit MySecureAdvantage.com

Together, all the way.®



1. Stress in America™: Paying With Our Health, American Psychological Association, February 2015, <http://www.apa.org/news/press/releases/stress/index.aspx>.

2. Cigna Voluntary Benefits Consumer Survey, Nov. 2013.

3. Employee Benefits News, 4 facts on employees' financial wellness and 3 ways employers can help. Retrieved 11.20.15.

4. The 2015 Consumer Financial Literacy Survey, Harris Interactive, Inc., 2015, https://www.nfcc.org/wp-content/uploads/2015/04/NFCC_2015_Financial_Literacy_Survey_FINAL.pdf.

5. MetLife's 13th Annual Study of Employee Benefits Trends, May 2015, <https://benefitrends.metlife.com/assets/downloads/benefits-impact-summaries-2015.pdf>.

My Secure Advantage is a trademark of CLC Incorporated (CLC). The My Secure Advantage Financial Wellness Program is independently administered by CLC. Cigna does not provide financial services and makes no representations or warranties as to the quality of the information on the CLC website or the services of CLC.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Life Insurance Company of North America and Cigna Life Insurance Company of New York (New York, NY). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.