

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://benefittrends.metlife.com/assets/downloads/benefits-impact-summaries-2015.pdf>.

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