

Helping Combat Identity Theft

You've heard about it in the news—you may even know someone who's been a victim. Identity theft is America's fastest growing crime, victimizing almost 11 million people a year.¹ It's a serious crime that occurs when an unauthorized person uses your personal information—your name, Social Security number, bank or credit account number(s), or driver's license number—for fraudulent use. It's also a silent crime—often taking a year or more to be discovered, and leaving victims with a cumbersome, time-intensive process to restore their credit records and good name. CIGNA's Identity Theft Program is available to individuals who have CIGNA's Group life, accident or disability coverage. This program provides resolution services to help you work through critical identity theft issues you may encounter.

Valuable help when you need it most

Our identity theft program provides:

- A review of credit information to determine if an identity theft has occurred
- An identity theft resolution kit and an identity theft affidavit for credit bureaus and creditors
- Help with reporting an identity theft to credit reporting agencies
- Assistance with placing a fraud alert on credit reports, and cancellation and replacement of lost or stolen credit cards
- Assistance with replacement of lost or stolen documents
- Access to free credit reports
- Education on how to identify and avoid identity theft
- \$1,000 cash advance to cover financial shortages if needed²
- Emergency message relay
- Help with emergency travel arrangements and translation services

Services for every situation

No matter where or when you come under the attack of identity theft, CIGNA's services are there for you.

- We assist with credit card fraud, and financial or medical identity theft;
- We provide real-time, one-on-one assistance—24 hours a day, 365 days a year—in every country in the world;³
- You'll have unlimited access to our personal case managers until your problem is resolved;
- Our website offers helpful information to reduce your risk of identity theft before it happens.

If you suspect you might be a victim of identity theft, call us now at 1.888.226.4567. Our personal case managers are standing by to help you. Please indicate that you are a member of CIGNA's Identity Theft Program and Group #57.



Safeguard yourself against identity theft

Here are some important tips to help you manage your personal information and minimize your risk of identity theft.

Your wallet

- Carry only one or two credit cards in your wallet.
- Carry only the identification information that you actually need.
- Do not carry your Social Security card in your wallet; leave it in a secure place.
- If your purse or wallet is stolen, immediately report it to the police.

Your bank statement

- Review your bank and credit card statements monthly for signs of suspicious activity.
- If your statement is late by more than a couple of days, call your credit card company or bank to confirm your billing address and account balances.

Your credit report

- Check your credit reports from the three major credit bureaus—Equifax®, Experian® and TransUnion®—annually and correct any inaccuracies. You can do this at www.annualcreditreport.com.

Your credit cards

- Do not hand over your debit or credit cards to anyone.
- Cancel all unused credit card accounts.

Your Social Security number

- Give your Social Security number only when absolutely necessary, and before providing, ask to use other types of identifiers.
- Remove your Social Security number from any identification you carry in your wallet.

Your mail

- Deposit your outgoing mail in post office collection boxes or at your local post office, rather than in an unsecured mailbox.
- Promptly remove mail from your mailbox.

Your trash

- Tear or shred your charge receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards that you're discarding and credit offers you get in the mail.

Your workplace

- Secure personal information in your workplace.
- Keep your purse or wallet in a safe place at work; do the same with sensitive personal information such as your paycheck.

Your home

- Secure personal information in your home, especially if you have roommates, employ outside help or are having work done in your home.

Your computer

- Do not keep computers online when not in use. Either shut them off or physically disconnect them from an internet connection.
- Use antivirus software and a firewall.
- Be cautious about opening any attachment or downloading any files from emails you receive.

Your car

- Do not leave any personal information in your car.
- If your car is broken into report it to the police immediately.

For additional tips to reduce your risk and for guidance on what you should do if you become a victim, visit our website at www.cigna.com/idtheft.

¹ Javelin Strategy and Research, January, 2010.

² Provided with confirmation of reimbursement and if traveling more than 100 miles from home.

³ Assistance with U.S. bank accounts only.

CIGNA is a registered service mark used by these insurance companies. This program does not include reimbursement of expenses for financial losses.

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Protection when you travel domestically or internationally

An emergency can be much more difficult to deal with when you're traveling. In the event that an unfortunate situation arises – injury, illness, death, theft, natural disaster, disease outbreak or terrorism – knowing that CIGNA Secure Travel® is available to you can provide added peace of mind in unfamiliar surroundings. You can be on the other side of the world or only a couple of hours away from home and still get the help you need.

Available to individuals covered under a CIGNA accident plan,¹ CIGNA Secure Travel provides emergency medical evacuation assistance and travel services, as well as helpful pre-trip planning assistance, when traveling 100 miles or more away from home on company business or on vacation. Our toll-free customer service center is available 24 hours a day, 365 days a year. And, in an emergency, our customer service center can even accept collect calls.

Filling a gap in coverage

Imagine that you require emergency medical care while traveling on company business or you are on vacation in another country – a country where care may not be comparable to what you may receive in your home country. CIGNA Secure Travel can arrange and cover the cost of transportation to get you to a different hospital or medical facility or to be repatriated to your place of residence for treatment. And, in the event of a fatality, we'll arrange and cover the cost of transporting remains back to the country of origin. CIGNA Secure Travel places no coverage limit on transportation costs for medical evacuation and repatriation of remains. We'll even pay to arrange:

- If you are traveling alone, round-trip (economy class) transportation for a family member or loved one if you're expected to be hospitalized for more than 10 days.
- Return travel for a companion who loses travel arrangements due to delays caused by your emergency.
- Return travel of a dependent child (under age 16) who is left unattended as a result of your illness or injury.



CIGNA Secure Travel Services

Here's a quick look at the services available:

- Emergency medical evacuation
- 24-hour multilingual assistance
- Pre-trip planning services, including foreign travel
- Medical referrals
- Prescription refill services
- Assistance with lost or stolen items
- Translation and interpretation services
- Emergency travel services
- Repatriation of remains
- Provide up to \$10,000 upfront guarantee of payment for needed medical expenses so you can get the necessary care or treatment you need. You are responsible for repaying these funds to CIGNA Secure Travel because this program does not pay for medical expenses.

From the U.S. and Canada, call 1.888.226.4567

From other locations, call collect 202.331.7635

By fax: 202.331.1528

By e-mail: cigna@europassistance-usa.com

Please indicate that you are a member of CIGNA Secure Travel®.



Policyholder
Name _____

Policy # _____ Group# 57



Emergency medical evacuation costs
average \$30,000 – an expense not
covered by medical insurance.

– Europ Assistance analysis, 2007



*Emergencies can happen
while traveling on company
business or while you are
on vacation, but help is now
only a phone call away with
CIGNA Secure Travel.*

Help dealing with the unexpected

CIGNA Secure Travel can also help when you need:

- Emergency cash – Advance up to \$1,500 with confirmation of reimbursement
- Emergency changes to travel plans
- Emergency message center – Relay urgent messages toll-free
- Assistance with lost or stolen items
- Legal referrals to local attorneys, embassies and consulates
- Translation and interpretation assistance

Pre-trip planning

Take advantage of CIGNA Secure Travel pre-trip planning services, which includes information on:

- Immunization requirements
- Visa and passport requirements
- Foreign exchange rates
- Embassy/consular referrals
- Travel/tourist advisories
- Temperature and weather conditions
- Cultural information

Note: For employer-sponsored plans (employer pays the premium), all employees are covered under the program – spouse and child(ren) are not covered. When accident insurance is offered to you on a voluntary basis (you pay the full premium), you must enroll in the plan for coverage to take effect. Also, you have the option to enroll your spouse and child(ren) for these services .

¹Includes group and blanket accident insurance policies underwritten by Life Insurance Company of North America or CIGNA Life Insurance Company of New York. CIGNA is a registered service mark used by these insurance companies.

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