

# Voluntary Accident & Critical Illness

*Insured by Cigna*



Accidental Injury insurance can provide you and your family with the additional financial protection you may need for expenses associated with an unexpected covered accident. While you can't predict life's unexpected events, you can plan for them by choosing benefits that can help protect your financial future.

Regular expenses, big and small, can add up. Think about your ability to pay for those expenses if you or your family member were seriously injured in a covered accident. The plan pays benefits directly to you. What you do with the money is up to you.

This benefit will pay a lump sum in the event of a covered accident. Examples include:

- Fractures
- Dislocation
- Surgery
- Ambulance Transport
- Coma
- Burns
- Laceration
- X-Ray
- And more



The University offers you the opportunity to purchase Critical Illness insurance on a voluntary basis to ease the financial impact of a major illness. If you or a covered family member is diagnosed due to an illness and meets the group policy and certificate requirements, you will receive a payment to use as you see fit. It can be used to help cover your health insurance deductibles, copays, incidental hospital charges (e.g. TV, phone, etc.) or for any purpose you choose. Critical Illness provides payments for illnesses such as organ/kidney failure, arteriosclerosis, carcinoma in situ, benign brain tumor, cancer, heart attack, stroke, etc.