



CLIENT BENEFITS

HELP, WHEN YOU NEED IT

Available on eligible Cigna products. See cigna.co.nz/client-benefits for full details.

Unique to Cigna, these client benefits are available, on eligible products, at **no additional cost** and are available to the *policy owner, life assured* and *dependant children*. They could provide some vital extra support when you need it most.

Client benefits:

- › Wellness advice
- › Mental health counselling
- › Budgeting advice
- › Legal advice
- › Career counselling



Cigna benefits – when you need them

Sometimes you need a little extra help. That's why Cigna provides a range of client benefits, at no additional cost.

What are client benefits?

Client benefits complement your insurance cover. They're available at no additional cost, because we'd rather help you deal with a problem when it arises.

The bottom line is access to professional help, when you really need it.

What benefits are available?

- › Wellness advice
- › Mental health counselling
- › Budgeting advice
- › Legal advice
- › Career counselling

For more information and a full list of benefits provided go to cigna.co.nz/client-benefits

Who can access these benefits?

Client benefits are available free of charge to the policy owner, life assured and dependant children. You need to hold a Cigna insurance policy, which must have been in force for at least 90 days.

Terms and conditions apply and are available at cigna.co.nz/client-benefits

How do I use the service?

The first step is to talk to your adviser. Or you can call us on 0508 464 999 or find out more at cigna.co.nz/client-benefits

How many times can I use the service?

You can claim client benefits up to \$1,000 across all of your Cigna policies during a policy year, for a life event or events (e.g. divorce or loss of job). The maximum consultation rate for a single session is \$300.

Benefits are approved at Cigna's discretion. Cigna reserves the right to change, remove or add benefits without notice. All benefits are delivered by registered professional experts and are fully confidential.

For more information, a list of benefits and full terms and conditions go to cigna.co.nz/client-benefits

Need more information?

Talk to your adviser. Or you can call us on **0508 464 999** or find out more at [**cigna.co.nz/client-benefits**](http://cigna.co.nz/client-benefits)