

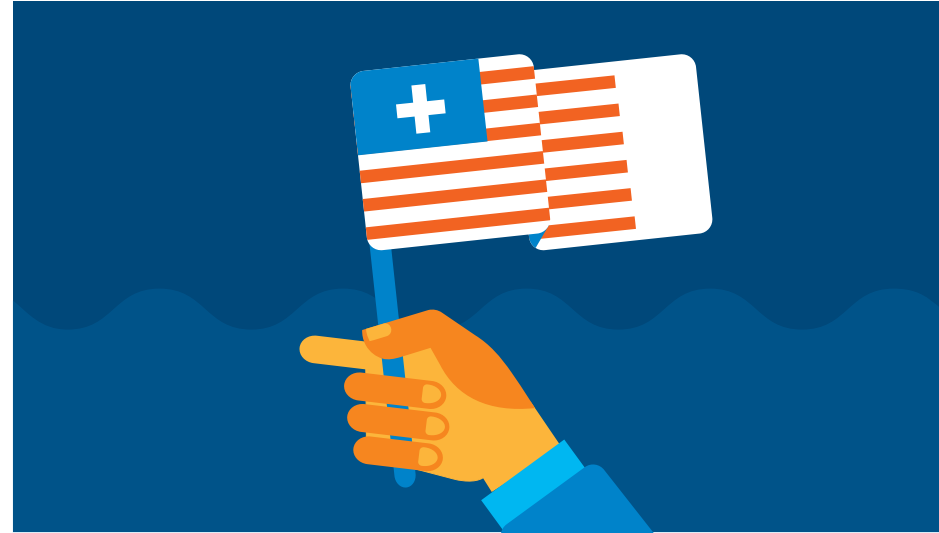
FRAME 01



VO: According to a Cigna survey,

Helicopter pulling \$ shield through survey clouds.

FRAME 02



VO: ...three quarters of Americans worry that health care costs

Camera pans down to reveal hand with no stripes. Stripes extend out 3/4 of the way out right.

FRAME 03



VO: could ruin their prospects for a secure retirement

Pan down to simple paradise scenery. Palm trees and sailboat disappear.

FRAME 04



VO: ... or even jeopardize a child's college fund.

Pan right to a Higher Ed building. Coins are columns and steps are dollars.

FRAME 05



VO: –

Sinks through the ground.

FRAME 06



VO: Although it's impossible to predict the future,

Transition – Hand lifts 3D glasses revealing next scene in lens.

FRAME 07



VO: *you can prepare for it by ensuring your household budget*

House pops up from below ground, house and tree reveal.

FRAME 08



VO: *...leaves room for health care costs,*

House roof opens to accept and large medical icon.

FRAME 09



VO: *...both expected and unexpected.*

Roof closes. Hand reveals unexpected medical icon under the car.

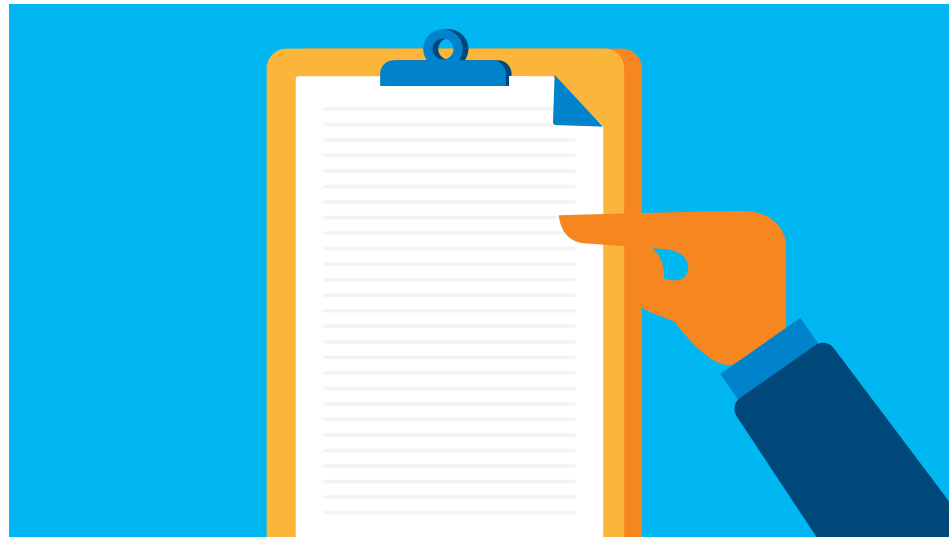
FRAME 10



VO: –

Transition – house sink into ground plane, other item exit frame.

FRAME 11



VO: *Before selecting a health plan,*

Paper appears, finger movement as if reading text.

FRAME 12



VO: *...look at what you spent on health care this year.*

Paper exits and beneath is a thick folder.

FRAME 13



VO: For example, what did you spend on prescriptions and routine doctor visits?

Folder drops down and other items enter frame.

FRAME 14



VO: Add up those expenses...

Items are circled throughout the papers. Number scrolls up on right.

FRAME 15



VO: and then subtract any major one-time expenses,

Another page is revealed. One item is circled, and number scrolls down.

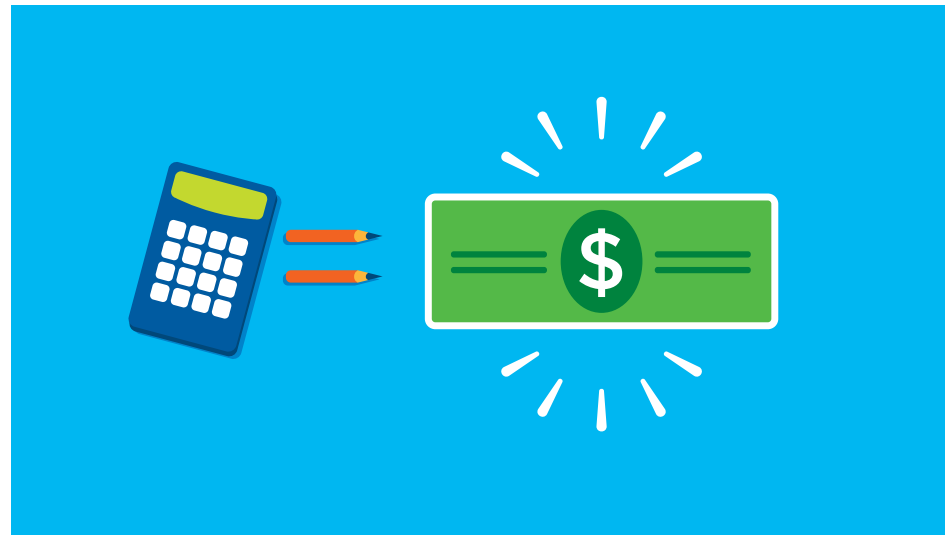
FRAME 16



VO: like mending a broken bone or getting stitches.

More items are circles, and the number scrolls down.

FRAME 17



VO: That's how much you can expect to spend next year.

Scene clears to leave number by itself.

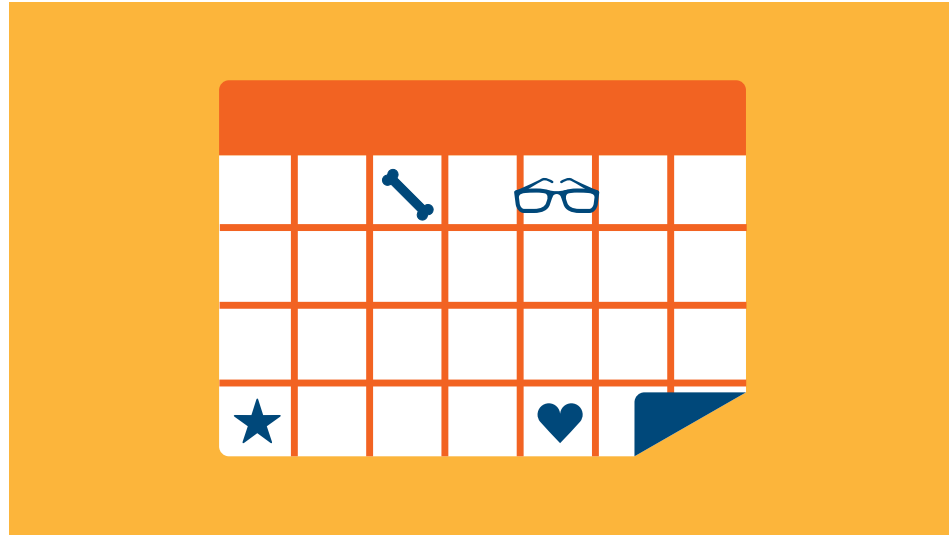
FRAME 18



VO: –

Transitional – Calendar pages fold over and fill the screen

FRAME 19



VO: Then think about any new expenses you might have next year.

Calendar settles.

FRAME 20



VO: For example, will you need new glasses,

3 difference new glasses appear, one after the other. – Vague outline of the head wearing the glasses implied by the animation.

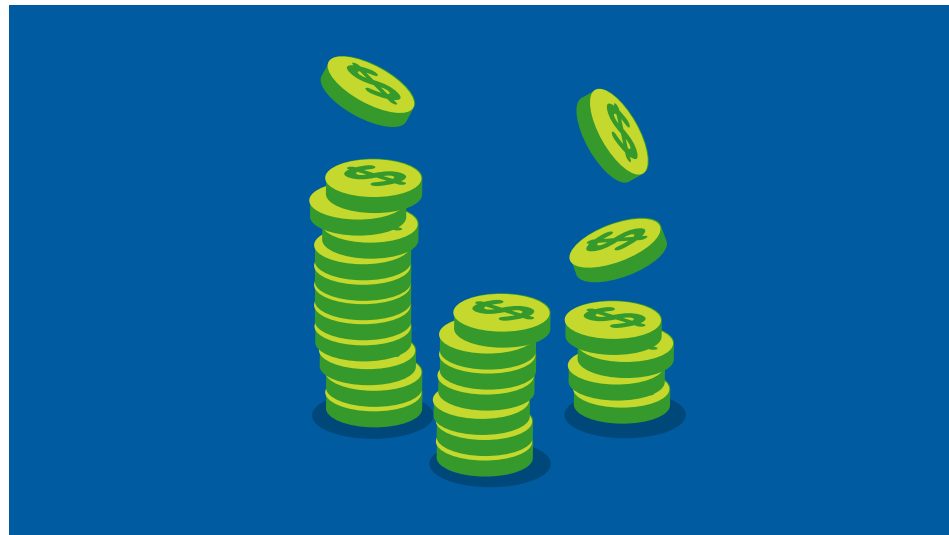
FRAME 21



VO: or is your child due for braces?

Same background color, smile is revealed through the background.

FRAME 22



VO: If your remaining budget allows for it,

Braces joints become a stack of coins.

FRAME 23



VO: ...consider financial protection coverage...

Lock slams shut.

FRAME 24



VO: ...like critical illness, accidental injury, or disability insurance

Icons and text reveal.

FRAME 25



VO: to help insulate your bank account from unforeseen expenses.

Pig bank reveals, and camera pans back...

FRAME 26



VO: Talk to your human resources specialist or your insurance company for help.

Camera continues to pan back.

FRAME 27



VO: Don't go it alone. Find out more helpful information at www.cigna.com/knowyourbenefits.

Camera continues to pan back, and resolves on final frame.