

Product Portfolio

Medicare Supplement and Supplemental Health & Life

Medicare Supplement

For customers who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value added service programs.¹

- Up to 20% household discount^{2,3}
- Clean cases issue in three to five days
- Electronic app – no “wet” signature
- Multiple underwriting rate classes⁴

Flexible Choice Cancer and Heart Attack & Stroke

Provides lump-sum benefits for diagnosis of cancer and/or heart conditions and stroke with the flexibility to add multiple riders for recurrence, restoration, return of premium and more.³

- Benefit amounts from \$5,000 to \$75,000³
- Issue ages 18–99
- Guaranteed renewable for life⁵
- No tobacco questions on the application



Product availability varies by state; check the [Product Availability Chart](#) for details.

Flexible Choice Dental, Vision & Hearing

Covers care that goes above and beyond routine check-ups and protects you from high out-of-pocket costs.

- Issue ages 18–89
- Guaranteed renewable for life⁵
- Additional options include: disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year⁶

Choice Accident

Provides benefits for accidental injuries plus accidental dismemberment, accidental death, Post-Traumatic Stress Disorder (PTSD), Prosthesis Repair or Replacement and At Home Modifications.

- Issue ages 18–74
- Guaranteed renewable for life⁵
- Accident Disability, Parent Coverage and Health Screening Benefit riders available^{3,7}
- Worldwide coverage
- No age or occupation bands and no medical underwriting

Accident Treatment

Available in California, Indiana, and Oregon.

Choice Hospital Indemnity

Provides benefits for hospital-related services and care.

- Issue ages 18–89
- Guaranteed renewable for life⁵
- Guaranteed issue for ages 64–70 on select plans and simplified underwriting for all other ages
- Benefits include hospital confinement, observation room stays, outpatient rehabilitation and more

Flexible Choice Hospital Indemnity

Indemnity benefits to help pay for a broad range of hospital expenses.

- Issue ages 50–85
- Guaranteed renewable for life⁵
- Benefits include: Overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Cancer Treatment

Indemnity benefits to help pay for a broad range of cancer treatments, care and associated costs.

- Issue ages 18–99
- Guaranteed renewable for life⁵
- Lump-sum Cancer and Heart Attack & Stroke riders available^{3,7}
- Hospital, ICU and Return of Premium riders also available^{3,7}
- Benefits include: Radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more

Choice Short Term Care

Pays benefits when care is provided at home or in a facility for assistance with two or more Activities of Daily Living (ADLs) or for supervision due to cognitive impairment.

- Available for ages 18–89
- Guaranteed renewable for life⁵
- Both Facility Care and Home Healthcare are included and are funded separately
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection and Home Care Booster riders available^{3,7}

Individual Whole Life

Designed to help pay final expenses with Level and Modified benefits to provide coverage under a variety of health conditions.

- No annual policy fee
- 5% spousal premium discount⁸
- Issue ages 50–85
- Benefit amounts from \$2,000–\$25,000⁵
- Accidental Death Benefit to Age 100 Rider⁷



Product availability varies by state; check the [Product Availability Chart](#) for details.

Have questions? Contact the Agent Resource Center (ARC) at **877.454.0923**, Monday–Friday, 8:00 a.m.–5:30 p.m. ET.



1. All value-added service customer programs are provided through third-party vendors and are not administered by any of the Cigna Healthcare subsidiary companies. 2. Household is defined as a condominium, unit, single family home, or apartment unit within an apartment complex. Assisted Living Facilities, Group Homes, Care facilities and Nursing Homes, or any other health residential facilities are not included in the definition of "Household". Both members of the household must apply or have a current Cigna Medicare Supplement policy provided by or through a Cigna Healthcare subsidiary company. 3. May vary by state. 4. Does not apply to applicants during open enrollment or any guaranteed issue period. 5. Rates can only be increased if rates are adjusted for all class members. 6. Dental major restorative benefits are maxed at 60% in years 2+ with 60% for all years if waiting period is waived. Hearing benefits are 0% in year one and increase to 70%, 80% and to 90% in successive years. 7. Optional riders available for an additional premium. 8. Only available if both individuals apply at the same time.

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