

# 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.<sup>1</sup>

- Up to 20% household discount<sup>2,3</sup>
- Clean cases issue in three to five days
- Electronic app – no “wet” signature
- Multiple underwriting rate classes<sup>4</sup>

### 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.<sup>3</sup>

- Issue ages 18–99<sup>5</sup>
- Benefit amounts from \$5,000 to \$75,000<sup>3</sup>
- Guaranteed renewable for life<sup>6</sup>
- No tobacco questions on the application

### Flexible Choice Dental, Vision & Hearing

Covers care that goes above and beyond routine check-ups.

- Issue ages 18–89
- Guaranteed renewable for life<sup>6</sup>
- Disappearing deductible, 100% coverage for preventive and diagnostic dental services and more

- Up to a \$5,000 max benefit per year per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year<sup>7</sup>

### Flexible Choice Dental, Vision & Hearing Plus

Includes all the Flexible Choice DVH benefits, plus:

- No waiting period for dental benefits
- 20% coverage for major dental services in year 1

### Choice Accident

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

- Issue ages 18–74<sup>5</sup>
- Guaranteed renewable for life<sup>6</sup>
- Accident Disability, Parent Coverage and Health Screening Benefit riders<sup>3,8</sup>
- No age or occupation bands and no medical underwriting



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

## Choice Hospital Indemnity

Provides benefits for hospital-related services and care.

- Issue ages 18–89<sup>5</sup>
- Guaranteed renewable for life<sup>6</sup>
- 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<sup>5</sup>
- Guaranteed renewable for life<sup>6</sup>
- 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 life<sup>6</sup>
- Available riders: Lump-sum Cancer, Heart Attack & Stroke, Hospital, ICU and Return of Premium<sup>3,8</sup>
- 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.

- Issue ages 18–89
- Guaranteed renewable for life<sup>6</sup>
- 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<sup>3,8</sup>

## Individual Whole Life

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

- Issue ages 50–85
- No annual policy fee
- 5% spousal premium discount<sup>9</sup>
- Benefit amounts from \$2,000–\$25,000<sup>3</sup>
- Accidental Death Benefit to Age 100 rider<sup>8</sup>



**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 or Health Care Service Corporation 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 or Health Care Service Corporation subsidiary company. 3. May vary by state. 4. Does not apply to applicants during open enrollment or any guaranteed issue period. 5. Availability and benefits may vary by state and all benefits payable are subject to the terms and conditions of the policy. 6. Rates can only be increased if rates are adjusted for all class members. 7. 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. 8. Optional riders available for an additional premium. 9. Only available if both individuals apply at the same time.

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