

WIN-WIN-WIN.



Sell three in-demand benefits in one new Dental, Vision & Hearing policy.

With our new Cigna Flexible Choice Dental, Vision & Hearing policy, you can sell three of the supplemental benefits customers want most – all in one simple policy. What makes this product so exciting is that Cigna Flexible Choice Dental, Vision & Hearing is different from other policies of its kind. Here's a glimpse of how it works.

Customers can visit the provider of their choice, or take advantage of lower rates and discounts by choosing from a national dental network of over 85,000 participating providers using Careington's Maximum Care PPO network.

Value and benefits that grow over time.

- › The first year starts at 60% coverage and by year four is 90%.*
- › A disappearing deductible option that reduces the deductible to \$0 in the fourth year.
- › Together, the increasing benefits and disappearing deductible option mean your customers could have a \$0 deductible and only a 10% co-pay after the third year.*

Coverage that's instant, flexible and predictable.

- › No waiting period for dental if customer is replacing dental coverage.
- › Optional 100% preventive care coverage for class 1.
- › Maximum coverage up to \$5,000.
- › Guaranteed renewable for life.**

Competitive commissions, sales support and incentives.

- › Learn about how you can earn \$25 or more for selling Dental, Vision & Hearing in [our bonus program](#).
- › Heaped or level commission options.
- › Clean cases issued in three to five business days.



Access a full suite of ready-to-use sales tools, marketing materials and our online application system, Express App, on [AgentView](#).

Together, all the way.®



*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.

**The policy cannot be terminated for any reason other than nonpayment of premium or material misrepresentation in the application for insurance.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Loyal American Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.