

CIGNA MEDICARE SUPPLEMENT

Insured by American Retirement Life Insurance Company, Loyal American Life Insurance Company, Cigna Health & Life Insurance Company and Cigna National Health Insurance Company

Agent/Broker Use Only



Cigna value

Why we do what we do

Cigna Mission:

To improve the health, well-being and peace of mind of those we serve by making health care simple, affordable, and predictable.

Customers deserve to
live better lives

Focus on health care,
not sick care

If customers stay
healthier, they can get
more out of life



Cigna value

For our brokers

- ✓ The internationally recognized **Cigna name-brand**.
- ✓ **Ranked #13** on the 2020 Fortune 500 List.
- ✓ Cigna named to the **Dow Jones North America and World Indices** in 2020.
- ✓ Supplemental insurance policy selections¹ for all stages of life, including valuable Critical Illness coverage and Life Insurance for customer **peace of mind**.
- ✓ **Cost-effective** premiums and rates so customers can find what works best for them.
- ✓ All policies are Guaranteed Renewable – ensures the policy will **be there** when customers need it most²
- ✓ Tools and services to help make it **easy** to quote multiple policies for your customer, and submit your business electronically.
- ✓ ‘Phone Sales’ capabilities for all Cigna products, making it **easy** to write business in your Resident and Non-Resident licensed states!
- ✓ Live Phone Verification Technicians available 5 days a week, makes it **easy** for Brokers to get their Phone Sales verified and submitted.
- ✓ **Fast** policy issue times, with an average turnaround time of **3-5 days**.
- ✓ **Commissions paid daily**.
- ✓ **Agent Resource Center** representatives are available to take your call M-F, 8am – 5:30pm Central, 877.454.0923.

1. Not all policies are available in all states.

2. Subject to the company's right to increase premiums on a class basis. Not all policies are guaranteed renewable for life, see policy documents for guaranteed renewable age limitations and details.

3. Financial strength and credit ratings represent the opinions of the rating agencies with respect to the financial ability to meet claim obligations and the creditworthiness of an obligor to meet its senior unsecured financial obligations, respectively. The above statement is not exclusive. Financial or credit rating information for a particular Cigna subsidiary may be requested by contacting Cigna, or by visiting www.Cigna.com



Cigna value

For our customers

- ✓ The internationally recognized **Cigna name-brand**. This delivers peace of mind we will be there for them when they need us most.
- ✓ Standardized plan options¹, with **freedom to choose** any doctor, hospital or provider that accepts Medicare
- ✓ Policies are guaranteed renewable² for life. Helps insure the plan **will be there when customers need it** most.
- ✓ **MyCigna.com** allows customers to easily review claims, change premium payment options, print temporary ID cards, and more!
- ✓ Value-added customer programs.⁴
- ✓ Available 24/7/365, our toll-free, **24 hour Health Information Line**, allows customers to talk one-on-one with a clinician.
- ✓ **94% of claims** received electronically are auto-adjudicated, resulting in quick turnaround times for customers.
- ✓ **Ranked #13** on the 2020 Fortune 500 List
- ✓ Cigna named to the **Dow Jones** North America and World Indices in 2020.

1. Not all plans are available in all states. Some plan offerings may vary by state. Premium and benefits vary by plan selected. Check the state's outline of coverage for availability.

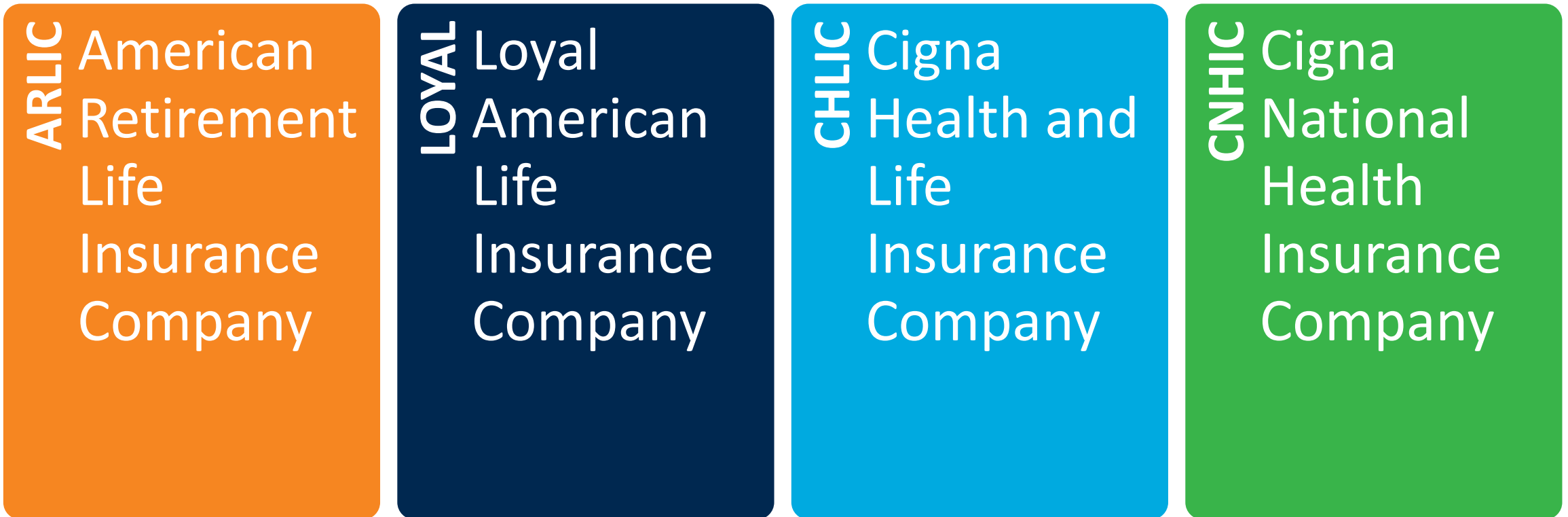
2. All Medicare Supplement policies are guaranteed renewable for life, subject to the company's right to adjust premium on a class basis. Policies are not terminated for any reasons other than non-payment of premiums or material misrepresentation in the application for insurance.

3. Financial strength and credit ratings represent the opinions of the rating agencies with respect to the financial ability to meet claim obligations and the creditworthiness of an obligor to meet its senior unsecured financial obligations, respectively. The above statement is not exclusive. Financial or credit rating information for a particular Cigna subsidiary may be requested by contacting Cigna, or by visiting www.Cigna.com

4. These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Programs and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third party vendors who are solely responsible for their products and services. Program availability may vary by location, and are not available where prohibited by law. Customer programs can not be discussed pre-sale in Kansas.



Cigna Medicare Supplement product suite



Product suite highlights

ARLIC

Multi-Product Household Discount
Health Information Line
Cigna Healthy Rewards
Silver&Fit® Fitness Program
4-Tier Rating Structure

LOYAL

Multi-Product Household Discount
Health Information Line
Cigna Healthy Rewards
Silver&Fit Fitness Program

CHLIC

Multi-Product Household Discount
Living with Someone Household Discount
Health Information Line
Cigna Healthy Rewards® with Active & Fit Direct™
No Application Fee
4-Tier Rating Structure

CNHIC

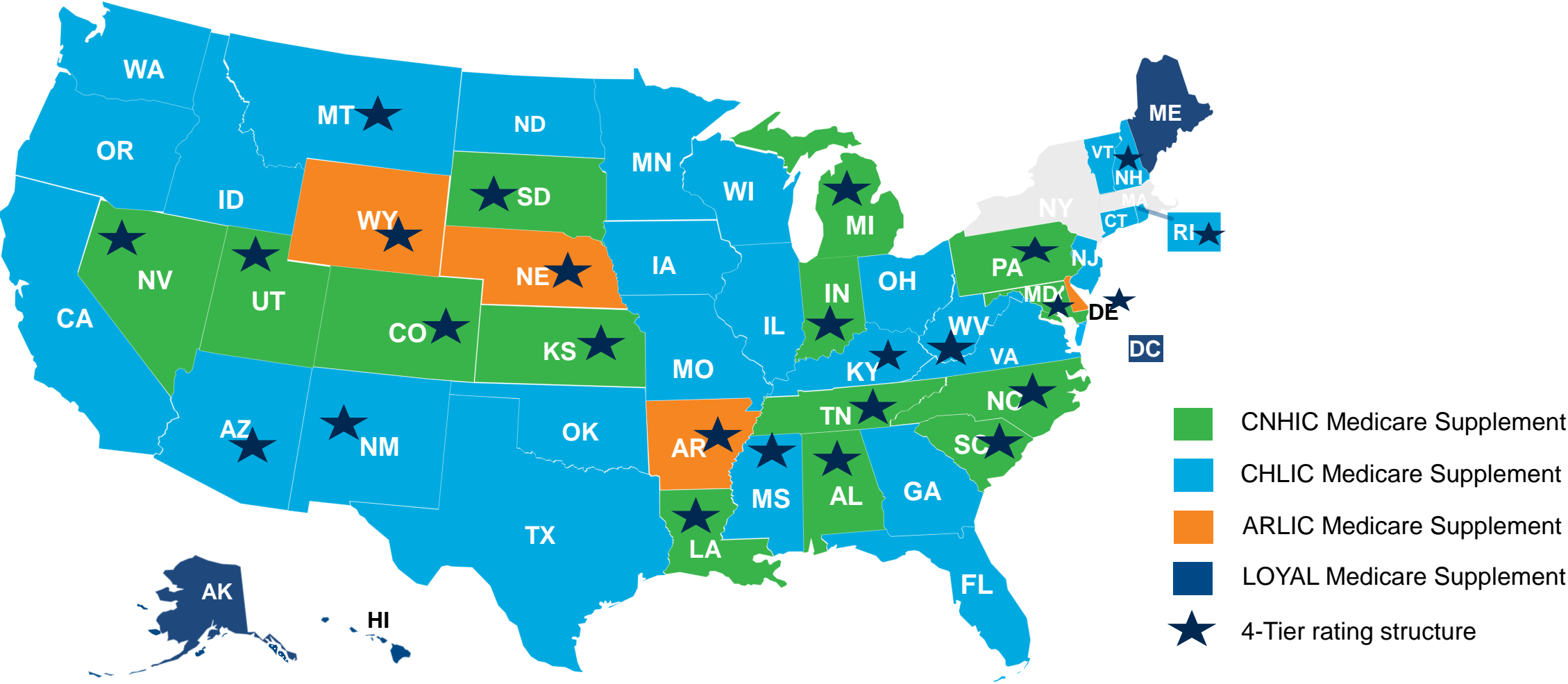
Multi-Product Household Discount
Living with Someone Household Discount
Health Information Line
Cigna Healthy Rewards® with Active & Fit Direct™
No Application Fee
4-Tier Rating Structure



Not all features available in all states

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Cigna Medicare Supplement availability



Resources

PRODUCT AVAILABILITY CHART

Medicare Supplement as of 10/11/2021

All product and state availability subject to change.

State	ARLIC	CHLIC	LOYAL	CNHIC	HHD ₁	STD II & III ₄	CP ₅
Alabama				A, F, G, N	6%/15%	•	•
Alaska			A, F, G, N		7%		•
Arizona	A, F, G, N	A, F, HDF, G, N			7%	•	•
Arkansas	A, F, G, N				7%	•	•
California		A, F, HDF, G, N			6%/11%		•
Colorado				A, F, G, N	6%/15%	•	•
Connecticut		A, F, HDF, G, N			7%		•
Delaware	A, F, G, N				7%	•	•
D.C.			A, F, G, N		7%		•
Florida		A, F, HDF, G, N			3% ₂		•
Georgia		A, F, HDF, G, N			7%		•
Hawaii			A, F, G, N				♦
Idaho		A, F, HDF, G, N					•
Illinois		A, F, HDF, G, N			7%		•
Indiana				A, F, G, N	6%/15%	•	•
Iowa		A, F, HDF, G, N			7%		•
Kansas				A, F, G, N	6%/15%	•	•
Kentucky	A, F, G, N	A, F, HDF, G, N			7% ₃	•	•
Louisiana				A, F, G, N	6%/15%	•	•
Maine			A, F, G, N		7%		•
Maryland				A, F, G, N	6%/15%	•	•
Massachusetts	Not available						
Michigan				A, F, G, N	6%/15%	•	•
Minnesota		Non-standard					•
Mississippi	A, F, G, N	A, F, HDF, G, N			7%	•	•
Missouri		A, F, HDF, G, N			7%		•

♦ = No presale discussion

▼ = CPs not included

HHD = Household discount

STD II & III = Standard II and III rates

CP = Customer value-add programs

Note: Plan F is only available if customer is first Medicare-eligible before 2020.

State	ARLIC	CHLIC	LOYAL	CNHIC	HHD ₁	STD II & III ₄	CP ₅
Montana		A, F, HDF, G, N			6%/15%	•	•
Nebraska	A, F, G, N				7%	•	•
Nevada				A, F, G, N	6%/15%	•	•
New Hampshire		A, F, HDF, G, N			6%/15% ₂	•	•
New Jersey		A, C, D, F, HDF, G, N			7%		•
New Mexico		A, F, HDF, G, N			6%/15%	•	•
New York	Not available						
North Carolina				A, F, G, N	6%/15%	•	•
North Dakota		A, F, HDF, G, N			6%/10%		•
Ohio		A, F, HDF, G, N			7%		•
Oklahoma		A, F, HDF, G, N			7%		•
Oregon		A, F, HDF, G, N			6%/11%		▼
Pennsylvania				A, B, F, G, N	6%/15%	•	•
Rhode Island		A, F, HDF, G, N			6%/15%	•	•
South Carolina				A, F, G, N	6%/15%	•	•
South Dakota				A, F, G, N	6%/15%	•	•
Tennessee				A, F, G, N	6%/15%		•
Texas		A, F, HDF, G, N			7%		•
Utah				A, F, G, N	6%/15%	•	•
Vermont		A, F, HDF, G, N					•
Virginia		A, F, HDF, G, N			7%		•
Washington		A, F, HDF, G, N			5% ₂		•
West Virginia		A, F, HDF, G, N			6%/15%	•	•
Wisconsin		Non-standard			7%		•
Wyoming	A, F, G, N				7%	•	•

¹ Multiproduct; Live w/ someone (LWS)/Multiproduct (in PA, LWS = spouse or civil union/domestic partner)

² No affiliates - must be same company. See application for state HHD qualification.

³ CHLIC only

⁴ Check your state's Outline of Coverage for rate class availability

⁵ Silver&Fit™ or Active&Fit™ fitness program availability varies per state.

Consult each state's brochure or value-added brochure for details.

Product Availability Chart

- ✓ Updated regularly
- ✓ Located in AgentView: home > resource center
- ✓ Check the availability in selling states where you have resident and non-resident licenses

Chart shown for illustrative purposes only. Please visit www.AgentViewCigna.com to view complete Product Availability Chart.



Multi-policy household discount (ARLIC/CHLIC/LOYAL)

Household discount encourages additional household members to purchase



7% discount



Cigna offers a **7% household discount**¹ for our Medicare Supplement Insurance policies²

When is my customer eligible?



When **more than one member** of the household³ enrolls or is enrolled⁴ in the same Medicare Supplement company or through an Affiliate company⁵ (where approved by state)

Is it calculated automatically?



Yes! There is **Automated** quoting in Express App, Text Quote and Mobile Quote – discuss the potential savings for your customer during the quoting process, and apply the discount real-time on your application

1. Availability varies by state. Please consult plan documents. Household discount is called Spousal Premium Discount in WA.
2. Medicare Supplement Insurance policies Insured by American Retirement Life Insurance Company (ARLIC) or Loyal American Life Insurance Company (LOYAL) and Cigna Health and Life Insurance Company (CHLIC).
3. Household is defined as a condominium unit, a single family home, or an apartment unit within an apartment complex. Assisted Living Facilities, Group Homes, Adult Day Care facilities and Nursing Homes, or any other health residential facility are not included in the definition of "Household".
4. Cigna will automatically adjust current qualified customers to the 7% discount upon state approval.
5. Affiliate company is defined as an insurance company that is under common ownership or control with American Retirement Life Insurance Company, Loyal American Life Insurance Company, or Cigna Health and Life Insurance Co. and that is a member of the same insurance holding company system.

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Multi-policy household discount (CNHIC/CHLIC)

Household discount encourages additional household members to purchase



15% discount



Cigna offers up to a **15% household discount**³ for our CNHIC & some CHLIC Medicare Supplement Insurance policies

When is my customer eligible?



When **more than one member of the household**¹, enrolls or is enrolled⁴, in the same Medicare Supplement company or through an Affiliate company² (where approved by state)

Is it calculated automatically?



Yes! There is **Automated** quoting in Express App and Mobile Quote – discuss the potential savings for your customer during the quoting process, and apply the discount real-time on your application

1. Household is defined as a condominium unit, a single family home, or an apartment unit within an apartment complex. Assisted Living Facilities, Group Homes, Adult Day Care facilities and Nursing Homes, or any other health residential facility are not included in the definition of "Household"
 2. Affiliate company is defined as an insurance company that is under common ownership or control with American Retirement Life Insurance Company, Loyal American Life Insurance Company, or Cigna Health and Life Insurance Co. and that is a member of the same insurance holding company system
 3. Availability and discount may vary by state.
 4. Cigna will automatically adjust current qualified customers to the discount upon state approval.
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Living With Someone household discount (CNHIC/CHLIC)

Living With Someone discount
80% of policyholders live with someone



6% discount



Cigna has a **6% household discount** for our CNHIC & some CHLIC Medicare Supplement Insurance policies when the insured lives with someone

When is my customer eligible?



When the insured lives in a household¹ with **another person who is 18 years or older**²

Is it calculated automatically?



Yes! There is **Automated** quoting in Express App and Mobile Quote – discuss the potential savings for your customer during the quoting process, and apply the discount real-time on your application



1. Household is defined as a condominium unit, a single family home, or an apartment unit within an apartment complex. Assisted Living Facilities, Group Homes, Adult Day Care facilities and Nursing Homes, or any other health residential facility are not included in the definition of "Household"

2. Qualifications vary by state. Make sure to check state specific materials.

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Value Added Services

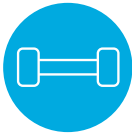
Med Supp Program	Healthy Rewards	24-Hr Health Information Line	Gym Discount	InsideRX	USA Senior Care Network (F, G, N – ONLY)
Cigna Medicare Supplement Solutions (ARLIC/LOYAL)	✓	✓	Silver&Fit \$25/annually	✓	✓
Cigna Health and Life Insurance Company (CHLIC)	✓	✓	Active&Fit Direct \$25/monthly	✓	✓
Cigna National Health Insurance Co. (CNHIC)	✓	✓	Active&Fit Direct \$25/monthly	✓	✓



Value Added Services not available in all states. Some states do not allow presale discussion of Value Added Services. Check your state specific materials.

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Cigna Healthy Rewards® discounts



Fitness club memberships

Enjoy access to over 16,000 + local fitness centers and over 4,000 virtual workouts. Participating clubs are part of the Active & Fit network



Specialty Provider Discounts

Get up to 25% off specialty health practitioner services including acupuncturists, chiropractors, massage therapists, physical and occupational therapists, podiatrists and registered dietitians.



Yoga, Fitness and Wellness Products

Reduced pricing for Gaiam® yoga mats and fitness accessories, instructional yoga and digital DVDs.



Wearable Fitness Devices

Track activity, exercise, sleep, and more with Fitbit & Garmin devices at a great discount.



Hearing Exams and Hearing Aids

Save up to 40% on hearing testing and diagnostics and up to 25% on brand-name hearing aids through Amplifon. You'll also enjoy free screenings and follow-up visits along with a 60-day trial period and money back guarantee.



Virtual Workouts

Get fit virtually and take advantage of more than 2,000 workouts a reduced month subscription rate from Daily Burn.



Nutritional Home Delivery Meal Service

Mom's Meals are refrigerated meals that can be purchased for you or a loved one tailored to health needs (wellness, diabetic friendly, heart healthy, etc.) with free shipping.



Save With Cigna Vision

Discounts for routine vision services, exams and eyeglasses from more than 20,000 locations nationwide



Financial Coaching

Speak with a dedicated Financial Coach that can help you save more, stress less and sleep better by improving your financial wellbeing through My Secure Advantage



Laser Vision Correction (LASIK)

Enjoy freedom from glasses and contacts with LASIK. Cigna customers can receive up to \$800 off LASIK from one of 600 provider locations nationwide.



Additional member discounts



Inside RX

Search medication prices at more than 60,000 participating pharmacies with an 80%¹ average savings. Administered by Inside Rx & Powered by Express Scripts.²

www.insiderx.com/CSB



USA Senior Care Network (F, G, N – ONLY)

Premium discount applied when a customer has a hospital stay at a hospital in the network.⁴



24-Hr Health Information Line

Members can call toll free 24/7/365 and speak with a health advocate.³

1. Average savings based on usage and Inside Rx data as compared to cash prices; average savings for all generics are 78%; 37% for select brand medications; restrictions apply.
2. **INSIDE RX PRESCRIPTION DISCOUNT CARD IS NOT INSURANCE.** Cannot be used by persons covered by state-or federal-funded programs such as Medicare, Medicaid or Tricare to purchase Inside Rx featured medications, even if processed outside the benefit as an uninsured (cash-paying) patient. Must be under 65 to purchase Advair® HFA, Anoro® Ellipta®, Arnuity® Ellipta®, Breo® Ellipta®, Incruse® Ellipta®, Flovent® Diskus®, Flovent® HFA. Cannot be used with any insurance benefit or copay assistance programs. Inside Rx Pets card is only for use with prescriptions written and dispensed for animals at a participating pharmacy. Inside Rx Prescription Discount Card is not recommending or endorsing any pharmacy or drug, or providing medical advice. All trademarks associated with pharmacy and drug names are the property of their respective owners. Because pricing shown online is subject to change in real time, Inside Rx cannot guarantee that the price you pay at the pharmacy will always be the price that is displayed in advance of purchase. Estimated retail prices, where available, reflect average retail prices for cash-paying purchases based on Inside Rx data, which may change in real time.
3. Health advocates hold current nursing licensure in a minimum of one state, but are not practicing nursing or providing medical advice in any capacity as a health advocate.
4. Members are not required to use a hospital in the USA Senior Care Network



Underwriting

Multiple Rate Classes Available

Tiered Rating Structure^{1,3}

Rate Classes	Company	Tobacco Use	Medical Questions
Preferred	All	No	Open Enrollment/Guaranteed Issue ² or Applicant answers “no” to health questions
Standard	All	Yes ⁴	Applicant answers “no” to health questions
Standard II	ARLIC/CHLIC/ CNHIC	No	Applicant answer “yes” in Section E, Part B questions 10b, 11, or 12b. Weight is outside Preferred/Standard ranges ⁵ .
Standard III	ARLIC/CHLIC/ CNHIC	Yes ⁴	Applicant answer “yes” in Section E, Part B questions 10b, 11, or 12b. Weight is outside Preferred/Standard ranges ⁵ .

In some states, two products available³. Where available, try to medically qualify² your applicant for CHLIC first. If your customer cannot qualify with CHLIC, try to medically qualify your applicant for ARLIC Standard II or Standard III¹.

Additional rate class information

Use applicable Declinable Drug List for Standard II and Standard III rate classes
Prescription history check performed
Underwriter has final determination

1. Rate Class availability varies by state.
2. No medical questions should be asked to applicants during any open enrollment or guarantee issue period. Open Enrollment and Guaranteed Issue applicants will receive a Preferred rate.
3. Product availability varies by state.
4. Tobacco use within the past 12 months
5. Height and weight is not used to decline coverage on Standard II and III
Standard II and III rates are not available for U65 applicants unless required by state law.



Accepted Health Conditions Standard II/III (ARLIC/CHLIC/CNHIC)

Standard II and III accepted health conditions		
Angioplasty	Any other chronic lung or respiratory disorder requiring the use of oxygen	Implantable or subcutaneous defibrillator
Angina		Irregular heartbeat
Atherosclerosis or arteriosclerosis	Cirrhosis of the liver	Myasthenia gravis
Atrial fibrillation	Coronary artery disease (CAD)	Parkinson's disease
Cardiac pacemaker	Dementia	Peripheral vascular disease
Cardiomyopathy	Diabetes with neuropathy	PSA levels greater than 6.0
Carotid artery disease	Diabetes with retinopathy	Senility
Cerebral palsy	Diabetes with vascular disease	Stent placement
Chronic bronchitis	Emphysema	Systemic lupus
Chronic obstructive lung disease (COLD)	Heart valve surgery	Tobacco use with a heart condition, vascular condition, or diabetes
Chronic obstructive pulmonary disease (COPD)	Hepatitis (other than Hepatitis A)	Transient ischemic attack (TIA)


More information on rate classes and underwriting can be found in the CSB Agent Guide, located in AgentView.



THE APPLICATION



Access via AgentView



Supplemental Benefits

Logoff | Sitemap

Agency ManagementResource CenterBusiness BuildingExpress WayForms & MaterialsServicing FormsBenefits & IncentivesTrainingEXPRESS APP 2.0

1

Welcome to AgentView

New Business Processing Update

As of today, we are processing applications in good order within our 3-5 business day service level commitment and there are no delays. Remember, Express App and AgentView are tools to help you quote, submit and manage your business online. If your application is still pending, be sure to check the customer notes (under the Agency Management tab) for any RFIs. Don't forget: doing a phone verification (PV) at the point of sale will help expedite the processing of your new business.

Related Links

Commissions

Quick Links [modify my links](#)

Select... ▼

A POLICY YOU CAN SELL,
A BRAND YOU CAN TRUST

CURRENT NOTICES

✉



Express App 2.0

Home page

START A NEW QUOTE

Zip Code

1

Date of Birth

2

Age

Gender

Please Select

3

QUICK QUOTE/APPLY

4



*For agent use only

doe

DATE	LAST NAME	FIRST NAME	PHONE NUMBER	DATE OF BIRTH	ZIP CODE	STATE	APP	LAST DISPOSITION
2019-10-01	DOE	JOHN	555-555-5555	1950-04-06	38120	TN	hasApplication	Quote
2019-10-10	DOE	JANE	555-555-5555	1954-09-05	77708	TX	hasApplication	Quote



Medicare Supplement

The screenshot shows the Cigna Express App interface. At the top, there's a navigation bar with the Cigna logo and 'EXPRESS APP' button. Below this is a sidebar with 'Getting Started', 'Policy Selection' (highlighted), 'End Quote', and 'Disposition and Notes'. The main content area is titled 'Policy Selection' and shows an initial premium of \$222.12. It features a section for 'Medicare Supplement (CHLIC)' with a green checkmark icon. Below this, there are two applicant sections, 'Applicant 1' and 'Applicant 2'. Each applicant section has a 'Coverage Applied for' section with three plan options: Plan A (\$133.17), Plan G (\$143.48), and Plan N (\$111.06). Plan N is selected for both applicants. There are also 'Household Discount' and 'Living with Someone Discount' sections. At the bottom, there's a 'START APPLICATION' button. Numbered callouts 1 through 4 are overlaid on the screen: 1 points to the Medicare Supplement (CHLIC) section, 2 points to the Applicant 1 section, 3 points to the Household Discount section, and 4 points to the START APPLICATION button.

1 Medicare Supplement (CHLIC)
Private health insurance designed to supplement original Medicare.
Insured by Cigna Health and Life Insurance Company

2 Applicant 1
Rate Class* Preferred
Payment Method / Mode EFT - Monthly
Coverage Applied for
Plan A \$133.17
Plan G \$143.48
Plan N \$111.06

3 Applicant 2
Rate Class* Preferred
Payment Method / Mode EFT - Monthly
Coverage Applied for
Plan A \$133.17
Plan G \$143.48
Plan N \$111.06
Household Discount -\$8.94
Living with Someone Discount -\$7.66

4 START APPLICATION

APPLICANT 1
First Name HOLLY
Last Name WOOD
Date of Birth 10/01/1955
Age 65
Gender (M/F) Female
Medicare Part A Effective Date 10/01/2020

APPLICANT 2
First Name DIEGO
Last Name WOOD
Date of Birth 10/01/1955
Gender Male
Medicare Part A Effective Date 10/01/2020

NOTE: If you live with someone 18 years or older, you may qualify for a premium discount. In addition, if another member of your household is applying for or currently has a Medicare Supplement plan with Cigna Health and Life Insurance Company, you may also qualify for a household discount; see the Outline of Coverage for details. You will be required to provide the name and Social Security Number (SSN) of the individual living at your current address during the application process.

View Blank Application (CHLIC)
View Brochure (CHLIC)



Phone verification

Submitting an application

Completing the Phone Verification (PV) at the point of sale:
Applications are processed faster & You get paid faster

What is a Phone Verification?	What is a Case number?	Where do I call?
<p>A PV is a phone interview that applicants must complete in order for CSB to process applications.</p> <p>The PV acts as an electronic signature and also verifies medical questions with the applicant.</p>	<p>During the PV, the applicant will receive a PV case number that should be included on the app before submitting.</p>	<p>PV Line: 866.825.4822</p> <p>Live PV Associates are available for you and your customer Monday – Friday from 7 a.m. to 6 p.m. central time.</p>

For Pre-Qualification questions, you can speak to an Underwriting Specialist by calling New Business at 877.454.0923, option 3.



- More information and FAQ is available in AgentView



Phone sales: saving time and money

Benefit of doing business with CSB

Complete the *entire* application, over the phone!



Fill out the application in EXPRESS APP while talking to your customer.

If the sale requires a Phone Verification, conference the PV line at the point of sale with your customer. If no PV is required, skip this step.

Submit the application via EXPRESS APP or fax.



Benefits of Phone Sales:

- ✓ Improved efficiency
- ✓ Write business in both Resident and Non-Resident licensed states
- ✓ Increase your book of business
- ✓ Cover more ground quickly
- ✓ All CSB products are eligible for Phone Sales



Phone verification

Live PV: 7am to 6pm Central, Mon – Fri 866-825-4822				
Product		EXPRESS APP	Phone/Fax	Paper/Fax
Medicare Supplement	OE/GI	Not needed*	Live PV	Not needed*
	Underwritten	Live PV	Live PV	Live PV
For Pre-Qualification questions, you can speak to an Underwriting Specialist by calling New Business at 877.454.0923, option 3.				



*Applicant verification in lieu of a PV

Writing business

Open Enrollment¹ (OE)

- The Medicare Supplement Open Enrollment (OE) period lasts six months.
- OE generally starts on the first day of the month in which the applicant is both, age 65 or older and enrolled in Medicare Part B
- Can be **submitted 180 days prior** to effective date
 - Unless state requires different time period
- Applicant will receive Preferred rate²
- Medical questions should not be answered

1. The Medicare Supplement Open Enrollment (OE) period lasts six months. OE generally starts on the first day of the month in which the applicant is both, age 65 or older and enrolled in Medicare Part B. Check with your state for any additional Open Enrollment periods. Submit a completed application. Medical questions should not be answered. All plans for sale in the state of residence will be available. During OE and guaranteed issue, plans should be quoted at the Preferred rate for the applicant's age, regardless of tobacco use.

2. In Florida and Minnesota, regardless of Open Enrollment or guaranteed issue, plans should be quoted based on the applicant's age and tobacco usage, using the Tobacco and Nontobacco rates.



Writing business

Underwritten¹ (UW)

- Health questions must be answered by applicant
- Phone Verification (PV) & Rx history check required
- Can be **submitted 90 days prior** to effective date

1. Applications submitted outside open enrollment (excluding guaranteed issue).

Writing business

Guaranteed Issue (GI) / Disenrollments¹

- Customer loses health coverage under certain circumstances and has guaranteed right to purchase Medicare Supplement plans offered by the company in the applicant's state²
- Medical questions should not be answered
- Applicant will receive Preferred rate
- Refer to “Your Right to Buy a Med Supp Policy” in Choosing a Med Supp Policy: A Guide to Health Insurance for People with Medicare for additional information about Guarantee Issue rights
- Submit a copy of disenrollment / termination letter (additional documentation may be required for certain GI rights) to New Business
- Applications can be **submitted 90 days prior** to effective date³
- Must apply within 63 calendar days following notification of loss of coverage or actual date that coverage terminates

1. Please consult State Brochure, State DOI for any applicable state variances. (Refer to guaranteed issue guidelines in the current CMS Guide, Choosing a Med Supp Policy: A Guide to Health Insurance for People with Medicare.) In Connecticut: Persons under 65 with disabilities are guaranteed acceptance into Medicare Supplement plans A, B and C only

2. Check your state's Outline of Coverage for available plans. Not all plans available for all GI situations.

3. Submission dates may vary by state. Please consult State DOI for any applicable state variances.



Writing business

Disabled applicants¹ under the age of 65

- Some states require Med Supp insurance companies to sell customers a Med Supp policy under age 65
- Refer to “Your Right to Buy a Med Supp Policy” in Choosing a Med Supp Policy: A Guide to Health Insurance for People with Medicare for additional information
- Refer to Medicare & You, the official government handbook, for details and updated state guidelines (also available online at [medicare.gov](https://www.medicare.gov))
- Completed applications must be mailed with wet signature and a check for premium

1. Please consult State Brochure, State DOI for any applicable state variances. (Refer to guaranteed issue guidelines in the current CMS Guide, Choosing a Med Supp Policy: A Guide to Health Insurance for People with Medicare.) In Connecticut: Persons under 65 with disabilities are guaranteed acceptance into Medicare Supplement plans A, B and C only. Check your state's Outline of Coverage for available plans

Writing business

Application guidelines FAQs

Issue state and residence state based on the applicant primary residence

- Agent must be licensed (resident/non-resident) in that state

Premium calculations

- Rate based on applicants age on sign date
- Payment modal factors may apply

Premium payments accepted from policyholder or immediate family member

- Third-party payers available by approval. See agent guide.

Draft on Issue

- All product applications will draft upon policy issue
- For subsequent payments, applicants can choose their draft date (1st – 28th)

- No monthly Direct Bill option
- Checking and Savings accounts are both accepted

Application Fee (where applicable)

- May include an app fee
- No app fee on CHLIC/CNHIC, check the state specific application for applicable fees

Phone Verification required for all UW applications

Applications must be received no more than 30 days from the sign date

All applications must be signed (or e-sign) by the policy-owner

- A Power of Attorney (POA) is not acceptable except OE or GI, or other circumstances as determined during medical underwriting. Proof of POA required.



More information can be found in the Agent Guide located on AgentViewCigna.com



THE INCENTIVES



WINCENTIVES 2022

We're going all-in with
our rewards program.

1,000

targeted leads with a
direct mail campaign
for every fourth application
you write for
Medicare Supplement
plans F, G or N

Must be underwritten or Open
Enrollment Plan N from January 1,
2022 to September 30, 2022.

\$100

for every application
you write for
Medicare Supplement
Plans F, G or N.

**Incentive will be retro-acted to the
first application.** Minimum of four
applications. Must be underwritten
or Open Enrollment Plan N from
January 1, 2022 to
September 30, 2022.

\$25

for every
Application you write for
qualifying Supplemental
Health products
**Incentive will be retro-acted to the
first application.**

Minimum of five applications.
From January 1, 2022 to
December 31, 2022.

\$25

NEW

for every Flexible
Choice Dental, Vision &
Hearing application.
Each month.
**Incentive will be retro-acted to the
first application.**

Minimum of five applications.
From January 1, 2022 to
December 31, 2022.

See AgentViewCigna.com for full rules and details.

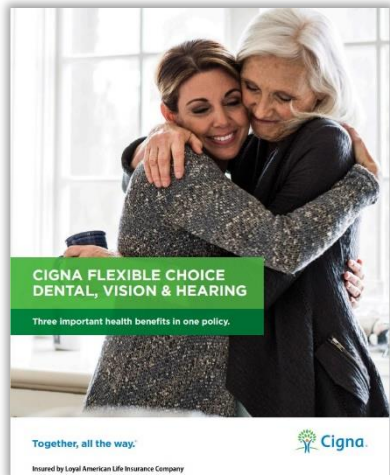
Cigna Supplemental Benefits Product Portfolio



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

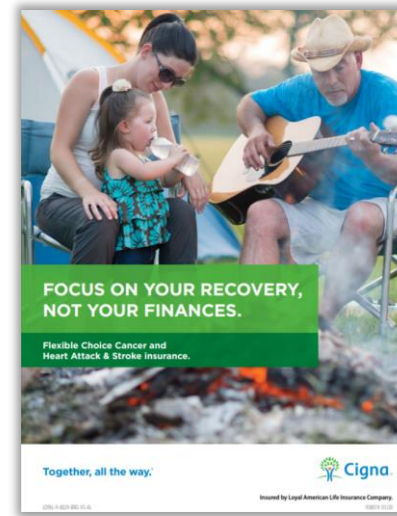
- › Up to 15% household discount^{2,4}
- › Clean cases issue in three to five days
- › Commission advances paid daily
- › Electronic app – no “wet” signature
- › Multiple underwriting rate classes³



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 life⁶
- › 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 year⁷



Flexible Choice Cancer and Heart Attack & Stroke

Provide lump-sum benefits for diagnosis of cancer and/or heart conditions and stroke with the flexibility to add multiple riders⁴ for recurrence, restoration, specified disease, accidents and more.

- › Benefit amounts from \$5,000 to \$75,000⁴
- › Issue ages 18–99 and your dependents
- › Guaranteed renewable for life⁶
- › Optional riders⁵ available to increase benefits
- › No tobacco questions on the application

1. All value-added service customer programs are provided through third-party vendors and are not administered by any of the Cigna 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, Adult Day 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 subsidiary company.
3. Does not apply to applicants during open enrollment or any guaranteed issue period.
4. May vary by state.
5. Optional riders available for an additional premium.
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



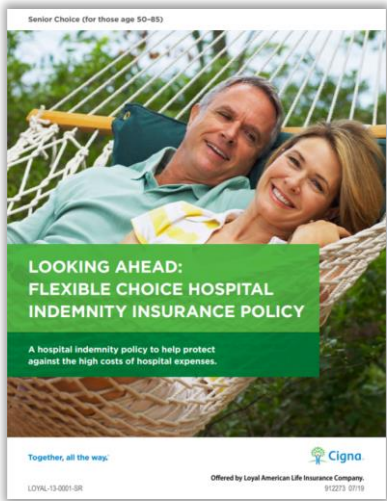
Cigna Supplemental Benefits Product Portfolio



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 life¹
- › Lump-sum Cancer and Heart Attack & Stroke riders available^{2,3}
- › Hospital, ICU and Return of Premium riders also available^{2,3}
- › Benefits include: Radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments 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 life¹
- › Accident, cancer, heart and specified disease riders available^{2,3}
- › Benefits include: Overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more



Accident Treatment

Indemnity benefits to help pay for a broad range of treatments when injured in a covered accident.

- › Issue ages 18–74
- › Guaranteed renewable to age 80¹
- › Lump-sum Cancer and Heart Attack & Stroke Riders available^{2,3}
- › Hospital, ICU and Return of Premium Riders also available^{2,3}
- › Benefits include: Burn, coma, broken bones, surgical, ambulance, accidental death and dismemberment, family lodging and more



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 discount⁴
- › No height/weight chart
- › Issue ages 50–85
- › Benefit amounts from \$2,000–\$25,000²
- › Accidental Death Benefit to Age 100 Rider³

1. Rates can only be increased if rates are adjusted for all class members.

2. May vary by state.

3. Optional riders available for an additional premium.

4. Only available if both individuals apply at the same time.

Contact list

CSB

Contact	Phone	Fax	Email
Agent Resource Center	877.454.0923		CSBNewBusiness@Cigna.com
Phone Verification (PV) hotline	866.825.4822		CSBNewBusiness@Cigna.com
All claims	866.459.1755	512.531.1480	
New business	877.454.0923	888.695.2591	CSBNewBusiness@Cigna.com
Underwriting	877.454.0923		CSBNewBusiness@Cigna.com
Commissions	877.454.0923	512.531.1469	CSBCommissions@Cigna.com
Agent Contracting	877.454.0923	888.832.4154	CSBLicensing@Cigna.com
Website login assistance	877.454.0923		CSBNewBusiness@Cigna.com
Product availability	877.454.0923		CSBAgentMarketing@Cigna.com
Customer services	877.454.0923	888.670.0146	CSBSupport@Cigna.com
FaxApp submission		877.704.8186	
Premium accounting		888.670.0146	
Supplies			Refer to AgentView for ordering.

Addresses

Mailed Applications
Cigna Supplemental Benefits
PO Box 5725
Scranton, PA 18505-5725

Overnight and Express Mail
Cigna Supplemental Benefits
11200 Lakeline Blvd., Suite
100
Austin, TX 78717

Customer Services
PO Box 5700
Scranton, PA 18505-5700



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