

# **CIGNA MEDICARE SUPPLEMENT:**

**CIGNA HEALTH AND LIFE INSURANCE COMPANY (CHLIC)**



Agent/Broker Use Only

**Together, all the way.®**

12122018 – NH/NH 05/20



# Cigna Value

## Why we do what we do

### Cigna Mission:

*To improve the health, well-being and peace of mind of those we serve.*

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

## Fulfilling our mission

- ✓ MyPolicyHQ.com allows customers to **easily** review claims, change premium payment options, print temporary ID cards, and more!
- ✓ 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 Medicare Supplement 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
- ✓ **94%** of claims received electronically are auto-adjudicated, resulting in **quick** turnaround times for customers.
- ✓ Strong financial **strength** and credit ratings<sup>3</sup> – A.M. Best ratings: CHLIC is A (Excellent); Loyal American Life Ins. Co. (LOYAL) is A (Excellent) and American Retirement Life Ins. Co. (ARLIC) is A- (Excellent)



Reach our Agent Resource Center at 877.454.0923

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](http://www.Cigna.com)

# CHLIC highlights

<b>No Application Fee</b>	<b>15-Month Advance No Interest</b>	<b>Substandard Rates Available</b>	<b>NEW 15% HHD 6% LWS Discount</b>
<b>Cigna Healthy Rewards®</b>	<b>Speed to Issue</b>	<b>Active &amp; Fit</b>	<b>24-hr Health Information Line</b>



# New Household Discounts in new states of NM and NH!



Cigna offers up to a **15% household discount** for our Medicare Supplement Insurance policies<sup>1</sup>

Receive a **6% discount for living with someone**<sup>2</sup>

Receive an **additional 9% multiple policy discount** if that person has a Cigna policy<sup>3</sup>

1. See Outline of Coverage for full details and limitations
2. 18 years or older
3. Policy must be another CHLIC policy in NH



# Underwriting

## Medicare Supplement rate classes

### Tiered Rating Structure

Rate Classes	Company	Tobacco question	Medical questions
Preferred	ARLIC, Loyal, CHLIC & CNHIC	Non-tobacco	Applicant answers “no”
Standard	ARLIC, Loyal, CHLIC & CNHIC	Tobacco user	Applicant answers “no”
Standard II	ARLIC, Loyal, CHLIC & CNHIC	Non-tobacco	Applicant answer “yes” to any questions in Section VII, Part B
Standard III	ARLIC, Loyal, CHLIC & CNHIC	Tobacco user	Applicant answer “yes” to any questions in Section VII, Part B

✓ **ARLIC, CHLIC and CNHIC** insurance policies offer multiple rate classes<sup>1</sup> based on the customers current health, medical history and underwriting guidelines<sup>2</sup>.



Questions on rate classes? Reach our Agent Resource Center at 877.454.0923.

1. Substandard Rate Class availability varies by state.
2. Does not apply to applicants during open enrollment or any guaranteed issue period. 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.



# Multiple rate classes

## Preferred and Standard

- ✓ All medical questions<sup>2</sup> must be answered “No.”
- ✓ Use applicable Height and Weight Chart & Declinable Drug List for Preferred and Standard rate classes
- ✓ For ARLIC, “Selected conditions” may apply<sup>3</sup>

## Standard II and Standard III<sup>1</sup>

- ✓ An applicant’s answer to any of the questions in Section VII, Part B of the application is ‘yes’;
- ✓ The applicant’s weight is outside the allowable ranges for the Preferred and Standard tiers as defined in the build chart;
- ✓ The applicant’s weight is above the allowable range for selected conditions<sup>2</sup>
- ✓ Use applicable Declinable Drug List for Standard II and Standard III rate classes

## Things to note

- ✓ Prescription history check and MIB inquiry
- ✓ Tobacco use within the last 12 months
- ✓ Underwriter has final determination
- ✓ Height and weight is not used to decline coverage<sup>4</sup> on Standard II and III



✓ To find out which states offer Standard II and Standard III rate classes, check the “STD II&III” column in the section on the CSB Product Availability chart, or view on Express App quote page.

1. Substandard rate class availability varies by charter and state. Please consult product availability chart.

2. Part A for CHLIC - Part A and B for ARLIC - and Loyal MQ section VII or Part A and B. Does not apply to applicants during open enrollment or any guaranteed issue period. Open Enrollment and Guaranteed Issue applicants will receive a Preferred rate and no medical questions should be asked.

3. Selected conditions are no longer declinable if STD II or STD III rates are available in your state (Not applicable in ID, MN, MI, and OR.) Please see CSB Agent Guide for full list of applicable Selected Conditions.

4. For Preferred and Standard, use applicable Height and Weight Chart.

# Accepted health conditions

## Standard II and Standard III rate classes

✓ More information on rate classes and underwriting can be found in the CSB [Agent Guide](#), located in AgentView.

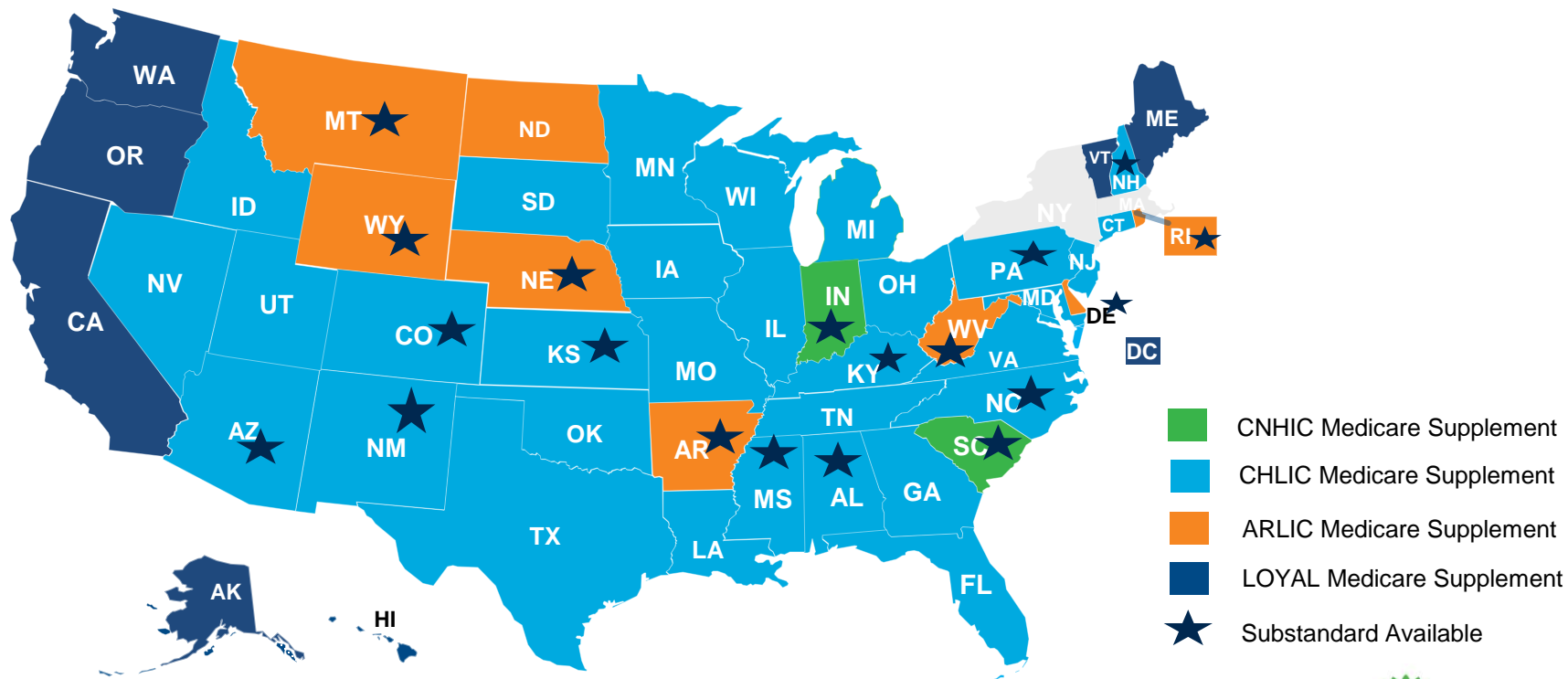
Standard II and III accepted health conditions		
Angioplasty	Cardiac pacemaker	Myasthenia gravis
Atherosclerosis or arteriosclerosis	Implantable or subcutaneous defibrillator	Systemic lupus
Peripheral vascular disease	Transient ischemic attack (TIA)	Hepatitis (other than Hepatitis A)
Carotid artery disease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

Note: The Underwriter will have final determination in all cases.

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# Cigna Medicare Supplement

Product availability as of 07.27.2020



# **WE CARE ABOUT YOUR CUSTOMERS**

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# Partnership with Buoy Health and Premium Grace Periods

## Buoy Health

Cigna has partnered with Buoy Health to provide a free, web-based triage tool to help Medicare supplement customers assess their COVID-19 symptoms and risk, furthering our mission of improving the health, well-being, and peace of mind of those we serve. You can find this tool and additional resources in the Cigna COVID-19 Resource Center.

To help you answer questions from your customer, you can access our FAQs about Buoy Health. We will also have these available on the AgentView home page.

## Premium Grace Periods

Additionally, the Departments of Insurance in several states have issued guidance directing insurers to extend grace periods for customer premium payments during the COVID-19 pandemic. We will temporarily adjust our grace periods accordingly to ensure compliance with these recent directives.

We will continue our policy to pend customer claims until all premiums are paid current. We will notify affected customers directly and customers can also contact us at 866-459-4272.

## Support for You

Call our Agent Resource Center at 877.454.0923 with any questions you may have.

Your ongoing support of our mutual customers is sincerely appreciated, especially during this challenging time. Thank you for helping our customers continue to optimize their health and well-being.



# Customer programs

## Cigna Healthy Rewards®



### Just Walk 10,000 Steps-A-Day walking program and fitness devices

Eight-week online program allows you to log your daily steps, track your progress and receive coaching tips and fun facts. Members receive pedometer and related materials (\$29.95 + S&H). Option to extend online program by purchasing the 52-week step-up maintenance program.



### Fitness club discounts

American Specialty Health's Active & Fit Direct™. Choose from 9,000<sup>1</sup> fitness centers nationwide.



### Complementary and alternative medicine

Reduced rates from over 32,500<sup>1</sup> participating providers including acupuncturists, chiropractors, massage therapists, physical and occupational therapists, podiatrists and registered dietitians.



### Eyeglasses

Reduced rates at over 15,000 participating retailers and providers. Discounts on eyeglasses, prescription sunglasses and vision exams.



**Cigna Healthy Rewards is available for Cigna Medicare Supplement policyholders to access!**



### Weight management discount programs

Online, at home, telephone-based and traditional meeting options.



### Health and wellness products

Gaiam® also offers yoga-related products.



### Laser Vision Correction (LASIK)

Reduced rates at over 1,000 participating facilities<sup>2</sup>.



### Hearing exams, aids and protection devices

Through Amplifon, save 40% on hearing exams and 20% on aids<sup>3</sup>. Enjoy a 60-day trial with a money-back guarantee. Screening is free and there is no charge for follow-up visits for the first year.

1. 10,000 Steps a Day & American Specialty Health: June 2018. Subject to change.
2. Eye care discounts & Lasik; July 2018. Subject to change.
3. Amplifon: July 2018. Subject to change.

Note: Not all programs available in all states. A discount program is NOT insurance, and you must pay the entire discounted charge. Healthy Rewards is NOT insurance and does not provide reimbursement for financial losses. Some restrictions may apply. Programs and services may be added or discontinued at any time. 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 Hawaii, Kansas, or Oregon.

# The Active&Fit<sup>®</sup> DIRECT Program

A member **self-pay**  
fitness program

Access to over 10,000 fitness clubs  
in American Specialty Health's  
nation-wide network. Go to any gym  
at any time for \$25 per month.<sup>1</sup>



1.

This is a discount program and is NOT insurance. This program is separate from medical plan benefits. The customer is required to pay the entire discounted charge. ASH is an independent company/entity and is solely responsible for the Active&Fit Direct program. ASH is not an affiliate of Cigna. The Active&Fit Direct program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Active&Fit Direct is a trademark of ASH and used with permission herein.



# Removing barriers so members become more active!

## Convenient Options:

- Fitness Center Membership

**Time**

**Location**

- 10,000 fitness center locations
- Active&Fit™ Direct members can access multiple fitness centers

Top reasons why people don't join a fitness center

**Cost**

- Active&Fit Competitive \$25 Monthly Fee
- Average Annual Membership Cost (outside Active&Fit): \$500+

**Intimidation**

## Fitness Center Options:

- Coed
- Female Only
- Exercise Centers



# Cigna Value – More for the Customer

- › New live with someone 6% and 15% Household Discounts
- › Variety of Medicare Supplement standardized and substandard plan options to choose from
- › Freedom to choose ANY doctor, hospital or provider that accepts Medicare.
- › Policies are guaranteed renewable<sup>2</sup> for life.
- › Available 24/7/365, our toll-free, 24 hour Health Information Line, allows customers to talk one-on-one with a clinician
- › MyPolicyHQ.com allows customers to easily review claims, change premium payment options, print temporary ID cards, and more!
- › 94% of claims received electronically are auto-adjudicated, resulting in quick turnaround times for customers.

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.



# **WE CARE ABOUT YOUR BUSINESS**

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# Competitive Compensation

- › Advanced commissions paid daily – with no interest<sup>1</sup>
- › Highly competitive compensation
- › Competitive rates in with no application fee
- › Earn trip credits for our agent trip to Vancouver
- › Earn targeted leads with a direct mail campaign<sup>2</sup>
- › Earn cash incentives for apps<sup>2</sup>
- ›

1. See commission schedule for details
2. See [contest flyer](#) on AgentView for contest rules



# Cigna Supplemental Benefits' Product Portfolio

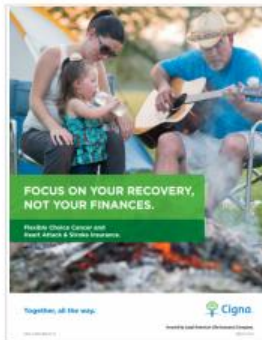
All products insured by American Retirement Life Insurance Company, Cigna Health and Life Insurance Company or Loyal American Life Insurance Company.



## 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>

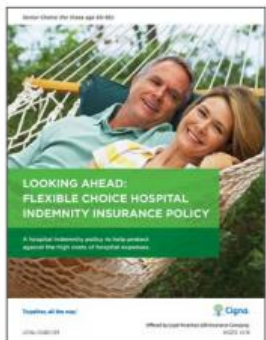
- 7% household discount<sup>2,5</sup>
- Clean cases issue in three to five days
- Commission advances paid daily
- Electronic app - no "wet" signature
- Multiple underwriting rate classes<sup>3</sup>



## 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 riders<sup>5</sup> for recurrence, restoration, specified disease, accidents and more.

- Benefit amounts from \$5,000 to \$100,000<sup>5</sup>
- Issue ages 18-99 and your dependents
- Guaranteed renewable for life<sup>7</sup>
- Optional riders<sup>6</sup> available to increase benefits
- No tobacco questions on the application



## Flexible Choice Hospital Indemnity

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

- Issue ages 50-85
- Guaranteed renewable for life<sup>7</sup>
- Accident, cancer, heart and specified disease riders available<sup>5,6</sup>
- Benefits include: Overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more



# Cigna Supplemental Benefits' Product Portfolio

All products insured by American Retirement Life Insurance Company, Cigna Health and Life Insurance Company or Loyal American Life Insurance Company.



## 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>7</sup>
- › Lump-sum Cancer and Heart Attack & Stroke riders available<sup>5,6</sup>
- › Hospital, ICU and Return of Premium riders also available<sup>5,6</sup>
- › Benefits include: Radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments 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 80<sup>7</sup>
- › Lump-sum Cancer and Heart Attack & Stroke Riders available<sup>5,6</sup>
- › Hospital, ICU and Return of Premium Riders also available<sup>5,6</sup>
- › 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 discount<sup>4</sup>
- › No height/weight chart
- › Issue ages 50-85
- › Benefit amounts from \$2,000-\$25,000<sup>5</sup>
- › Accidental Death Benefit to Age 100 Rider<sup>6</sup>

1. All value-added service customer programs are provided through third-party vendors and are not administered by American Retirement Life Insurance Company, Loyal American Life Insurance Company or Cigna Health & Life Insurance Company.
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 an affiliate of American Retirement Life Insurance Company.
3. Does not apply to applicants during open enrollment or any guaranteed issue period.
4. Only available if both individuals apply at the same time.
5. May vary by state.
6. Optional riders available for an additional premium.
7. Rates can only be increased if rates are adjusted for all class members.



# 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 in your customer and call the PV line at the point of sale. 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



# Access via AgentView

Agency Management   Resource Center   Business Building   Forms & Materials   Servicing Forms   Benefits & Incentives   Training   Notices   **EXPRESS APP**

home > welcome to agentview

*quoting to 90-days between the signature date or the application to the effective date.*

*\*Daily updates for New Agent registration, Policy data under the My Customers section, Commission data, and Production Reports will be updated after 10:00 am CST.*

**AGENTS:** Make sure we have a valid email address for you and you have our email address [CSBFieldComm@cigna.com](mailto:CSBFieldComm@cigna.com) on your safe list so you receive all of our important notices. If for some reason you accidentally unsubscribed and are no longer receiving our notices, email [CSBAgentMarketing@cigna.com](mailto:CSBAgentMarketing@cigna.com) to get back onto our list.

**Related Links**

[Commissions](#)


Quick Links [modify my links](#)

Select .. ▾



# Express App 2.0

## The Homepage

START A NEW QUOTE 

Zip Code


Date of Birth

Age

Gender

Please Select

QUICK QUOTE/APPLY





\*For agent use only





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

# Policy Selection

## Select your products

 | 

Send Forms

Getting Started

**Policy Selection**

End Quote

Disposition and Notes

Policy Selection

initial premium **\$0.00**

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

☐ **Medicare Supplement (ARLIC)**  
Private health insurance designed to supplement original Medicare.  
*Insured by American Retirement Life Insurance Company*

☐ **Hospital Indemnity**  
Provides benefits for expenses incurred from hospital visits.  
*Insured by Loyal American Life Insurance Company*

**Flexible Choice Cancer/Heart Attack & Stroke**  
A Flexible Choice insurance policy helps you focus on your recovery, not your finances. Provides lump-sum benefits for diagnosis of cancer and/or heart conditions and stroke with the flexibility to add multiple riders for recurrence, restoration and more.  
*Insured by Loyal American Life Insurance Company*

☐ **Cancer - Lump Sum**

☐ **Heart - Lump Sum**

**APPLICANT 1**

First Name

JANE

Last Name

APP

Date of Birth

02/01/1955

Age

64

Gender (M/F)

Female

Medicare Part A Effective Date

**APPLICANT 2** +

# Policy Selection

## Medicare Supplement

Send Forms

Policy Selection

initial premium \$168.45

☒ Medicare Supplement (CHLIC)
 

Private health insurance designed to supplement original Medicare.  
Insured by Cigna Health and Life Insurance Company

☒ Applicant 1
 

Rate Class\*

Preferred

Preferred

Standard

Payment Method / Mode

EFT - Monthly

Coverage Applied for

Plan A \$98.72

Plan F \$127.98

Plan HDF \$34.50

Plan G \$99.81

Plan N \$81.40

☒ Applicant 2
 

Rate Class\*

Preferred

Payment Method / Mode

EFT - Monthly

Coverage Applied for

Plan A \$115.79

Plan F \$150.11

Plan HDF \$40.47

Plan G \$116.50

Plan N \$94.89

Household Discount

-\$12.68

NOTE: If another member of your household is applying for or currently has a Medicare Supplement plan with Cigna Health and Life Insurance Company or an affiliated company, you may 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(s) living at your current address during the application process.

[View Blank Application \(CHLIC\)](#)

[View Brochure \(CHLIC\)](#)

First Name

JANE

Last Name

SMITH

Date of Birth

01/01/1950

Age

69

Gender (M/F)

Female

APPLICANT 2

First Name

JOHN

Last Name

SMITH

Date of Birth

01/01/1949

Gender

Male

START APPLICATION >

FAQs/Support

CSB Agent Guide

Declinable Drug List



CMS Guide to Health Insurance for People with Medicare

AgentView



# Review And Accept

## Submitting the Application

  [Send Forms](#)

Getting Started

- Applicant Information ☒
- Medicare Supplement (JANE) ☒ \$40.29
- Additional Info & Medicare ☒
- Open Enrollment/Guaranteed Issue Questions ☒
- Guaranteed Issue Right ☒
- Review Plan Selection ☒
- Household Members ☒
- Marketing HIPAA ☒
- Billing Information ☒
- Agent Certification ☒
- Replacement Notice ☒
- State Required Form(s) ☒
- Review And Accept**
- Medicare Supplement (JOHN) ☒ \$164.53
- Additional Info & Medicare

### Review And Accept

PRODUCTS: Medicare Supplement

Agent Acceptance  
Requested Effective Date (MM/DD/YYYY)

Social Security No.  Medicare Card No.

1. Have you been provided a blank copy of the application packet with any state specific disclosures, including HIPAA, Outline of Coverage and a "Guide to Health Insurance for People with Medicare"?

☐ Yes ☒ No

**FIELD DECLINED: Do not continue until you provide these documents to the applicant.**


2. Do you attest that the applicant is the person who is completing this application?

☒ Yes ☐ No

3. I understand that I have provided the applicant with a copy of the application packet and the applicant has reviewed the application packet.

☒ Yes ☐ No

**Customer Verification**

 **Applicant Electronic Signature**  
The purpose of the below questions is to capture the applicant electronic signature. The applicant needs to remember the answers to the below questions in case the application needs to be verified.

a. Security Question:

b. Security Answer:

c. Security PIN (4 digits)

**Commissions**

Licensed Agent's First Name	Licensed Agent's Last Name	Writing Number	Split (%)
Joe	Smith	CB12345	100

**Comments**

**Page Context**  
MEDSUPP

[SAVE](#) [SUBMIT >](#)



# Phone Verification – Submitting the Application

Completing the Phone Verification (PV) at the point of sale gets your application processed and your commissions paid faster.

## What is PV

A PV is a phone interview that applicants must complete in order for CSB to process applications. The PV acts as an electronic signature and also verifies medical questions with the applicant.

## What is a Case Number

During the PV, the applicant will receive a PV case number that should be included on the app before submitting.



# Phone Verification

**Live PV: 7am to 6pm CST, Mon – Fri**  
**866-825-4822**

Product		EXPRESS APP	Phone/Fax	Paper/Fax
Medicare Supplement (CHLIC, ARLIC, LOYAL)	OE/GI	Not needed*	Live PV	Not needed*
	Underwritten States offering Preferred, Standard, STD II & III classes	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

# Quote On-The-Go With ExpressQuote

## Get quotes anywhere, anytime!

### Visit [CignaExpQuote.com](https://CignaExpQuote.com)

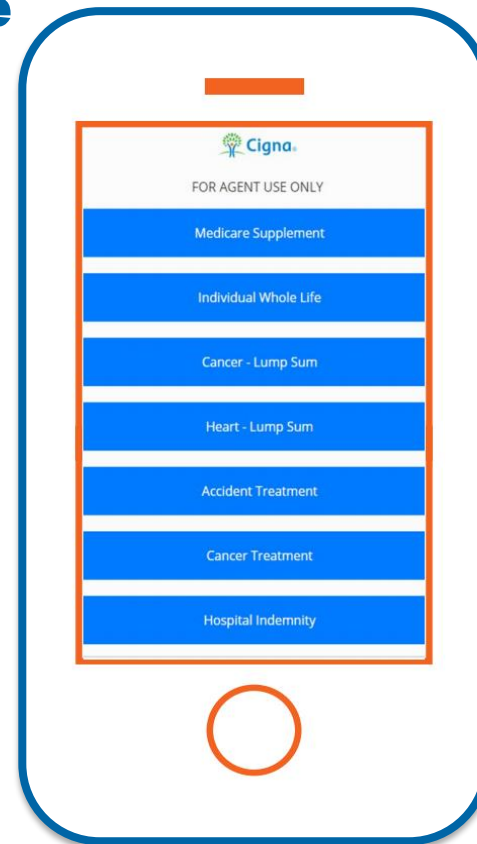
Simply select your product and ExpressQuote will walk you through the entire process.

### Customize your quote

Add or remove products and modify benefit amounts to meet your customer's budget and needs.

### View your quote

Generate custom quotes on your phone within seconds.



# 2020 Rewards

Get ready for Cigna to reward you in a big, big way.

1,000

Leads targeted with a direct mail campaign  
for every fourth underwritten app\*

\$100

For every underwritten app  
with minimum of five apps\*

\$25

For every supplemental health app  
with minimum of five apps\*\*

This program goes from March 1  
through June 30 and restarts  
at the first of every month.

For example, a policy written  
March 15, 2020, with an April 1, 2020  
effective date would pay out May 2020.

Cigna Supplemental Benefits gives you more rewards to help you win. **Rewards such as, 1,000 leads** with a direct mail campaign every month, for every fourth Medicare Supplement application you write.\*

You also **get \$100 per application** when you write five Medicare Supplement applications.\*

More rewards means **\$25 for every application you write for any Supplemental Health product** beginning with the fifth application written each month.\*\*

**Get ready to be rewarded.**

**Visit AgentView for full contest details and rules!**

\*Must be underwritten.

\*\*Excludes Final Expense policies.





# 2021 Convention



**Vancouver, June 13 – 17, 2021**

**Qualification period\* – March 1, 2020 through February 28, 2021**

**Qualifications\*:**

- NMOs with a minimum of \$7,500,000 in production credits receives one qualifier and guest. NMOs with a minimum of \$15,000,000 in production credits will be able to bring two qualifiers and a guest for each.
- Recruiting Agencies with a minimum of \$2,000,000 in production credits will be able to bring one qualifier and a guest
- Agents with a minimum of \$225,000 in production credits will be able to bring one guest.



\*See program flyer on Agent View for details

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**Q&A**



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