

FLEXIBLE CHOICE 2.0 & PHONE SALES MADE EASY

Cigna Supplemental Benefits Presentation for Art Jetter & Assoc.

Together, all the way.®



Why the need for Supplemental Insurance?

\$207 billion
is the total
projected cost of
cancer in the U.S.
in 2020¹

In the US, the
lifetime risk of
developing cancer
is: 40% (1 in 2) in
men and 38%
(slightly more
than 1 in 3) in
women²

In the U.S.

the average American
can't afford \$500 of
unexpected costs.

About 1 in 4

Adults skipped necessary
medical treatment due to
affordability⁵

About 36%

of Americans say
they have had to
use up all or most of
their savings⁵

7.9 million
living
Americans
have suffered
a heart
attack³

Stroke
is the leading
cause of
disability⁴

About 92.1
million
Americans are
living with
some form of
the after-
effects of a
stroke⁴

1. Journal of the National Cancer Institute: Cancer Prevalence and Cost of Care Projections (<http://costprojections.cancer.gov/>), accessed 10/29/18.

2. American Cancer Society, Cancer Facts & Figures 2018; pg 1, 2

3. The Heart Foundation, Heart Disease Facts, Heart Disease Statistics (<http://www.theheartfoundation.org/heart-disease-facts/heart-disease-statistics/>), accessed 10/29/18.

4. https://healthmetrics.heart.org/wp-content/uploads/2017/06/Heart-Disease-and-Stroke-Statistics-2017-ucm_491265.pdf – 2018 Update; pg. 1.

5. <http://www.norc.org/NewsEventsPublications/PressReleases/Pages/survey-finds-large-number-of-people-skipping-necessary-medical-care-because-cost.aspx>

6. American Stroke Association, "Heart Disease and Stroke Statistics 2018 At-a-Glance," January, 2018



Flexible Choice Lump Sum Cancer/Heart Attack & Stroke

A valuable way to help customers with out-of-pocket expenses.

- Flexible Lump Sum Benefits from \$5,000 to \$75,000¹ (\$1,000 increments)
- Competitive rates with no application fee
- Coverage Available for Ages 18-99, in most states
- Four new rider solutions!
- Reduced cancer treatment look back period! No change to simplified issue underwriting
- Guaranteed Renewable for Life²
- Cash benefit will be paid directly to insured or chosen beneficiary
- Issue age rated²
- Unisex rates
- No tobacco question
- Individual, Couple, Single Parent, Family Coverage Options



**FOCUS ON YOUR RECOVERY,
NOT YOUR FINANCES.**

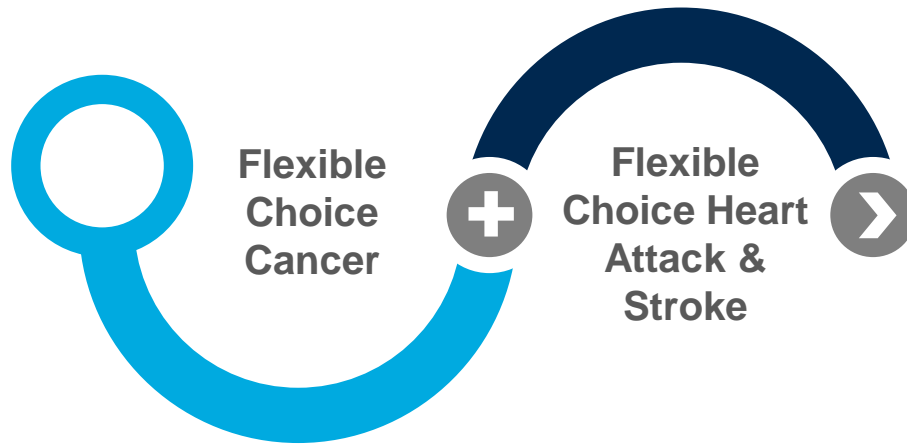
Flexible Choice Cancer and
Heart Attack & Stroke Insurance.

Together, all the way.™

 Cigna.
Insured by Loyd American Life Insurance Company.

1. A maximum total of \$75,000 of coverage is available for similar policies from our combined family of companies. Maximum benefit may vary by state..
2. Subject to the company's right to increase premiums on a class basis. See policy documents for details.
3. Riders are available at an additional premium. Availability varies by state.

How the base policy works



- Flexible Lump Sum Benefits from \$5,000 to \$75,000.¹
- Each base policy (Cancer or Heart & Stroke) can be added to the other base policy as a rider.

*Riders other than Lump Sum Cancer or Lump Sum Heart and Stroke cannot become a stand-alone policy.

Note: Refer to our brochure and the Outline of Coverage for policy/rider benefit details, exclusions and limitations.

1. A maximum total of \$75,000 of coverage is available for similar policies from our combined family of companies.
2. Coverage must be in force.

Key differentiators:

- Cigna covers both Cancer or Carcinoma in Situ at 100% of the selected benefit amount upon diagnosis² of
- After lump sum selected base policy is paid out, the selected rider on the policy will automatically become a standalone policy.*
- Spouses and Children on the policy receive full lump sum benefit amount.

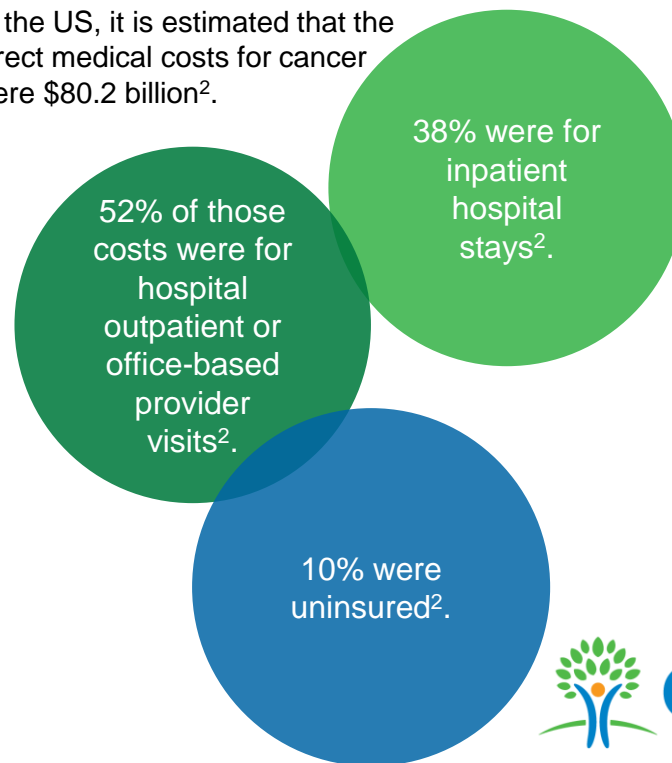


Flexible Choice Cancer policy

A Cancer insurance policy can help pay a percentage of the selected benefit amount **for treatment costs or any other expenses**. So customers can focus on their recovery.

- A Flexible Choice Cancer insurance policy pays 100% of the selected benefit amount, from \$5,000 to \$75,000¹.
- Lump-sum cancer coverage 100% of selected benefit amount for Cancer and Carcinoma in situ
- This coverage is also available as a rider on a Flexible Choice Heart Attack & Stroke policy.

In the US, it is estimated that the direct medical costs for cancer were \$80.2 billion².



1. Pay selected benefit amount if diagnosed with cancer while the policy is in force.
2. source - <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2019/cancer-facts-and-figures-2019.pdf> / Page 9.



Flexible Choice Heart Attack & Stroke policy

Pays a percentage of the selected benefit amount **if the customer receives a diagnosis of or procedure** for one of the qualifying events listed in the chart:

Qualifying Events	% of Benefit amount payable for each event**
Heart Attack	100%
Heart Transplant	100%
Stroke ¹	100%
Coronary Artery Bypass Surgery*	25%
Aortic Surgery*	25%
Heart Valve Replacement/Repair*	25%
Angioplasty*	10%
Stent*	10%

*Payable only once in a customer's lifetime.

** The total benefit cannot exceed the amount of coverage selected at time of application. For example, If someone purchases a \$20,000 policy the maximum amount they can be paid is \$20,000. If they have bypass surgery they will receive \$5,000, and if they later have a stroke they will receive \$15,000, which is the remaining value of their policy.

1. Stroke must persist for 30 days. See exclusions, limitations, and reductions section for the full definition of stroke.



Flexible Choice Cancer and Heart Attack & Stroke

Cancer Recurrence Benefit Rider

With our **Cancer Recurrence Benefit Rider¹**, customers can receive a percentage of their benefit amount (not to exceed an additional 100% of the selected benefit amount) **upon an additional diagnosis of Cancer or Carcinoma in Situ²**.

Heart Attack & Stroke Restoration Benefit Rider

Like the Cancer Recurrence Benefit Rider, the **Heart Attack & Stroke Restoration Benefit Rider³** will pay a percentage of the customer's selected benefit amount **should they suffer subsequent heart attacks, strokes or require a heart transplant⁴**.

Percentage of amount payable

0% Less than 2
years

25% 2 or more
but less than 5
years

75% 5 or more
but less than 10
years

100% 10 or more
years

Years Without Advice or Treatment

1. Cancer Recurrence Rider can only be added to a Cancer base policy. Cancer Recurrence Rider availability may vary by state. Coverage must be in force. See policy outline for more information.

2. Provided they have not received advice or treatment for at least 2 years from the date of their last diagnosis.





3. Heart Restoration Rider can only be added to a Heart Attack & Stroke base policy.

4. Not to exceed an additional 100% of the selected benefit amount. Provided the date of their last diagnosis for a heart attack, stroke or heart transplant was at least 2 years from their current diagnosis.



Existing riders

More optional riders (for an additional premium).

- 
Hospital Indemnity Benefit Rider
 - Pays selected benefit amount, from **\$100 - \$1,000 for each day^{1, 4}** that the customer is confined² to a hospital as a result of injury, sickness or complications of pregnancy.
- 
Intensive Care Unit Indemnity Benefit Rider
 - Pays selected benefit amount, from **\$100 - \$1,000 per day^{1, 4}** when the customer is confined² to the intensive care unit as an inpatient.
- 
Hospital and Intensive Care Unit Indemnity Benefit Rider³
 - The benefits of both the Hospital Indemnity Benefit Rider and the Intensive Care Unit Benefit Rider are **combined into one rider** with this option. The customer will receive the selected benefit amount, from **\$100 - \$1,000 for each day¹** they are confined² to a hospital as an inpatient (double if confined² to the ICU as an inpatient).
- 
Return of Premium Rider
 - Returns **100% of total premiums paid** for policy and rider from the rider effective date on, less and claims paid, should the customer pass away. The Return of Premium Rider will include the Building Benefit Rider

Customize policy with optional available riders (for an additional premium)

Note: Refer to our brochure and the Outline of Coverage for full policy/rider benefit details, exclusions and limitations.

1. Rider must be in force.

2. Under the direction and supervision of a physician.

3. Cannot be sold with the Hospital Indemnity Rider or the Intensive Care Unit Indemnity Rider.

4. Hospital Indemnity Benefit, Intensive Care Unit Benefit and Hospital and Intensive Care Unit Indemnity Benefit Riders Benefits are only payable for the first 31 days for any one period of confinement. Once you reach age 65, coverage will be reduced by 50%.



New rider solutions in most states!

Customize policy with optional riders (for an additional premium).

- 1 Benefit Building Cancer and Heart & Stroke Rider^{1*}
- 2 Radiation and Chemotherapy Benefit Rider
- 3 Specified Disease² / Critical Illness Rider
- 4 Accident Indemnity*

Ideal if customer:

- Wants the added comfort and financial protection, so they can have the freedom to focus on more important things.
- Need a valuable way to help with out-of-pocket expenses.
- Have a family history or otherwise at a higher risk.
- Concerned that their basic medical coverage won't provide enough coverage.
- Frequently seek medical care outside their medical plan's provider network.

1. Both riders can be added at time of initial sale or at a later date, but underwriting must be passed.
2. The Rider will pay out a 50% benefit for Alzheimer's; the reduced benefit is to keep pricing and risk low (the 50% payout option was chosen over an option where sales beyond age 64 would not be allowed. Maximum Specified Disease Rider benefit is \$50,000.
3. Subject to the company's right to raise premiums on a class basis.

*These riders are able to be added after the initial sale.



New! Benefit Building Rider*

Affordable options to expand base policy.

- This rider can be added when a [Lump Sum Cancer](#) or [Heart Attack & Stroke](#) policy are purchased.
- If customer have not suffered a qualifying health event, the [selected benefit amount will increase by \\$500 or \\$1,000¹ each year](#), on the policy anniversary date for up to 35 years.
- The premium is locked in at the time of purchase.
- As defined in the policy the selected benefit amount will increase on rider anniversary date, as long as the rider remains in force.
- If a spouse or dependent has the Building Benefit Rider and later get their own policy, the accrued build will follow them to their own policy. The accrual will still cap after 35 years.

\$1,000 build	\$10,000 build	\$20,000 build	\$30,000 build	\$35,000 build
\$20,000 policy	\$20,000 policy	\$20,000 policy	\$20,000 policy	\$20,000 policy
\$21,000 After 1 year	\$30,000 After 10 years	\$40,000 After 20 years	\$50,000 After 30 years	\$55,000 After 35 years

Example scenario shows policyholder who purchased a \$20,000 Lump Sum Cancer policy and a \$1,000 Cancer Benefit Building Rider. Note: In the below illustration, starting day 1 of year 10, we grant the \$1,000 increase.

*Rider availability varies by state.

1. Based on the amount selected at the time of application.



New! Radiation and Chemotherapy Benefit Rider

An affordable hybrid cancer policy option.

- The Radiation and Chemotherapy Benefit Rider¹ pays for radiation and chemotherapy treatment.

Sample Benefit Amount

Radiation and Chemotherapy Benefits	Prime	Advantage	Supreme
Immunotherapy (Maximum of five months per calendar year)	\$300/month	\$500/month	\$700/month
Injected Chemotherapy	\$300/week	\$500/week	\$700/week
Non-Hormonal Oral Chemotherapy	\$300/month	\$500/month	\$700/month
Hormonal Oral Chemotherapy (Maximum of 36 months)	\$300/month	\$500/month	\$700/month
Anti-Nausea Drug (Maximum of 10 months per calendar year)	\$75/month	\$125/month	\$175/month
Radiation	\$600/week	\$1,000/week	\$1,400/week
Experimental Treatment for Cancer (Maximum of 30 days; Must be NCI approved)	\$75/day	\$125/day	\$175/day

1. This rider can only be attached to the Lump Sum Cancer base policy and can only be purchased if the Cancer Recurrence Benefit Rider is also purchased.

Note: Benefits and benefit amounts may vary by state. Refer to the Outline of Coverage for full policy/rider benefit details, exclusions and limitations.



New! Specified Disease / Critical Illness Rider

- The **Specified Disease Rider**^{1 2} can be added to the Lump Sum Cancer or Lump Sum Heart policy at time of the base policy sale³.
- This rider will pay 100% (50% for Alzheimer's/Dementia) of the chosen benefit amount upon a diagnosis or procedure for one the covered specified diseases.
- Benefits range from **\$5,000 to a maximum of \$50,000**
- Available to ages 18 -74
- The benefit amount selected must be less than or equal to the base policy.

Covered Conditions	
✓	Amyotrophic Lateral Sclerosis (ALS)
✓	Coma
✓	End Stage Renal Failure
✓	Major Organ Transplant
✓	Multiple Sclerosis (MS)
✓	Paralysis
✓	Alzheimer's Dementia ²
✓	Loss of Sight
✓	Loss of Hearing
✓	Loss of Speech
✓	Severe Burns

1. Alzheimer's and blindness/hearing/speech related questions will be added to the underwriting when applying for the Specified Disease Rider.
2. Alzheimer's Dementia pays at 50%; Once the Alzheimer's Dementia benefit pays, the rider will not pay any further benefits for any other condition for that covered individual.
3. Can be added to LSC or LSH policy at a different time, underwriting will be required.



New! Accident Fixed Indemnity Rider

The Accident Fixed Indemnity Benefit Rider¹ pays a fixed indemnity benefit when an insured person suffers covered injuries in a covered accident.

This rider also includes benefits for accidental death and dismemberment.



- Three **simple** plan options: Prime, Advantage and Supreme
- Transparent **scheduled accident plan** → customer gets what they see regardless of the actual costs or out of pocket exposure
- **Pays in addition** to any hospital benefits → no coordination of benefits with hospital indemnity base policy or customer medical coverage. Guaranteed renewable to age 80.
- Covers a **wide range** of features including fractures, dislocation, emergency dental work, ambulance, x-ray, doctor visit and more!

1. Please see Outline of Coverage for complete list of benefits, exclusions, limitations and reductions. Riders are available for an additional premium. Availability varies by state. Maximum issue age for Accident Fixed Indemnity Rider is 74.
2. Subject to the company's right to raise premiums on a class basis.



Accident Fixed indemnity Benefit Rider

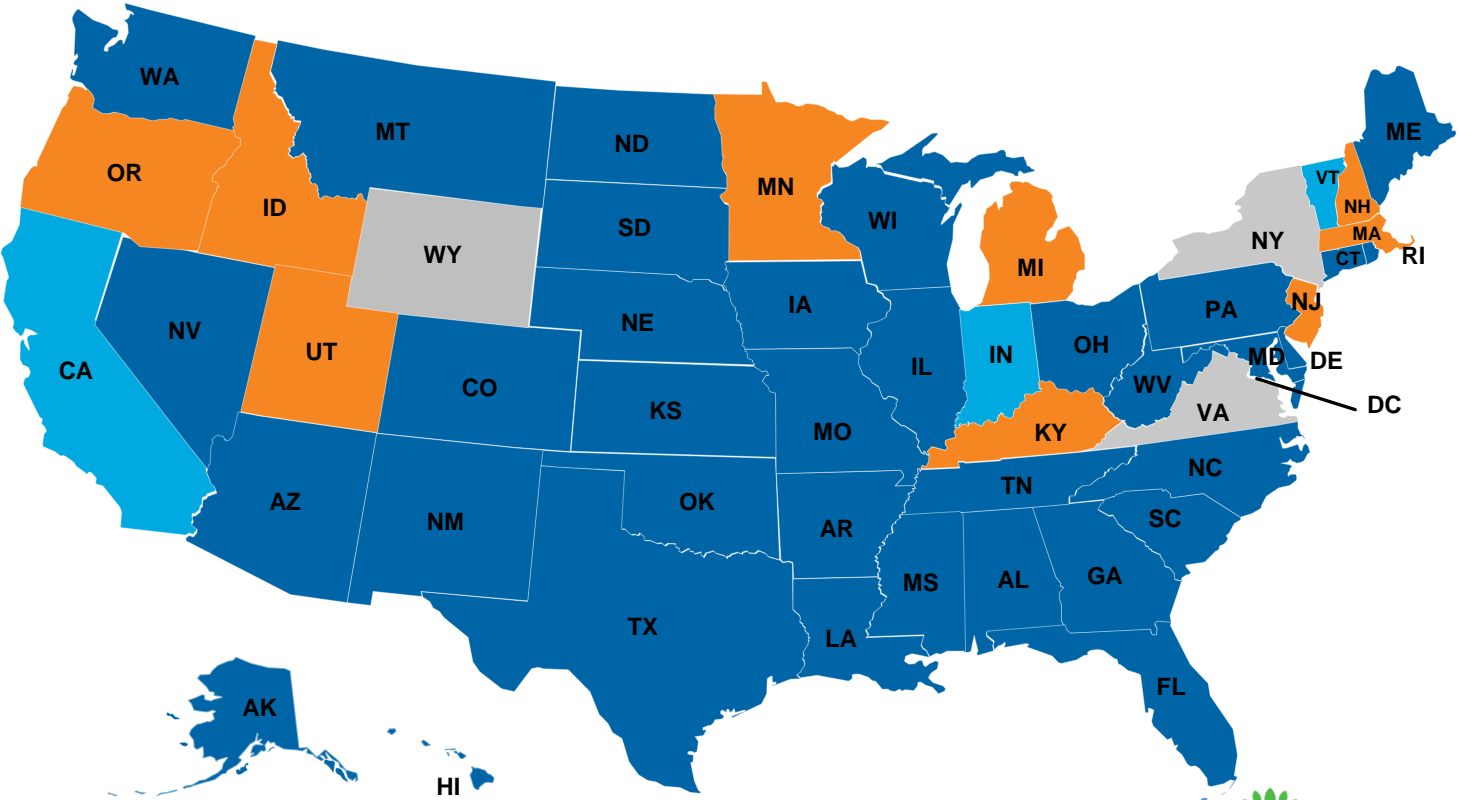
More protection beyond just hospital coverage

Benefit	Prime	Advantage	Supreme
Dislocation (Hip)	\$1,500	\$2,000	\$2,500
Fracture (Hip, thigh - Femur)	\$750	\$1,000	\$1,250
Concussion (brain)	\$100	\$200	\$300
Eye injury (surgical repair)	\$150	\$200	\$200
Laceration (two to six inches long, repaired by stitches)	\$150	\$200	\$250
Hospital Emergency room visit	\$75	\$100	\$125
Urgent care visit	\$75	\$100	\$100
X-ray	\$25	\$50	\$75
Ambulance (air)	\$1000	\$1000	\$1500
(Appliance) Crutches	\$100	\$100	\$150

1. Chart is for illustrative use only. Please see Outline of Coverage for complete list of benefits, exclusions, limitations and reductions. Riders are available for an additional premium. Availability varies by state. Maximum issue age for Accident Fixed Indemnity Rider is 74.



Where we sell



■ Flex Choice 2.0 Initial Roll Out ■ Flex Choice 2.0 phase 2 Roll Out ■ Flex Choice 1.0 available ■ No product available



Start selling today!

Positioning

- Reduce customer's maximum out of pocket exposure
- Assistance with cost share on cancer treatment/chemotherapy
- Can be used for traditional medical and non-medical costs
- No network constraints

Opening Statements

- Who do you currently have your cancer insurance with?
- Would you like to add the additional heart attack or stroke coverage?
- Whatever you do make sure you don't drop your cancer policy!

Features & Differentiators

- Global Brand
- Phone sales capabilities for all products
- Lump sum payments
- Customizable riders
- Coverage options for every budget and need
- 100% coverage for invasive and noninvasive cancer diagnosis



PHONE SALES WITH EXPRESS APP

Together, all the way.®



Completing a phone sale

We make it easy to conduct all business over the phone in 3 easy steps:



1. Call your customer

Fill out the application in Express App while talking with your customer. Express App is a 100% online application process that makes submitting new business fast and easy. Find it at **AgentViewCigna.com**.



2. Conduct a Phone Verification (PV)

Some sales will require a PV. To get started, simply conference in your customer and call the PV line at **866.825.4822**. For more information about the PV process, visit AgentView.



3. Submit the application

Submit the application via Express App or fax. If the application is clean, it can be issued in as little as three days. If the sale requires a PV, remember to enter the PV case number on the application.

Now your entire sale can take place over the phone. This will help you save money and time. With our phone sale process, you don't have to meet with the customer, obtain a "wet" signature, collect a premium check or mail an application. You just make the call and make the sale.



Quoting and Enrolling Flexible Choice

START A NEW QUOTE

Zip Code

Date of Birth

Age

Campaign ID

Gender

QUICK QUOTE/APPLY





*For agent use only

DATE	LAST NAME	FIRST NAME	PHONE NUMBER	DATE OF BIRTH	ZIP CODE	STATE	APP	LAST DISPOSITION
2019-08-21	SMITH	JANE		1950-01-01	78723	TX	hasApplication	Incomplete
2019-08-21	SMITH	JANE	512-555-5555	1950-01-01	78723	TX	hasApplication	Quote

Policy Selection

Select your products

 |  Send Forms

Getting Started

Policy Selection

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


Last Name

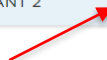
Date of Birth

Age

Gender (M/F)

Medicare Part A Effective Date

APPLICANT 2 





Policy selection – Lump Sum Cancer & Heart

Coverage type and riders

1. Getting Started

Policy Selection

2. End Quote

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 and add multiple riders for recurrence, restoration and more. Insured by Lloyd American Life Insurance Company.

Cancer - Lump Sum

Provides lump sum benefits for any cancer diagnosis and maximum rider flexibility. Insured by Lloyd American Life Insurance Company.

Take a look at the additional programs, discounts and services available here!

Coverage Type	Benefit Amount	Total Lump Sum
Please Select	\$5,000	\$0.00
Individual		\$0.00
Individual & Spouse/Civil Union Partner/Domestic Partner		\$0.00
One-Parent Family		\$0.00
Family		\$0.00
*Hospital Indemnity Rider	\$100	\$0.00
*Intensive Care Unit Rider	\$100	\$0.00

- Choose the **coverage type** from the dropdown box
 - Individual
 - Individual and Spouse/Domestic Partner
 - One-Parent Family
 - Family

1. Getting Started

Policy Selection

2. End Quote

Disposition and Notes

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 Lloyd American Life Insurance Company.

Cancer - Lump Sum

Provides lump sum benefits for any cancer diagnosis and maximum rider flexibility. Insured by Lloyd American Life Insurance Company.

Take a look at the additional programs, discounts and services available here!

Coverage Type	Benefit Amount	Total Lump Sum Cancer Premium
Individual & Spouse/Civil Union Partner	\$5,000	\$28.00
Cancer Recurrence Benefit Rider		\$2.25
Lump Sum Heart/Stroke Rider	\$5,000	\$29.50
*Hospital Indemnity Rider	\$100	\$17.10
*Intensive Care Unit Rider	\$100	\$3.40
*Hospital and Intensive Care Unit Indemnity Rider	\$100	\$19.40

*PLEASE ADVISE THE APPLICANT: THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.

Heart - Lump Sum

Gender (M/F)

Female

APPLICANT 2

First Name

Last Name

Date of Birth

Gender

Please Select

- Select any applicable riders
- For HI/ICU/HICU riders read **statement** shown

START APPLICATION >



Review and Accept

Getting Started	
Applicant Information	✓
Hospital Indemnity	\$33.86
Additional Information	✓
Prior or Other Coverage	✓
Health History Information	✓
Agent Certification	✓
Billing Information	✓
State Required Form(s)	✓
HIPAA	✓
Marketing HIPAA	✓
Review And Accept	
End Quote	

Review And Accept

Please use the Send Forms button above to

Product:

Agent Acceptance

Effective Date Request

Date of Approval Request Date

Applicant Social Security No.

Do you authorize any insurance company, or

Yes No

Do you authorize your health information to be

Yes 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

2. Do you attest that the information you provided on the application is accurate, complete and true?

Yes No

3. I understand that I have applied electronically for insurance and that by providing an answer to the security question and security pin number, this will be considered an effective and binding signature.

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:

Please Select

b. Security Answer:

c. Security PIN (4 digits)

Commissions

Licensed Agent's First Name

TEST

Licensed Agent's Last Name

AGENT 1

Writing Number

CB01234

Split (%)

100

Comments

SAVE

SUBMIT >

Phone verification

When does my customer need a PV?


Product	EXPRESS APP (no wet signature)	Phone/Fax (no wet signature)	Paper/Fax (with wet signature)
Flexible Choice Cancer and Heart Attack & Stroke, PV is only required when more than \$50K of total coverage is being purchased.	Not needed	Live PV	Not needed

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



Application confirmation

Agent email confirmation



WELCOME
to the family

Dear _____,

Thank you for your recent application for Cigna Medicare Supplement. You can view your customer's application on [AgentView](#) in the 'Notices' section.

You are required to provide your customers with the following materials upon completion of the application:

1. An Outline of Coverage (if applicable, per product) and other required forms
2. If eligible for Medicare, "[A Guide to Health Insurance for People with Medicare](#)"

We will confirm the applicant received these materials during the Phone Verification (PV) interview, if applicable.

If a PV interview is required and your customer has not already completed the PV, please have them call **866.825.4822** at their earliest convenience. The PV hotline* is available 24 hours a day, seven days a week. When applicable, a PV must be completed in order to finish the application process. [Click here](#) to learn more about our PV requirements.

In doing business with us, you can expect:

- Fast, new business processing
- Prompt claim payments
- Timely commission payments
- Online forms, policy information and more via [AgentView](#)
- Financial Stability


If you have any questions about your customer's submitted application, please log on to [AgentView](#) _____, or contact our **New Business Department** at **877.454.0923**.

You will receive an email for each application you submitted for your customer.



Application confirmation

Applicant email confirmation



WELCOME
to the family

Dear [redacted]

Thank you for your recent application for Medicare Supplement. We have attached a copy of your application and encourage you to review it for accuracy. For your convenience, we have also included an Outline of Coverage (if applicable, per product) and other required documents along with *Choosing A Medigap Policy: A Guide to Health Insurance for People with Medicare*, in case you are eligible for Medicare.

First, please review the consent acknowledgement below.

[View Disclosures](#)

By accessing and opening the documents sent to you via the e-mail address that you have provided to us, you certify that: You (i) consent and agree to receive disclosures, documents and notices electronically and confirm that you will download or print them for your records, (ii) acknowledge that you have the ability to access the information that is provided electronically via email communications, and (iii) acknowledge that such action constitutes your agreement and consent to receive electronic communications on a single use basis throughout the insurance purchasing process [i.e., from receipt of a proposal, completion of an application and continuing for thirty (30) days after you receive an issued policy sent to you through normal U.S. mail.]

[A Guide to Health Insurance for People with Medicare](#)

The attached application is password protected to safeguard your privacy. To view the application, please enter your date of birth in the format below along with the last four digits of your Social Security Number (SSN).

MMDDYYYY

For example: If your date of birth is April 2, 1943 and the last four digits of your SSN are 1234, you would enter the following password when prompted.

040219431234

NOTE: You do not need to use dashes or slashes.

If you have not completed a Phone Verification (PV) for Medicare Supplement, please call **866.825.4822** at your earliest



Quote On-The-Go With ExpressQuote

Get quotes anywhere, anytime!

Visit CignaExpQuote.com

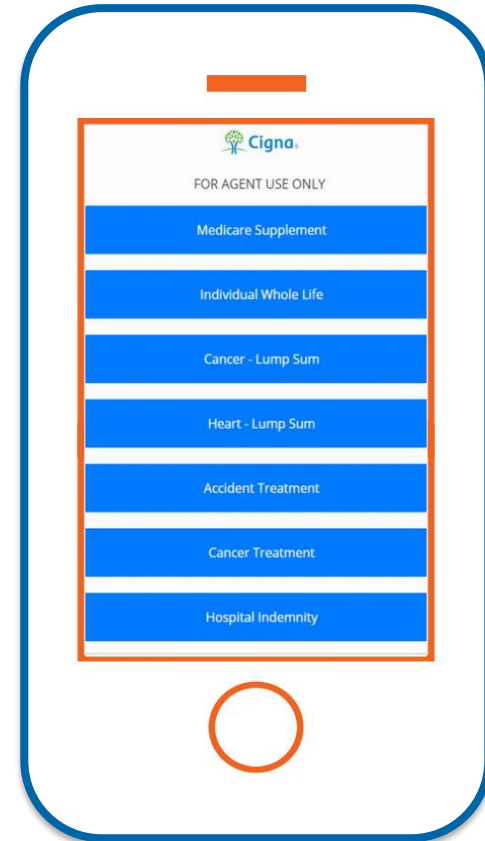
Simply select your product and ExpressQuote will walk you through the entire process.

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.



AGENT INCENTIVES!!!



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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