

Product Portfolio

Medicare Supplement and Supplemental Health & Life

Medicare Supplement

For customers who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value added service programs.¹

- Up to 20% household discount^{2,3}
- Clean cases issue in three to five days
- Commission advances paid daily
- Electronic app – no “wet” signature
- Multiple underwriting rate classes⁴

Flexible Choice Cancer and Heart Attack & Stroke

Provides lump-sum benefits for diagnosis of cancer and/or heart conditions and stroke with the flexibility to add multiple riders for recurrence, restoration, return of premium and more.³

- Benefit amounts from \$5,000 to \$75,000³
- Issue ages 18–99 and your dependents
- Guaranteed renewable for life⁵
- Optional Accident Fixed Indemnity Rider pays benefits when injured in a covered accident.⁷
- No tobacco questions on the application

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

Flexible Choice Dental, Vision & Hearing

Covers care that goes above and beyond routine checkups and protects you from high out-of-pocket costs.

- Issue ages 18–89
- Guaranteed renewable for life⁵
- 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 year⁶

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 life⁵
- Lump-sum Cancer and Heart Attack & Stroke riders available^{3,7}
- Hospital, ICU and Return of Premium riders also available^{3,7}
- Benefits include: Radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more

Choice Accident

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

- Issue ages 18–74
- Guaranteed renewable for life⁵
- Accident Disability, Parent Coverage and Health Screening Benefit riders available^{3,7}
- Worldwide coverage
- No age or occupation bands and no medical underwriting

Flexible Choice Hospital Indemnity

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

- Issue ages 50–85
- Guaranteed renewable for life⁵
- Accident, cancer, heart and specified disease riders available^{3,7}
- 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 80⁵
- Lump-sum Cancer and Heart Attack & Stroke Riders available^{3,7}
- Hospital, ICU and Return of Premium Riders also available^{3,7}
- 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 discount⁸
- No height/weight chart
- Issue ages 50–85
- Benefit amounts from \$2,000–\$25,000³
- Accidental Death Benefit to Age 100 Rider⁷



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

Have questions? Contact the Agent Resource Center (ARC) at **877.454.0923**. The ARC team is ready to help and is available Monday - Friday 8:00 a.m. - 5:30 p.m. ET.



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

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