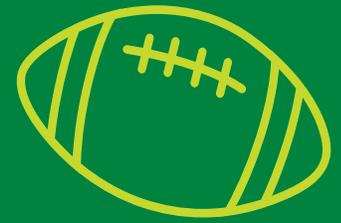


# GAME ON



Win a 55" Samsung TV by turning our new rate classes into new sales.

Get the best view of the game - by taking a second look at your previously declined customers. Cigna **Medicare Supplemental plans**, insured by American Retirement Life Insurance Company (ARLIC), can accept more health conditions with our new underwriting classes.<sup>1</sup>



**Issue 15 policies using the new underwriting rate classes (STD II and STD III) and win a 55" Samsung® TV.**

Good for any Medicare Supplement product where these rate classes are available.

**OFFER GOOD OCT. 15, 2015–NOV. 30, 2015**

**Determining eligibility is easy. Here's how it works:<sup>2</sup>**

- › Applicants can still be approved for Preferred and Standard rates through underwriting, just like today.
- › An applicant's rate will be the Standard II or Standard III rate if:
  - An applicant's answer to any of the questions in section vii, part b of the application is "yes";
  - Their weight is outside the allowable ranges for the preferred and standard tiers as defined in the build chart;
  - Or their weight is above the allowable range for selected conditions.<sup>3</sup>

**This major change could open your business to:**

- › Seniors with some chronic health conditions;
- › Customers who may not have been able to pass underwriting to switch carriers or are forced into very high cost plans because of their medical history;
- › Couples that pay higher premiums with a different company to stay on the same plan as their spouse.<sup>4</sup>

**Win a 55" Samsung® TV.**

Issue 15 policies using the new underwriting rate classes by Nov. 30, 2015.

[AgentViewCigna.com](http://AgentViewCigna.com)

**Cigna Enhanced Medicare Supplemental plans:**

- › Provide a 7% household discount<sup>5</sup>
- › No longer use height and weight to decline coverage
- › Offer the Silver&Fit program,<sup>6</sup> which provides low-cost<sup>7</sup> access to a large network of fitness facilities, nationwide<sup>8</sup>

**Together, all the way.®**



## Newly accepted health conditions include:

### Heart

- › Angina
- › Angioplasty
- › Atherosclerosis or arteriosclerosis
- › Atrial fibrillation
- › Cardiac pacemaker
- › Cardiomyopathy
- › Coronary artery disease (CAD)
- › Defibrillation
- › Heart valve surgery
- › Implantable or subcutaneous defibrillator
- › Irregular heartbeat
- › Stent placement

### Prostate

- › PSA levels greater than 6.0

### Lungs

- › Chronic bronchitis
- › Chronic lung or respiratory disorders requiring the use of oxygen
- › Chronic obstructive lung disease (COLD)
- › Chronic obstructive pulmonary disease (COPD)
- › Emphysema

### Brain

- › Alzheimer's
- › Carotid artery disease
- › Cerebral palsy
- › Dementia
- › Parkinson's disease
- › Senility
- › Transient ischemic attack (TIA)

### Diabetes

- › Diabetes with neuropathy
- › Diabetes with retinopathy
- › Diabetes with vascular disease

### Liver

- › Cirrhosis of the liver
- › Hepatitis other than hepatitis A
- › Other liver disease

### Systemic

- › Myasthenia gravis
- › Peripheral vascular disease
- › Systemic lupus

## Contest rules

1. Reporting for this incentive program will be automatically generated by Cigna.
2. Qualifying Medicare Supplement policies must use standard II or III rates.
3. All qualifying Medicare Supplement policies must be signed during the contest period of October 15, 2015 – November 30, 2015, and received by December 9, 2015 to qualify.
4. Qualifying winners must have a minimum of 15 qualifying Medicare Supplement applications issued at the time of payout.
5. Business must be in force on the date of reward payout, approximately 30 days after the contest end date, when eligibility is being determined.
6. All payouts are subject to your state's regulations. Incentive reward payments are counted as additional commissions on sales of all eligible supplemental health products, except Medicare Supplement and Whole Life, and where prohibited by state regulations. Contest not available in Minnesota, Washington or West Virginia.
7. Contact your upline to determine eligibility.
8. Agent production numbers shown in other sources may include production with other products that do not count toward this promotion qualification.
9. Qualifying agent will receive a 55" Samsung TV, or something equivalent to, shipped directly to the agent.
10. Agent's in-force policyholder block must maintain company average persistency and placement levels in order to qualify.
11. Cigna Supplemental Benefits and its affiliates hold no liability during the promotion.
12. Multiple awards are not available when applications exceed the qualification level. Only one award per person.
13. Agents cannot qualify for separate contest payouts at once.
14. We reserve the right to revise the promotion rules at any time without notice and also reserve the right to terminate the promotion.
15. We will make all determinations regarding the promotion including, but not limited to, whether an agent is qualified. Our decisions will be final and conclusive.
16. All Medicare Supplement replacements do not count toward qualifications.
17. Your promotion payout amount will count toward earnings and will be taxed accordingly.
18. Business written on self or immediate family members does not count toward qualification.
19. Agent must be in good standing with Cigna Supplemental Benefits and not violate the terms of the Agent Agreement.



1. Not all previous declines will be eligible for coverage. Does not apply to applicants during open enrollment or any guaranteed issue period.
2. Not applicable to applicants who are eligible for open enrollment or guaranteed issue.
3. Selected conditions include tobacco use, diabetes or maintenance medications for heart and vascular conditions.
4. 7% household discount applies to the new underwriting rate class.
5. 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. Expansion to Loyal American will be implemented in 2016. Discount may not be available in all states.
6. The Silver&Fit program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit and Silver&Fit Connected! are trademarks of ASH.
7. Cost to the customer is \$25 per year.
8. Customer programs are not guaranteed insurance benefits with our Medicare Supplement Insurance policies and services may be added or discontinued. All customer programs are provided through third-party vendors and are not administered by American Retirement Life Insurance Company (ARLIC).

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