

# PRODUCT AVAILABILITY CHART

Products as of 1/25/2021

All product and state availability subject to change.

State	Med Supp	FCCH	FCHI	CT	AT	IWL
Alabama	●	●	●	●	●	●
Alaska	●	●	●	●	●	●
Arizona	●	●	●	●	●	●
Arkansas	●	●	●	●	●	●
California	●	●		●	●	●
Colorado	●	●	●	●	●	●
Connecticut	●	●		●	●	●
Delaware	●	●	●	●	●	●
D.C.	●	●	●	●	●	●
Florida	●	●	●	●	●	
Georgia	●	●	●	●	●	●
Hawaii	●	●	●	●	●	●
Idaho	●					●
Illinois	●	●	●	●	●	●
Indiana	●	●	●	●	●	●
Iowa	●	●	●	●	●	●
Kansas	●	●	●	●	●	●
Kentucky	●	●	●	●	●	●
Louisiana	●	●	●	●	●	●
Maine	●	●	●	●	●	●
Maryland	●	●	●	●	●	●
Massachusetts		●	●		●	●
Michigan	●	●	●	●	●	●
Minnesota	●	●	●		●	●
Mississippi	●	●	●	●	●	●
Missouri	●	●	●	●	●	●

State	Med Supp	FCCH	FCHI	CT	AT	IWL
Montana	●	●	●	●	●	●
Nebraska	●	●	●	●	●	◆
Nevada	●	●	●	●	●	●
New Hampshire	●	●		●		●
New Jersey	●	●	●		●	●
New Mexico	●	●	●	●	●	●
New York	Not available					
North Carolina	●	●	●	●	●	●
North Dakota	●	●	●	●	●	●
Ohio	●	●	●	●	●	●
Oklahoma	●	●	●	●	●	●
Oregon	●	●	●	●	●	●
Pennsylvania	●	●	●	●	●	●
Rhode Island	●	●	●	●	◆	●
South Carolina	●	●	●	●	●	●
South Dakota	●	●	●	●	●	●
Tennessee	●	●	●	●	●	●
Texas	●	●	●	●	●	●
Utah	●	●	●		●	●
Vermont	●	●	●	●	●	●
Virginia	●		●	●		●
Washington	●	●	●	●	●	●
West Virginia	●	●	●	●	●	●
Wisconsin	●	●	●	●	●	●
Wyoming	●	●	●		●	●

● = Express App  
◆ = Exp App not available

Med Supp = Medicare Supplement  
FCCH = Flexible Choice Cancer and Heart Attack & Stroke  
IWL = Individual Whole Life (Issue age 50-85; Benefit amount \$2k-\$25k for all states available)

FCHI = Flexible Choice Hospital Indemnity  
CT = Cancer Treatment

AT = Accident Treatment



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

# PRODUCT AVAILABILITY CHART

## Medicare Supplement as of 1/25/2021

All product and state availability subject to change.

State	ARLIC	CHLIC	LOYAL	CNHIC	HHD <sub>1</sub>	STD II & III <sub>4</sub>	CP <sub>5</sub>
Alabama	A, F, G, N	A, F, HDF, G, N			7%	●	●
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	A, F, HDF, G, N			7%	●	●
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% <sub>2</sub>		●
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	A, F, HDF, G, N			7%	●	◆
Kentucky	A, F, G, N	A, F, HDF, G, N			7% <sub>3</sub>	●	●
Louisiana		A, F, HDF, G, N			7%		●
Maine			A, F, G, N		7%		●
Maryland		A, F, HDF, G, N			7%		●
Massachusetts	Not available						
Michigan		A, C, F, HDF, G, N			7%		●
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

State	ARLIC	CHLIC	LOYAL	CNHIC	HHD <sub>1</sub>	STD II & III <sub>4</sub>	CP <sub>5</sub>
Montana	A, F, G, N				7%	●	●
Nebraska	A, F, G, N				7%	●	●
Nevada		A, F, HDF, G, N			7%		●
New Hampshire		A, F, HDF, G, N			6%/15% <sub>2</sub>	●	●
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	A, F, HDF, G, N			7%	●	●
North Dakota	A, F, G, N				7%		●
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, G, N				7%	●	●
South Carolina				A, F, G, N	6%/15%	●	●
South Dakota		A, F, HDF, G, N			7%		●
Tennessee		A, F, HDF, G, N			7%		●
Texas		A, F, HDF, G, N			7%		●
Utah		A, F, HDF, G, N			7%		●
Vermont		A, F, HDF, G, N					●
Virginia		A, F, HDF, G, N			7%		●
Washington			A, F, G, N		7%		●
West Virginia	A, F, G, N				7%	●	●
Wisconsin		Non-standard			7%		●
Wyoming	A, F, G, N				7%	●	●

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

<sup>2</sup> No affiliates - must be same company

<sup>3</sup> CHLIC only

<sup>4</sup> Check your state's Outline of Coverage for rate class availability

<sup>5</sup> Silver&Fit™ or Active&Fit™ fitness program availability varies per state.

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



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

# PRODUCT AVAILABILITY CHART

## Flexible Choice Cancer and Heart Attack & Stroke as of 1/25/2021

All product and state availability subject to change.

State	CBase	HBase	CR	HR	LSCR	LSHR	HI	ICU	HICU	ROP	AI	SD	RC	CBB	HBB	GR	IA	BA
Alabama	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Alaska	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Arizona	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Arkansas	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
California	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-64	\$10k-\$75k
Colorado	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Connecticut	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Delaware	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
D.C.	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Florida	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Georgia	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	Cancer \$5k-\$30k Hrt/Strk \$5k-\$75k
Hawaii	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Idaho																		
Illinois	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Indiana	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Iowa	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Kansas	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Kentucky	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Louisiana	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Maine	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Maryland	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Massachusetts	●		●													●	18-99	\$5k-\$100k
Michigan	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Minnesota	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Mississippi	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Missouri	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k

State	CBase	HBase	CR	HR	LSCR	LSHR	HI	ICU	HICU	ROP	AI	SD	RC	CBB	HBB	GR	IA	BA
Montana	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Nebraska	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Nevada	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
New Hampshire	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
New Jersey	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
New Mexico	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
New York	Not Available																	
North Carolina	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
North Dakota	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Ohio	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Oklahoma	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Oregon	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Pennsylvania	●	●															18-99	\$5k-\$75k
Rhode Island	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
South Carolina	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$25k-\$75k
South Dakota	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Tennessee	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Texas	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Utah	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Vermont	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Virginia																		
Washington	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$25k-\$75k
West Virginia	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Wisconsin	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Wyoming		●		●		●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k

- = Express App
- ◆ = Exp App not available
- \* = Combo application
- 1 Only available with HBase

- CBase = Cancer Base
- HBase = Heart Base
- CR = Cancer Recurrence
- HR = Heart & Stroke Restoration

- LSCR = Lump Sum Cancer Rider
- LSHR = Lump Sum Heart/Stroke Rider
- HI = Hospital Indemnity
- ICU = Intensive Care Unit

- HICU = Hospital and Intensive Care Unit
- ROP = Return of Premium
- SD = Specified Disease
- RC = Radiation and Chemotherapy
- AI = Accident Indemnity

- CBB = Cancer Benefit Builder
- HBB = Heart & Stroke Benefit Builder
- GR = Group Rates
- IA = Issue Age
- BA = Benefit Amount



All products insured by Loyal American Life Insurance Company.

# PRODUCT AVAILABILITY CHART

## Flexible Choice Hospital Indemnity (Ages 50-85) as of 1/25/2021

All product and state availability subject to change.

State	Base	LSCR	LSHR	SD	AB
Alabama	●	●	●	●	●
Alaska	●	●	●	●	●
Arizona	●	●	●	●	●
Arkansas	●	●	●	●	●
California	Not available				
Colorado	●	●	●	●	●
Connecticut	Not available				
Delaware	●	●	●	●	●
D.C.	●				
Florida	●	●	●	●	●
Georgia	●	●*	●		●
Hawaii	●	●	●	●	●
Idaho					
Illinois	●	●	●	●	●
Indiana	●	●	●	●	●
Iowa	●	●	●	●	●
Kansas	●	●	●	●	●
Kentucky	●	●	●	●	●
Louisiana	●	●	●	●	●
Maine	●	●	●	●	●
Maryland	●	●	●	●	●
Massachusetts	●				
Michigan	●	●	●	●	●
Minnesota	●	●	●	●	●
Mississippi	●	●	●	●	●
Missouri	●	●	●	●	●

State	Base	LSCR	LSHR	SD	AB
Montana	●	●	●	●	●
Nebraska	●	●	●	●	●
Nevada	●	●	●	●	●
New Hampshire	Not Available				
New Jersey	●				
New Mexico	●	●	●	●	●
New York	Not available				
North Carolina	●	●	●	●	●
North Dakota	●	●	●	●	●
Ohio	●	●	●	●	●
Oklahoma	●	●	●	●	●
Oregon	●	●	●	●	●
Pennsylvania	●	●	●	●	●
Rhode Island	●	●	●	●	●
South Carolina	●	●	●	●	●
South Dakota	●	●	●	●	●
Tennessee	●	●	●	●	●
Texas	●	●	●	●	●
Utah	●	●	●	●	●
Vermont	●	●	●	●	●
Virginia	●				
Washington	●				●
West Virginia	●	●	●	●	●
Wisconsin	●	●	●	●	●
Wyoming	●	●	●	●	●

● = Express App      LSCR = Lump Sum Cancer Rider      SD = Specified Disease  
 ●\* = First Diagnosis Cancer Rider      LSHR = Lump Sum Heart/Stroke Rider      AB = Accident Benefit

All products insured by Loyal American Life Insurance Company.



# PRODUCT AVAILABILITY CHART

## Cancer Treatment as of 1/25/2021

All product and state availability subject to change.

State	Base	LSCR	LSHR	HI	ICU	HIICU	ROP	GR	IA
Alabama	●	●	●	●	●	●	●	●	18-99
Alaska	●	●	●	●	●	●	●	●	18-99
Arizona	●	●	●	●	●	●	●	●	18-99
Arkansas	●	●	●	●	●	●	●	●	18-99
California	●	●	●	●	●	●	●	●	18-64
Colorado	●	●	●	●	●	●	●	●	18-99
Connecticut	●	●	●	●	●	●	●	●	18-99
Delaware	●	●	●	●	●	●	●	●	18-99
D.C.	●	●	●	●	●	●	●	●	18-99
Florida	●	●	●	●	●	●	●	●	18-99
Georgia	●	●	●	●	●	●	●	●	18-99
Hawaii	●	●	●	●	●	●	●	●	18-99
Idaho	●	●	●	●	●	●	●	●	18-99
Illinois	●	●	●	●	●	●	●	●	18-99
Indiana	●	●	●	●	●	●	●	●	18-99
Iowa	●	●	●	●	●	●	●	●	18-99
Kansas	●	●	●	●	●	●	●	●	18-99
Kentucky	●	●	●	●	●	●	●	●	18-99
Louisiana	●	●	●	●	●	●	●	●	18-99
Maine	●	●	●	●	●	●	●	●	18-99
Maryland	●	●	●	●	●	●	●	●	18-99
Massachusetts	●	●	●	●	●	●	●	●	18-99
Michigan	●	●	●	●	●	●	●	●	18-99
Minnesota	●	●	●	●	●	●	●	●	18-99
Mississippi	●	●	●	●	●	●	●	●	18-99
Missouri	●	●	●	●	●	●	●	●	18-99

State	Base	LSCR	LSHR	HI	ICU	HIICU	ROP	GR	IA
Montana	●	●	●	●	●	●	●	●	18-99
Nebraska	●	●	●	●	●	●	●	●	18-99
Nevada	●	●	●	●	●	●	●	●	18-99
New Hampshire	●	●	●	●	●	●	●	●	18-99
New Jersey	●	●	●	●	●	●	●	●	18-99
New Mexico	●	●	●	●	●	●	●	●	18-99
New York	Not Available								
North Carolina	●	●	●	●	●	●	●	●	18-99
North Dakota	●	●	●	●	●	●	●	●	18-99
Ohio	●	●	●	●	●	●	●	●	18-99
Oklahoma	●	●	●	●	●	●	●	●	18-99
Oregon	●	●	●	●	●	●	●	●	18-99
Pennsylvania	●	●	●	●	●	●	●	●	18-99
Rhode Island	●	●	●	●	●	●	●	●	18-99
South Carolina	●	●	●	●	●	●	●	●	18-99
South Dakota	●	●	●	●	●	●	●	●	18-99
Tennessee	●	●	●	●	●	●	●	●	18-99
Texas	●	●	●	●	●	●	●	●	18-99
Utah	●	●	●	●	●	●	●	●	18-99
Vermont	●	●	●	●	●	●	●	●	18-99
Virginia	●	●	●	●	●	●	●	●	18-99
Washington	●	●	●	●	●	●	●	●	18-99
West Virginia	●	●	●	●	●	●	●	●	18-99
Wisconsin	●	●	●	●	●	●	●	●	18-99
Wyoming	●	●	●	●	●	●	●	●	18-99

● = Express App  
◆ = Exp App not available

LSCR = Lump Sum Cancer Rider  
LSHR = Lump Sum Heart/Stroke Rider  
HI = Hospital Indemnity

ICU = Intensive Care Unit  
HIICU = Hospital and Intensive Care Unit  
ROP = Return of Premium

GR = Group Rates  
IA = Issue Age

All products insured by Loyal American Life Insurance Company.



# PRODUCT AVAILABILITY CHART

## Accident Treatment as of 1/25/2021

All product and state availability subject to change.

State	Base	LSCR	LSHR	HI	ICU	HIICU	ROP	GR	IA
Alabama	●	●	●	●	●	●	●	●	18-74
Alaska	●	●	●	●	●	●	●	●	18-74
Arizona	●	●	●	●	●	●	●	●	18-74
Arkansas	●	●	●	●	●	●	●	●	18-74
California	●	●	●	●	●	●	●	●	18-64
Colorado	●						●	●	18-74
Connecticut	●							●	18-74
Delaware	●	●	●	●	●	●	●	●	18-74
D.C.	●						●	●	18-74
Florida	●								18-74
Georgia	●	●		●	●	●		●	18-74
Hawaii	●	●	●	●	●	●	●	●	18-74
Idaho									
Illinois	●			●	●	●		●	18-74
Indiana	●						●	●	18-74
Iowa	●	●	●	●	●	●	●	●	18-74
Kansas	●	●	●				●	●	18-74
Kentucky	●	●	●	●	●	●	●	●	18-74
Louisiana	●	●	●	●	●	●		●	18-74
Maine	●	●	●	●	●	●	●	●	18-74
Maryland	●	●	●	●	●	●	●	●	18-74
Massachusetts	●	●						●	18-74
Michigan	●	●	●	●	●	●	●	●	18-74
Minnesota	●	●	●	●	●	●	●	●	18-74
Mississippi	●	●	●	●	●	●	●	●	18-74
Missouri	●						●	●	18-74

State	Base	LSCR	LSHR	HI	ICU	HIICU	ROP	GR	IA
Montana	●	●	●	●	●	●	●	●	18-64
Nebraska	●	●	●	●	●	●	●	●	18-74
Nevada	●	●	●	●	●	●	●	●	18-74
New Hampshire									18-74
New Jersey	●							●	18-64
New Mexico	●	●	●	●	●	●	●	●	18-74
New York	Not Available								
North Carolina	●	●	●	●	●	●	●	●	18-74
North Dakota	●							●	18-74
Ohio	●	●	●	●	●	●	●	●	18-74
Oklahoma	●	●	●	●	●	●	●	●	18-74
Oregon	●	●	●	●	●	●	●	●	18-74
Pennsylvania	●							●	18-74
Rhode Island	◆	◆	◆	◆	◆	◆	◆	◆	18-74
South Carolina	●	●	●	●	●	●	●	●	18-74
South Dakota	●	●	●	●	●	●	●	●	18-74
Tennessee	●							●	18-74
Texas	●							●	18-74
Utah	●	●	●	●	●	●	●	●	18-74
Vermont	●	●	●		●		●	●	18-74
Virginia									
Washington	●							●	18-74
West Virginia	●	●	●	●	●	●	●	●	18-74
Wisconsin	●	●	●	●	●	●	●	●	18-74
Wyoming	●		●	●	●	●	●	●	18-74

● = Express App      LSCR = Lump Sum Cancer Rider      HI = Hospital Indemnity      HIICU = Hospital and Intensive Care Unit      GR = Group Rates  
 ◆ = Exp App not available      LSHR = Lump Sum Heart/Stroke Rider      ICU = Intensive Care Unit      ROP = Return of Premium      IA = Issue Age

All products insured by Loyal American Life Insurance Company.

