



TICKET TO St. THOMAS

Earn the sales reward trip of a lifetime.

Sell Cigna Supplemental Benefits to earn a five-day, four-night trip to St. Thomas USVI. It's all happening June 8-12, 2023, at The Westin Beach Resort & Spa at Frenchman's Reef.

When is the qualification period?

September 1, 2022, to February 28, 2023

What products qualify?

Earn 100% issued annualized premium (IAP) for production credit by selling:

› Cigna Medicare Supplement products

› Cigna Supplemental Health products

- Flexible Choice Cancer
- Flexible Choice Heart Attack & Stroke
- Flexible Choice Dental, Vision & Hearing
- Flexible Choice Hospital Indemnity
- Accident Treatment
- Cancer Treatment
- Individual Whole Life

Who is eligible?

- › **National marketing organizations (NMOs)** – NMOs with a minimum of \$3,000,000 in production credits during the qualification period will earn a trip for one organization representative and a guest.
- › **Recruiting agencies** – All recruiting agencies with a minimum of \$1,250,000 in production credits during the qualification period will earn a trip for one agency representative and a guest.
- › **Agents** – All agents with a minimum of \$100,000 in production credits during the qualification period, based on personal production, will earn a trip for themselves and a guest.



Earn your ticket to St. Thomas. We'll see you there.

Access sales support and resources to claim your place under the palms.

Visit Cignaforbrokers.com.

The qualification period lasts from September 1, 2022, to February 28, 2023.

Together, all the way.®





The Westin Beach Resort and Spa at Frenchman's Reef, St. Thomas

Official rules

1. You and your guest will enjoy five days/four nights at The Westin Beach Resort and Spa at Frenchman's Reef, St. Thomas, U.S. Virgin Islands, June 8–June 12, 2023.
2. Qualification period: September 1, 2022, through February 28, 2023.
3. Agents with a minimum of \$100,000 in production credits during the qualification period, based on personal production, can qualify.
4. Recruiting agencies with a minimum of \$1,250,000 in production credits during the qualification period will earn a trip for one agency representative and a guest.
5. National marketing organizations (NMOs) with a minimum of \$3,000,000 in production credits during the qualification period will earn a trip for one organization representative and a guest.
6. Supplemental products (Cancer; Heart; Accident; Hospital Indemnity; Dental, Vision & Hearing; and Whole Life) earn 100% of issued annualized premium (IAP).
7. Medicare Supplement products earn 100% of IAP for production credit.
8. Products sold through our Cigna Supplemental Benefits Worksite Solutions channel are not eligible for trip credit.
9. Insurance applications must be signed between September 1, 2022, and February 28, 2023, and received at the home office by March 7, 2023.
10. Business must be in force when eligibility is being determined.
11. The 2023 Cigna Supplemental Benefits (CSB) Incentive Trip is subject to all applicable federal, state and local laws and regulations, including but not limited to compensation disclosure laws. Void where prohibited by law.
12. Agent's policyholder book of business must demonstrate the ability to achieve and maintain a minimum of 70% retention during the contest period. Cigna calculates retention by dividing active/issued.
13. All replacements and business written on agent or immediate family members does not count toward qualification.
14. Cost of trip will count toward earnings, will be taxed accordingly and is not redeemable for cash.
15. Trip is for qualifying agent and one adult guest (21 years or older). Children are not allowed as guests.
16. Trip is not transferable, nor can it be rescheduled or substituted.
17. Agents can qualify for this trip only once. Contact your upline to determine eligibility.
18. Cigna and its affiliates hold no liability during the qualification period or the trip itself.
19. Cigna reserves the right to revise the qualification rules (including qualification based on agent's time of appointment) at any time without notice and also reserves the right to terminate the promotion. Location, dates and hotel are subject to change at Cigna's discretion.
20. Agent must be in good standing with Cigna and not violate the terms of the Agent Agreement.
21. Only business personally produced by the agent counts toward personal production credit.
22. Cigna will make all determinations regarding the trip, including but not limited to whether an agent is qualified. Cigna's decisions will be final and conclusive.
23. Agents and their guests will be responsible for acquiring passports before the trip.
24. You and your guest must have a valid passport as of March 2023, when we begin to book your flights.
25. The passports must be valid through six months past the date you and your guest re-enter the U.S. For example, if the trip ends June 12, 2023, and you are returning home that day, your passport must not expire before December 12, 2023.
26. We cannot book flights or take any guests who do not have a valid passport based on the rules above.



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