CIGNA MEDICARE SUPPLEMENT:

CIGNA HEALTH AND LIFE INSURANCE COMPANY (CHLIC)

Cigna Supplemental Benefits

Agent/Broker Use Only
Cigna Value

Why we do what we do

Cigna Mission:
To improve the health, well-being and peace of mind of those we serve.

Customers deserve to live better lives

Focus on health care, not sick care

If customers stay healthier, they can get more out of life
Cigna value

More for the customer

- Offering a variety of Medicare Supplement standardized plan options to choose from: A, B, C, F, High Deductible F, G and N^1.
- Medicare Supplement policies allow customers the freedom to choose ANY doctor, hospital or provider that accepts Medicare.
- Policies are guaranteed renewable^2 for life. Helps ensures the plan will be there when customers need it most.
- Value-added customer programs.\(^3\)
- Available 24/7/365, our toll-free Health Information Line allows customers to talk one-on-one with a clinician.

- MyPolicyHQ.com allows customers to easily review claims, change premium payment options, print temporary ID cards, and more!
- 94% of claims received electronically are auto-adjudicated, resulting in quick turnaround times for customers.
- Value for their money. Household discounts, no application fee.\(^4\)

1. Not all plans are available in all states. Some plan offerings may vary by state. Premium and benefits vary by plan selected. Check the state’s outline of coverage for availability.
2. All Medicare Supplement policies are guaranteed renewable for life, subject to the company’s right to adjust premium on a class basis.
3. These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Programs and services may be added or discontinued at any time.
4. A household premium discount may be available for qualified applicants. Availability may vary by state. The Household Discount is not available in CA, FL, HI, ID, MN, and VT. For residents of WA, the discount only applies to spouses (Spousal Premium Discount).
Cigna value

More for the broker

• Cost-effective premiums and rates so customers can find what works best for them.
• Competitive compensation programs.
• 15 month advances.
• Value-added customer programs.
• No interest on advances.
• Tools and services to help make it easy to quote multiple policies for your customer, and submit your business electronically through Express App!
• Phone sales capabilities for all products, making it easy to write business in your Resident and non-Resident licensed states!

• Live phone verification technicians available 5 days a week, makes it easy for Brokers to get their phone sales verified and submitted.
• Fast policy issue times, with an average turnaround time of 3-5 days.
• An Agent Resource Center available 8:00 AM – 8:00 PM EST Monday – Friday.
• A nationally recognized brand to stand behind what you sell!

Reach our Agent Resource Center at 877.454.0923
Cigna Medicare Supplement

Product portfolio

- Cigna Health and Life Insurance Company (CHLIC)
- American Retirement Life Insurance Company (ARLIC)
- Loyal American Life Insurance Company (LOYAL)
Cigna Health and Life Insurance Company (CHLIC)

Product availability as of 10/1/2019

Note: CHLIC available in VA as of 10/1/2019.
Customer value-add

Household discount

Household discount encourages additional household members to purchase

7% discount

When is my customer eligible?

When more than one member of the household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate company (where approved by state)

Is it calculated automatically?

Yes! There is Automated quoting in Express App, Text Quote and Mobile Quote – discuss the potential savings for your customer during the quoting process, and apply the discount real-time on your application

Cigna offers a 7% household discount for our Medicare Supplement Insurance policies

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1. Availability varies by state. Please consult plan documents. Household discount is called Spousal Premium Discount in WA. In OR, Household discount is 12%. No Household discount is available in CA, FL, HI, ID, MN, and VT.
2. Medicare Supplement Insurance policies Insured by American Retirement Life Insurance Company (ARLIC) or Loyal American Life Insurance Company (LOYAL) and Cigna Health and Life Insurance Company (CHLIC).
3. Household is defined as a condominium unit, a single family home, or an apartment unit within an apartment complex. Assisted Living Facilities, Group Homes, Adult Day Care facilities and Nursing Homes, or any other health residential facility are not included in the definition of “Household”.
4. Cigna will automatically adjust current qualified customers to the 7% (12% in OR) discount upon state approval.
5. Affiliate company is defined as an insurance company that is under common ownership or control with American Retirement Life Insurance Company, Loyal American Life Insurance Company, or Cigna Health and Life Insurance Co. and that is a member of the same insurance holding company system.

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Customer programs

Cigna Healthy Rewards®

Just Walk 10,000 Steps-A-Day walking program and fitness devices
Eight-week online program allows you to log your daily steps, track your progress and receive coaching tips and fun facts. Members receive pedometer and related materials ($29.95 + S&H) Option to extend online program by purchasing the 52-week step-up maintenance program.

Fitness club discounts
American Specialty Health’s Active & Fit Direct™. Choose from 9,000¹ fitness centers nationwide.

Complementary and alternative medicine
Reduced rates from over 32,500¹ participating providers including acupuncturists, chiropractors, massage therapists, physical and occupational therapists, podiatrists and registered dieticians.

Eyeglasses
Reduced rates at over 15,000 participating retailers and providers. Discounts on eyeglasses, prescription sunglasses and vision exams.

Weight management discount programs
Online, at home, telephone-based and traditional meeting options.

Health and wellness products
Gaiam® also offers yoga-related products.

Laser Vision Correction (LASIK)
Reduced rates at over 1,000 participating facilities².

Hearing exams, aids and protection devices
Through Amplifon, save 40% on hearing exams and 20% on aids³. Enjoy a 60-day trial with a money-back guarantee. Screening is free and there is no charge for follow-up visits for the first year.

1. 10,000 Steps a Day & American Specialty Health: June 2018. Subject to change.
2. Eye care discounts & Lasik: July 2018. Subject to change.
3. Amplifon: July 2018. Subject to change.

Note: Not all programs available in all states. A discount program is NOT insurance, and you must pay the entire discounted charge. Healthy Rewards is NOT insurance and does not provide reimbursement for financial losses. Some restrictions may apply. Programs and services may be added or discontinued at any time. Programs are provided through third party vendors who are solely responsible for their products and services. Program availability may vary by location, and are not available where prohibited by law. Customer programs can not be discussed pre-sale in Hawaii, Kansas, or Oregon.

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# Cigna Medicare Supplement

**Benefit chart**

<table>
<thead>
<tr>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
<th>E</th>
<th>F</th>
<th>H</th>
<th>G</th>
<th>K</th>
<th>L</th>
<th>M</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Basic, including 100% Part B coinsurance</strong></td>
<td><strong>Basic, including 100% Part B coinsurance</strong></td>
<td><strong>Basic, including 100% Part B coinsurance</strong></td>
<td><strong>Basic, including 100% Part B coinsurance</strong></td>
<td><strong>Basic, including 100% Part B coinsurance</strong></td>
<td><strong>Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%</strong></td>
<td><strong>Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%</strong></td>
<td><strong>Basic, including 100% Part B coinsurance</strong></td>
<td><strong>Basic, including 100% Part B coinsurance</strong></td>
<td><strong>Basic, including 100% Part B coinsurance</strong></td>
<td><strong>Basic, including 100% Part B coinsurance</strong></td>
<td><strong>Basic, including 100% Part B coinsurance</strong></td>
</tr>
<tr>
<td>Skilled nursing facility coinsurance</td>
<td>Skilled nursing facility coinsurance</td>
<td>Skilled nursing facility coinsurance</td>
<td>Skilled nursing facility coinsurance</td>
<td>Skilled nursing facility coinsurance</td>
<td>50% Skilled nursing facility coinsurance</td>
<td>75% Skilled nursing facility coinsurance</td>
<td>Skilled nursing facility coinsurance</td>
<td>Skilled nursing facility coinsurance</td>
<td>Skilled nursing facility coinsurance</td>
<td>Skilled nursing facility coinsurance</td>
<td>Skilled nursing facility coinsurance</td>
</tr>
<tr>
<td>Part B excess (100%)</td>
<td>Part B excess (100%)</td>
<td>Part B excess (100%)</td>
<td>Part B excess (100%)</td>
<td>Part B excess (100%)</td>
<td>Part B excess (100%)</td>
<td>Part B excess (100%)</td>
<td>Part B excess (100%)</td>
<td>Part B excess (100%)</td>
<td>Part B excess (100%)</td>
<td>Part B excess (100%)</td>
<td>Part B excess (100%)</td>
</tr>
<tr>
<td>Foreign travel emergency</td>
<td>Foreign travel emergency</td>
<td>Foreign travel emergency</td>
<td>Foreign travel emergency</td>
<td>Foreign travel emergency</td>
<td>Foreign travel emergency</td>
<td>Foreign travel emergency</td>
<td>Foreign travel emergency</td>
<td>Foreign travel emergency</td>
<td>Foreign travel emergency</td>
<td>Foreign travel emergency</td>
<td>Foreign travel emergency</td>
</tr>
</tbody>
</table>


*Plan F also has an option called a high-deductible Plan F. This high-deductible Plan pays the same benefits as Plan F after one has paid a calendar year $2,300 deductible. Benefits from high-deductible Plan F will not begin until out-of-pocket expenses exceed $2,300. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the Plan’s separate foreign travel emergency deductible.*

**Note:** CHLIC Benefit chart shown for illustrative purposes. Please visit AgentViewCigna.com for complete versions of Outline of Coverage.
Resources

www.AgentViewCigna.com

- Create your own personal account
- View your New and Active customer information
- Track Production and Commissions
- Stay up to date on Product Availability
- Access Marketing Materials, Printable Applications, Brochures
- Order supplies easily through our new cart system
- Access Training Materials and Register for Webinars
- Access your Submitted applications
- Stay on top of Sales Incentives
- Access to ExpressApp – online quoting and submissions

First-time users will need to register for AgentView. Account and login help can be found on the login page.
Resources

Recruitment pieces

READY SET LAUNCH

Skyrocket your sales with Cigna’s new Med Supp

We’re excited about Cigna’s new Med Supp insurance policy, insured by Cigna Health and Life Insurance Company, and the possibility it brings. We invite you to take advantage of this opportunity to grow your business with us.

What makes this Med Supp different?

- Insurance by Cigna Health and Life Insurance Company
- New take-home makes this policy more competitive at all ages for male and female
- Great rates on Plans F and G
- No application fees
- 75% household income
- 24-hour Health Information Line

What makes Cigna different?

- Established company that’s easy to work with
- Highly competitive commissions
- 15-month advance with no interest**
- Online quoting and paperless applications with Express App
- No wet signature required
- Claim cases issue in three to five days

Competitive rates in...

Plan <N> $XXX.00*
(XX year old male)

Plan <N> $XXX.00*
(XX year old female)

PROFITABLE. RELIABLE.

New Med Supp coming soon.

We’re excited about Cigna’s new Med Supp insurance policy, insured by Cigna Health and Life Insurance Company, and the possibility it brings. We invite you to take advantage of this opportunity to grow your business with us.

What makes this Med Supp different?

- Great rates on Plans F and G
- Competitive rates for male and female at all ages
- High commissions – X% per sale
- 15-month advance with no interest**
- Advantages paid daily

A POLICY YOU CAN SELL A BRAND YOU CAN TRUST

Now Cigna Medicare Supplement coming soon

Together, all the way.

* Availability vary by state.
** On average, subject to change.

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Resources

Product brochures
Customer program material

Healthy Rewards flyer

GET AN EXTRA DISCOUNT ON WELLNESS PRODUCTS

Cigna Healthy Rewards offers you more for less.

Healthy Rewards™ is a discount program available with your Cigna Medicare Supplement insurance policy. You can save on health and wellness programs—like Jenny Craig®, Pearle Vision®, Curves®, drugstore.com™ and more.

It’s easy to save
No doctor’s referral or claim forms needed. Call 888.226.2950 to find a provider and schedule an appointment. Show your Cigna ID card before you pay for services and enjoy the savings.

Vision exams and eyewear
Discounts for routine vision services like exams and eyeglasses through the Vision Network Savings Program. More than 20,000 locations nationwide, including national optical retailers such as:

- JCPenney Optical®
- Sears Optical®
- Target Optical®
- Pearle Vision®

Hearing aids and exams
Get deep discounts on name-brand Amplifon (previously HearPO)™ devices! Two years, low price guarantee. And Amplifon will beat it to any diagnostic services and testing locations nationwide.

Alternative medicine
Save up to 25% off chiropractic massage services.

Weight and nutrition
Save up to 30% off weight loss programs—Including Jenny Craig®.

Fitness clubs
Access a national network of fitness clubs and exercise centers that discount off the initiation and/or free trial membership or a free participating fitness facilities.

And much more
- Natural supplements
- Lasik vision correction
- Over-the-counter wellness items

Note:
The Healthy Rewards program is not part of your medical insurance coverage, so the services don’t apply to your plan’s copays or coinsurance.

To get started saving with Healthy Rewards today, visit mypolicyhq.com or call 888.226.2950.

1. Healthy Rewards programs are separate from your medical benefits. A discount program is NOT insurance, and you must pay the entire discounted charge. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are independent contractors solely responsible for any care or services provided.
2. As of 9/17/2014
Supply ordering

Supply orders made easy

- **Supply order shopping cart system** – order your marketing materials via a shopping cart process!

- Through **AgentView**, access all forms, marketing materials, and servicing forms together – to order simply add desired marketing materials to your cart and check out.
  - Supplies will be printed, packed and on their way **free of charge**
  - Click on Forms & Materials tab and click on a selection, which will pop up the Product Search tab in a new window. **Select your product here!**

- **For office personnel** who do not have access to AgentView and are placing orders on behalf of agents:
  - Complete the **Authorized Supply User Form** (located within the Tutorial)
  - Fax form to Cigna Supplemental Benefits at 888-832-4154, or email to us at CSBLicensing@Cigna.com for processing
  - Access will be granted only to supply forms section for placing orders

**Agent supply ordering Tutorial is available on AgentViewCigna.com**
Welcome to AgentView

Daily updates for New Agent registration, Policy data under the My Customers section, Commission data, and Production Reports will be updated after 10:00 am CT.

Skyrocket your sales with Cigna’s new Med Supp
Policy Selection

Select your products

- Select and expand the product selection by checking the box next to the product name.
- Charter identification makes it easy to identify Medicare Supplement products.
Policy Selection

CHLIC

- Select and deselect the box next to the applicant as needed, to activate and proceed to an application.
- Select or de-select Household Discount.
- Each product quote includes the state specific brochure, value-added services brochure (where applicable) as well as ability to view a blank application for that state and product.
- Send Forms floating button to easily send out Required Documents and Proposals (where approved).

- Easily view and enter customer information for Applicant 1 and 2 on the right hand side of Selection page. Both applicants can be quoted on the same Policy Selection page.
- Select the Payment method/mode (can vary by product and applicant).
- Toggle between rate classes during the initial quote phase. As the Broker goes through the application, the app will dynamically adjust to reflect OE/GI/UW as needed based on applicant answers.
- Click “Start Application” to begin application.
- Resources (DDL, CSB Agent Guide, CMS Guide, etc.) float at bottom throughout quoting/application process.
Your Quote
Medicare Supplement Insurance Policy

Prepared for:
Date:

Premiums

<table>
<thead>
<tr>
<th>Plan</th>
<th>Monthly</th>
<th>Quarterly</th>
<th>Semi-Annually</th>
<th>Annually</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>$[105.36]</td>
<td>$[312.97]</td>
<td>$[608.75]</td>
<td>$[1203.36]</td>
</tr>
<tr>
<td>F</td>
<td>$[105.36]</td>
<td>$[312.97]</td>
<td>$[608.75]</td>
<td>$[1203.36]</td>
</tr>
<tr>
<td>High Deductible F</td>
<td>$[105.36]</td>
<td>$[312.97]</td>
<td>$[608.75]</td>
<td>$[1203.36]</td>
</tr>
<tr>
<td>C</td>
<td>$[105.36]</td>
<td>$[312.97]</td>
<td>$[608.75]</td>
<td>$[1203.36]</td>
</tr>
<tr>
<td>N</td>
<td>$[105.36]</td>
<td>$[312.97]</td>
<td>$[608.75]</td>
<td>$[1203.36]</td>
</tr>
</tbody>
</table>

These quotes are based on the information you provided. The premiums and benefits vary by the plan selected. Plan choices may vary by state.

[Premium rates above include a 7% auto-renewal discount.]

For more information, or to apply for a policy, please contact:
[Agent/Agency Name]
[Agent/Agency Address]
[Agent/Agency Phone Number]
[Agent/Agency email]

Rates are subject to change. The policy's rate structure is based on the date of application. There is no guaranteed issue or guaranteed renewable option for Medicare Supplement Policies.

Guaranteed Renewable Life
Your policy cannot be renewed for any reason other than non-payment of premiums. If you fail to pay your premiums on time, your policy will lapse. If your policy lapses, you will be subject to underwriting at the time of reinstatement.

Pre-existing conditions
These policies will not pay any hospital or skilled nursing facility benefits incurred within six months from the effective date of coverage. This exclusion does not apply if you are applying for and are issued the policy under guaranteed issue status if on the date of application for the policy you had at least 12 months of prior creditable coverage or, if the policy is replacing another Medicare Supplement policy and you have already satisfied the Evidence of Prior Coverage or if you are under 65 or the waiting period associated with the application for the policy.

If you had less than six months prior creditable coverage, the pre-existing conditions exclusion will be reduced by the greatest of:

- The amount of creditable coverage
- The amount of other Medicare Supplement coverage

[Agent/Broker Use Only]

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Phone verification (PV)

Submitting the application

Completing the Phone Verification (PV) at the point of sale:
• Application is processed faster
• You get paid faster

What is a PV?
A PV is a phone interview that applicants must complete in order for CSB to process applications. The PV acts as an electronic signature and also verifies medical questions with the applicant.

What is a Case number?
During the PV, the applicant will receive a PV case number that should be included on the app before submitting.

Where do I call?
PV Line: 866.825.4822
Live PV Associates are available for you and your customer Monday – Friday from 7 a.m. to 7 p.m. central time.

✔ For Pre-Qualification questions, you can speak to an Underwriting Specialist by calling New Business at 877.454.0923, option 3.
# Phone verification

## When does my customer need a PV?

<table>
<thead>
<tr>
<th>Product</th>
<th>EXPRESS APP (no wet signature)</th>
<th>Phone/Fax (no wet signature)</th>
<th>Paper/Fax (with wet signature)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare Supplement (CHLIC, ARLIC, LOYAL)</td>
<td>OE/GI</td>
<td>Not needed*</td>
<td>Live PV</td>
</tr>
<tr>
<td>Underwritten</td>
<td>Live PV</td>
<td>Live PV</td>
<td>Live PV</td>
</tr>
<tr>
<td>States offering Preferred, Standard, STD II &amp; III classes</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Applicant verification in lieu of a PV

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

Point of sale approval

More information and FAQ is available in AgentView

POINT OF SALE APPROVAL NOW AVAILABLE

Policy issue processing and payments to you now happen faster.

- Accelerate your policy issue process and get paid faster.
- The interview remains the same with the addition of a few questions.
- Applicants will be required to provide all prescription medication and conditions.
Writing business

Required forms

- Certain marketing materials are required when completing a sale.
- For customers with an email address, use “send forms” in ExpressApp for ease.
- If no email address, provide the required forms via mail, in-person, fax, etc.
  - Outline of Coverage (required)
  - Application Packet (required for phone sales only)
  - Replacement Form, if replacing (contained in app packet, required)
  - Any other state-specific forms included in app packet (required)

1. Agent must certify on the Application that they provided the Applicant with all required documents.

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Types of submissions

**Open Enrollment¹ (OE)**
- Starts on first day of the month in which the applicant is both age 65 and enrolled in Part B
- The applicant can apply up to 90 days prior to this period starting
- Effective date not over 90 days from app sign date
- Applicant will receive Preferred rate
- **Medical questions should not be answered**

**Underwritten² (UW)**
- Health questions must be answered by applicant
- Phone Verification (PV) & Rx history check required
- Can be submitted 90 days prior to effective date

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¹. The Medicare Supplement Open Enrollment (OE) period lasts six months. OE generally starts on the first day of the month in which the applicant is both, age 65 or older and enrolled in Medicare Part B. Check with your state for any additional Open Enrollment periods. Submit a completed application. Medical questions should not be answered. All plans for sale in the state of residence will be available. During OE and guaranteed issue, plans should be quoted at the Preferred rate for the applicant's age, regardless of tobacco use. In Florida and Minnesota, regardless of Open Enrollment or guaranteed issue, plans should be quoted based on the applicant's age and tobacco usage, using the Tobacco and Nontobacco rates.

². Applications submitted outside open enrollment (excluding guaranteed issue),
Agent/Broker Use Only

Writing business

Types of submissions

Guaranteed Issue (GI) / Disenrollments

- Customer loses health coverage under certain circumstances and has guaranteed right to purchase Medicare Supplement Plans A, B, C or F offered by the company in the applicant’s state

- Medical questions should not be answered

- Applicant will receive Preferred rate


- Submit a copy of disenrollment / termination letter (additional documentation may be required for certain GI rights) to New Business

- Applications can be submitted 90 days prior to effective date

- Must apply within 63 calendar days following notification of loss of coverage or actual date that coverage terminates

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2. Check your state’s Outline of Coverage for available plans

3. Submission dates may vary by state. Please consult State DOI for any applicable state variances.
Writing business

Types of submissions

Disabled applicants\(^1\) under the age of 65

- Some states require Med Supp insurance companies to sell customers a Med Supp policy under age 65
- Refer to Medicare & You, the official government handbook, for details and updated state guidelines (also available online at medicare.gov)
- Completed applications must be mailed with wet signature and a check for premium

Writing business

Application guidelines

- Issue state and residence state based on the applicant primary residence
  - Agent must be licensed (resident or non-resident) in that state
- Premium calculations
  - Rate based on applicants age on sign date
  - Payment modal factors may apply
- Premium payments accepted from policy holder or immediate family member
  - No third-party payers
- Draft on Issue
  - All product applications will draft upon policy issue
  - For subsequent payments, applicants can choose their draft date (1st – 28th)
  - No monthly Direct Bill option
  - Checking and Savings accounts are both accepted

More information can be found in the Agent Guide located on AgentviewCigna.com

- Application Fee (where applicable)
  - May include an app fee (No app fee on CHLIC, check the state specific application for applicable fees)
- Phone Verification required for all UW applications
- Applications can be submitted 90 days prior to effective date
- Applications must be received no more than 30 days from the sign date
- All applications must be signed (or e-sign) by the policy-owner
  - A Power of Attorney (POA) may be acceptable. Proof of POA required at time of submission.

Note: The underwriter will make the final determination in all cases.
Your other life awaits in Monaco, June 7–11, 2020.

Qualification period* – March 1, 2019 through February 29, 2020

Qualifications*:

- NMOs with a minimum of $7,500,000 in production credits receive 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 two qualifiers and a guest for each.
- Agents with a minimum of $250,000 in production credits will be able to bring one guest.
- Earn 500% of IAP* for supplemental health

*See program flyer on Agent View for details
# Contact list

## CSB

<table>
<thead>
<tr>
<th>Contact</th>
<th>Phone</th>
<th>Fax</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agent resource line</td>
<td>877.454.0923</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Phone Verification (PV) hotline</td>
<td>866.825.4822</td>
<td></td>
<td><a href="mailto:CSBNewBusiness@Cigna.com">CSBNewBusiness@Cigna.com</a></td>
</tr>
<tr>
<td>All claims</td>
<td>866.459.1755</td>
<td>512.531.1480</td>
<td></td>
</tr>
<tr>
<td>New business</td>
<td>877.454.0923</td>
<td>888.695.2591</td>
<td><a href="mailto:CSBNewBusiness@Cigna.com">CSBNewBusiness@Cigna.com</a></td>
</tr>
<tr>
<td>Underwriting</td>
<td>877.454.0923</td>
<td></td>
<td><a href="mailto:CSBNewBusiness@Cigna.com">CSBNewBusiness@Cigna.com</a></td>
</tr>
<tr>
<td>Commissions</td>
<td>877.454.0923</td>
<td>512.531.1469</td>
<td><a href="mailto:CSBCommissions@Cigna.com">CSBCommissions@Cigna.com</a></td>
</tr>
<tr>
<td>Licensing and website registration</td>
<td>877.454.0923</td>
<td>888.832.4154</td>
<td><a href="mailto:CSBLicensing@Cigna.com">CSBLicensing@Cigna.com</a></td>
</tr>
<tr>
<td>Website login assistance</td>
<td>877.454.0923</td>
<td></td>
<td><a href="mailto:CSBAccountService@Cigna.com">CSBAccountService@Cigna.com</a></td>
</tr>
<tr>
<td>Product availability</td>
<td>877.454.0923</td>
<td></td>
<td><a href="mailto:CSBAgentMarketing@Cigna.com">CSBAgentMarketing@Cigna.com</a></td>
</tr>
<tr>
<td>Customer services</td>
<td>877.454.0923</td>
<td>888.670.0146</td>
<td><a href="mailto:CSBSupport@Cigna.com">CSBSupport@Cigna.com</a></td>
</tr>
<tr>
<td>FaxApp submission</td>
<td>877.454.0923</td>
<td>877.704.8186</td>
<td></td>
</tr>
<tr>
<td>Premium accounting</td>
<td>888.670.0146</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supplies</td>
<td></td>
<td></td>
<td>Refer to AgentView for ordering.</td>
</tr>
</tbody>
</table>

## Addresses

**New Business/Imaging**
PO Box 559015
Austin, TX 78755-9015

**Overnight and Express Mail**
Cigna Supplemental Benefits
11200 Lakeline Blvd., Suite 100
Austin, TX 78717

**Customer Services**
PO Box 26580
Austin, TX 78755-0580

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