CIGNA MEDICARE SUPPLEMENT:
CIGNA HEALTH AND LIFE INSURANCE COMPANY (CHLIC)

Cigna Supplemental Benefits

Agent/Broker Use Only

Together, all the way.®
916862 06/18
Why Cigna

Why we do what we do

Cigna Mission:
To help the people we serve improve their health, well being, and sense of security

Seniors deserve to live better lives
Focus on health care, not sick care
If seniors 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 N1.

• Medicare Supplement policies allow customers the freedom to choose ANY doctor, hospital or provider that accepts Medicare.

• Policies are guaranteed renewable for life. Ensures the plan will be there when customers need it most.

• Value-added customer programs.

• A nurse when customers need one. Our toll-free, 24 hour Health Information Line, allows customers to talk to a trained nurse, and get live support 24/7.

• MyPolicyHQ.com allows customers to easily review claims, change premium payment options, print temporary ID cards, and more!

• 95% of claims received electronically are auto-adjudicated, resulting in quick turnaround times for customers.

• Value for their money. Household discounts, no application fee.

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. Customer programs are not guaranteed insurance benefits with our Medicare Supplement insurance policies and services may be added or discontinued. Not all programs available in all states. Please check the state’s brochure for availability. All customer programs are provided through third-party vendors and are not administered by Cigna Health and Life Insurance Company.

4. A household premium discount may be available for qualified applicants. Availability may vary by state.
Cigna value

More for the broker

• Affordable 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 2-3 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

American Retirement Life Insurance Company (ARLIC)

Loyal American Life Insurance Company (LOYAL)

Cigna Health and Life Insurance Company (CHLIC)
Cigna Health and Life Insurance Company (CHLIC)

Product availability

2018 CHLIC expansion:
- IA
- LA
- NJ
- NV
- TN
- UT

Note: New expansion states are available on 10/1/2018.
Household discount will not be available in Idaho.

CHLIC available

CHLIC not available

Note: New expansion states are available on 10/1/2018.
Household discount will not be available in Idaho.
CHLIC Medicare Supplement

Product highlights

- **No Application Fee**
- **15-Month Advance**
- **No Interest on Advances**
- **7% Household Discount**
- **Cigna Healthy Rewards®**
- **Speed to Issue**
- **High Deductible F Plan**
- **24-hr Health Information Line**
Customer programs

Household Discounts

Encourages additional household members to purchase

Cigna offers a 7% household discount[^1] for our Medicare Supplement Insurance policies, insured by American Retirement Life Insurance Company (ARLIC) or Loyal American Life Insurance Company (LOYAL) and now Cigna Health and Life Insurance Company (CHLIC)

Household Discount:

- When more than one member of the household enrolls or is enrolled[^2] in a Medicare Supplement policy provided by or through an Affiliate company[^3] (where approved by state).

[^1]: Availability varies by state. Please consult plan documents. Household discount is called Spousal Discount in WA. In OR, Household discount is 12%. No Household discount is available in ID.
[^2]: Cigna will automatically adjust current qualified customers to the 7% (12% in OR) discount upon state approval.
[^3]: 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.
[^4]: 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".

- Automated quoting in Express App, Text Quote and Mobile Quote – discuss the potential savings for your customer during the quoting process

- **Household[^4]** is defined as a condominium unit, a single family home, or an apartment unit within an apartment complex
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 network provide access to over 9,0002 facilities.

Complementary and alternative medicine
Reduced rates from over 32,5002 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.

Hearing exams, aids and protection devices
Through Amplifon, save 40% on hearing exams and 20% on aids4. 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.

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

Laser Vision Correction (LASIK)
Reduced rates at over 1,000 participating facilities3.

Note: Not all programs available in all states. A discount program is NOT insurance, and you must pay the entire discounted charge.
1. American Specialty Health: June 2018. Subject to change.
2. LasikPlus; July 2018. Subject to change.
3. Amplifon: July 2018. Subject to change.
### Resources

**CHLIC benefit chart**

```
<table>
<thead>
<tr>
<th></th>
<th>A</th>
<th>B</th>
<th>C</th>
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<tbody>
<tr>
<td></td>
<td>Basic, including 100% Part B coinsurance</td>
<td>Basic, including 100% Part B coinsurance</td>
<td>Basic, including 100% Part B coinsurance</td>
<td>Basic, including 100% Part B coinsurance</td>
<td>Basic, including 100% Part B coinsurance</td>
<td>Hospitalization and preventive care paid at 100% other basic benefits paid at 50%</td>
<td>Hospitalization and preventive care paid at 100% other basic benefits paid at 75%</td>
<td>Basic, including 100% Part B coinsurance</td>
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<td></td>
<td>Part B excess (100%)</td>
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<td></td>
<td>Out-of-pocket limit $5,240; paid at 100% after reached</td>
<td>Out-of-pocket limit $2,240; paid at 100% after reached</td>
<td>Out-of-pocket limit $2,620; paid at 100% after reached</td>
<td>Out-of-pocket limit $5,240; paid at 100% after reached</td>
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<td></td>
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</tbody>
</table>

*Plan F also has an option called a high-deductible Plan F. This high-deductible Plan F pays the same benefits as Plan F after one has paid a calendar year $2,240 deductible. Benefits from high-deductible Plan F will not begin until out-of-pocket expenses exceed $2,240. 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.

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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?
- Insured by Cigna Health and Life Insurance Company
- New rate schedule makes this policy more competitive at all ages for male and female
- Great rates on Plans F and G
- No application fees
- 24-hour Health Information Line

What makes Cigna different?
- Established company that’s easy to work with
- Highly competitive commissions
- Six-month advance with no interest**
- Online quoting and paperless applications with Express App
- No wet signature required
- Clean cases issue in three to five days

Come grow with us.
Your customers will appreciate competitive products from a trusted source. Call [COMPANY PHONE NUMBER] or email [COMPANY EMAIL] to learn more about Cigna’s policies.

Competitive rates in

〈State〉

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

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

PROFITABLE. RELIABLE.

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 – 7% per sale
- 15-month advance with no interest**
- A proven field sales

A POLICY YOU CAN SELL
A BRAND YOU CAN TRUST

New Cigna Medicare Supplement coming soon

Together, all the way.*

[Company Logo]

* Availability varies by state.
** On advancement schedule to be determined.

For more information about the new Cigna Medicare Supplement product, call the Cigna Medicare Service Center at [COMPANY PHONE NUMBER]. Cigna Medicare Advantage plans are offered by Cigna HealthCare of New England, Inc. in Maine and Cigna HealthCare of New York, Inc. in New York. Medicare Supplement plans are offered by Cigna HealthCare of New England, Inc. in Massachusetts, Connecticut, and Rhode Island, Cigna HealthCare of New York, Inc. in New York, and Cigna HealthCare of New Jersey, Inc. in New Jersey. Medicare Supplement plans are not offered in Puerto Rico or the Virgin Islands.
# Resources

## Product brochures

### Feel confident in your decision

A Medicare Supplement Insurance plan, also called a Medigap plan, is a separate policy that works with Medicare Parts A and B and helps you manage your medical expenses. Medicare Supplement insurance helps protect you against high out-of-pocket costs by helping pay for eligible health care expenses not covered by Medicare.

### Freedom to choose your doctors

You can use any doctor who accepts Medicare. There are no provider networks or providers you need to see. You can go to the doctors you know and trust.

### Guaranteed renewable policy for life

Your policy is guaranteed to be renewable for the premium you paid at time, and you cannot be dropped out. It has no maximum based on your health, no matter if your health changes. Premiums can only change annually if the policy purchased is attched to Original Medicare. Your premium may also change if the Medicare Part A or B premium rates change. In this case, your policy will be revised to show any out of pocket costs for you.

### Value for your money

Our goal is to provide cost-effective coverage without sacrificing the quality service and support you deserve. A monthly premium discount is available for qualified applicants.

### Access to benefit information

You will have access to all of your benefit and claim information online through MyCigna. Set up automatic premium payments, and use our 24/7 card services. Your contact information, even when you're out of the office, is available online.

### Service you can count on

Our knowledgeable, caring representatives are ready to assist you by answering your questions and providing guidance. We are committed to providing fast, friendly, efficient customer service at all times.

### Cigna.com teams are here to help for you behind the scenes. Medicare Part A & B claims are managed electronically which eliminates paperwork for both you and your doctor.

### Programs

Our customer programs provide additional value to our plans:

- **24/7 Health Information Line:** If you need guidance on medical treatment or have a health-related question, you can always get the support you need.
- **Value discounts:** Save on routine vision service like lenses and transportation at more than 20,000+ locations nationwide.
- **Hearing discounts:** Receive discounts on home-based hearing aids and all diagnostic services and testing at more than 3,000 locations.
- **Health and wellness discounts:** Enjoy discounts on pop-up weight and nutrition programs like LivingWell.
- **Fitness class and equipment discounts:** Save on enrollment rates and annual dues.

### Benefits Not Covered By Medicare

- **Medicare Part B deductibles**
- **Medicare Part B excess charges**
- **Medigap policy benefits**
- **Medigap policy deductibles**
- **Medicare Part B coinsurance**
- **Medicare Part B copayments**
- **Medicare Part B Medicare Advantage plan**
- **Medicare Part B Medicare managed care plan**
- **Medicare Part B Medicare Advantage plan**
- **Medicare Part B Medicare managed care plan**
- **Medicare Part B Medicare Advantage plan**
- **Medicare Part B Medicare managed care plan**
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- **Medicare Part B Medicare managed care plan**
## Resources

Materials on AgentViewCigna.com

### 2018 CHLIC Medicare Supplement release timeline

We are rolling out our new Medicare Supplement plans, insured by Cigna Health and Life Insurance Company (CHLIC), this fall in the following states: IA, LA, NV, NJ, TN, and UT. We will notify you when you can order materials.

<table>
<thead>
<tr>
<th>State</th>
<th>Release date</th>
<th>Materials</th>
</tr>
</thead>
<tbody>
<tr>
<td>Iowa</td>
<td>10-1-18</td>
<td>Application, Outline/Rates, Brochure</td>
</tr>
<tr>
<td>Louisiana</td>
<td>10-1-18</td>
<td>Application, Outline/Rates, Brochure</td>
</tr>
<tr>
<td>Nevada</td>
<td>10-1-18</td>
<td>Application, Outline/Rates, Brochure</td>
</tr>
<tr>
<td>New Jersey</td>
<td>10-1-18</td>
<td>Application, Outline/Rates, coming soon</td>
</tr>
<tr>
<td>Tennessee</td>
<td>10-1-18</td>
<td>Application, Outline/Rates, coming soon</td>
</tr>
<tr>
<td>Utah</td>
<td>10-1-18</td>
<td>Application, Outline/Rates, Brochure</td>
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</tbody>
</table>

CHLIC Med Supp is now available in the following states: AL, AZ, CO, CT, GA, ID, IN, IL, KY, KS, MD, MI, MN, MO, MS, NC, OH, OK, PA, SC, SD, TX, and WI. Check out our product availability chart to see all of the products available in your state. To order materials, please visit [AgentView](https://agentview.cigna.com).
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 Hearing Aid products, like Amplifon (previously HearPO) products for one to two years. Low price guarantee. If you are less satisfied and Amplifon will beat it by 10% - 20% in diagnostic services and testing on select locations nationwide.

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

Weight and nutrition
Save up to 30% off weight and nutrition programs – including Jenny Craig®, Nutrisystem®, Advocare® and more.

Fitness clubs
Access a national network of more than 60,000 clubs and exercise centers that provide discount off the initiation and/or monthly service fees with a free七 free trial membership or a free six-month membership at 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 6/1/2014
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
Quoting
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.

READY
SET
LAUNCH
Skyrocket your sales with Cigna's new Med Supp
Click here to learn more.
Quoting

Express App

Cigna Medicare Supplement
Flexible Choice Cancer and Heart Attack & Stroke
Accident Treatment
Cancer Treatment
Accident Expense
Individual Whole Life

Paperless Quotes, Applications, and Submissions
- 100% online quoting and application
- Automates business processing for fast issue
- Get paid commissions lightning fast with ExpressApp
- No wet signature needed

Click here to quote

My EXPRESS APPs
Quoting

Start a quote

Enter the applicant’s information into the fields.

To continue click the **Quick Quote** button.
Quoting
Quote page

Cigna Health and Life Medicare Supplemental Solutions

Medicare Supplement
Private health insurance designed to supplement original Medicare
Insured by Cigna Health and Life Insurance Company

Preferred Plan F

$114.74
Quoting
Quote page
Quoting

Quoting spouses

Medicare Supplement
Private health insurance designed to supplement original Medicare
Insured by Cigna Health and Life Insurance Company

Guarantee Issue
Open Enrollment

Qualify Now

Plan A
$95.30

Plan F
$119.12

Plan HDF
$35.74

Plan G
$97.53

Plan N
$82.88

Plan A
$111.32

Plan F
$139.15

Plan HDF
$41.75

Plan G
$113.97

Plan N
$95.84

Household Discount *
(applicable to all applicants)

$35.74
$139.15

$35.74
$139.15

-$2.69
-$10.48

Leroy Jenkins 71
Lucy Jenkins 70
*Premiums shown are based on a non-tobacco rate class.

Initial
$174.89

Austin, TX

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Quoting

Multiple companies
Quoting

Proposals

Your Quote
Medicare Supplement Insurance Policy

Prepared for:
Date:

Prepared for:
Date:

Prepared for:
Date:

Prepared for:
Date:

Premiums

Plan | Monthly | Quarterly | Semi-Annually | Annually
-----|---------|-----------|---------------|---------
A    | $105.36 | $312.97   | $608.75       | $1203.36|
F    | $105.36 | $312.97   | $608.75       | $1203.36|
High | $105.36 | $312.97   | $608.75       | $1203.36|
Deductible F | $105.36 | $312.97   | $608.75       | $1203.36|
C    | $105.36 | $312.97   | $608.75       | $1203.36|
N    | $105.36 | $312.97   | $608.75       | $1203.36|

These quotes are based on the information you provided. The premiums and benefits vary by the plan selected. Plan costs are subject to change. The policy's rate structure is based on the premium will increase each year due to increases in your age. Please complete an application to obtain coverage. Please see the Outline of the benefits issued by each plan.

CIGNA Medicare Supplement Insurance
Cigna Health and Life Insurance Company

Exclusions and limitations
The benefits of this policy will not duplicate any benefits paid by Medicare. The combined benefits of this policy and the benefits paid by Medicare will not exceed 100 percent of the Medicare eligible expenses incurred.

These policies will not pay benefits for the following:

- The Medicare Part B deductible (not applicable in Part F)
- Any expense which you are not legally obligated to pay in an amount to which a change in your insurance
- Any services which are not medically necessary as determined by Medicare
- Any portion of any expense for which payment is made by Medicare or other government

Pre-existing conditions
These policies will not pay any expenses incurred for care or treatment of a pre-existing condition for the first 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 six months of prior creditable coverage or, if the policy is replacing another Medicare Supplement policy and a six-month waiting period has already been satisfied. Evidence of prior coverage or replacement must be on the application for the policy.

If you had less than six months prior creditable coverage, the pre-existing Conditions limitation will be reduced by the aggregate amount of creditable coverage. If the policy is replacing another Medicare Supplement policy, credit will be given for any portion of the 6 months prior that has been satisfied.
Phone verification
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.
## 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 States offering Preferred, Standard, STD II &amp; III classes</td>
<td>Live PV</td>
<td>Live PV</td>
<td>Live PV</td>
</tr>
</tbody>
</table>

*Applicant verification in lieu of a PV

Live PV: 7am to 7pm, M-F, call 866-825-4822

For **Pre-Qualification** questions, you may speak to an Underwriter by calling New Business at **877.454.0923**
Phone verification

Point of sale approval

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.

More information and FAQ is available in AgentView
Writing business

Required forms

Marketing Materials needed when completing a sale: (use “send forms” in ExpressApp for ease!)

- Outline of Coverage (required)
- Brochure (optional)
- Replacement Form, if replacing (contained in app packet, required)
- Any other state-specific forms included in app packet (required)
Writing business

Types of submissions

Open Enrollment\(^1\) (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 6 months prior to this period starting
- Effective date not over 180 days from application date
  - WI applications may be taken up to 90 days prior to the insured’s eligibility
- Applicant will receive Preferred rate
- Medical questions should not be answered

Underwritten\(^2\) (UW)

- Health questions must be answered by applicant
- Phone Verification (PV) & Rx history check required
- Can be submitted 180 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).
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.
- Submit a copy of disenrollment / termination letter (additional documentation may be required for certain GI rights) to New Business.
- Applications can be submitted 180 days prior to effective date.
- Must apply within 63 calendar days following notification of loss of coverage or actual date that coverage terminates.

Disabled applicants 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.


2. Check your state’s Outline of Coverage for available plans.
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 (Important Update as of 8/15/18)
  • 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

• 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 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) is not acceptable except OE or GI, or other circumstances as determined during medical underwriting. Proof of POA required

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

Set sail for Bermuda in 2019

- **Qualification period**: March 1, 2018 through February 28, 2019
- **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.

*See program flyer on Agent View for details*
Contacts – Cigna Supplemental Benefits

Telephone and Email
• Agent Resource Line: 877.454.0923
• Phone Verification (PV): 866.825.4822; PV email: CSBNewBusiness@Cigna.com
• Claims: 866.459.1755
• Sales Training Team email: CSB.SalesTraining@Cigna.com
• Agent Marketing email: CSBAgentMarketing@Cigna.com

To reach any of the following departments, call: 877.454.0923:
• New Business – email to CSBNewBusiness@Cigna.com
• Underwriting – email to CSBNewBusiness@Cigna.com
• Commissions – email to CSBCommissions@Cigna.com
• Licensing & Website Registration – email to CSBLicensing@Cigna.com
• Website Log-in Assistance – email to CSBAccountService@Cigna.com
• Product Availability – email to CSBAgentMarketing@Cigna.com
• Customer Services – email to CSBSupport@Cigna.com

Supply Orders
• Issues with supply orders – email to uconnect.cigna@1touchpoint.com

Fax Numbers
• New Business Requirements: 888.695.2591
• Fax App Submission: 877.704.8186
• Customer Services: 888.670.0146
• Premium Accounting: 888.670.0146
• Commissions: 512.531.1469
• Licensing: 888.832.4154

Addresses
• Overnight and Express Mail: 11200 Lakeline Blvd., Suite 100 Austin, TX 78717
• New Business Address: P.O. Box 559015, Austin, TX 78755-9015
• Customer Services Address: P.O. Box 26580, Austin, TX 78755-0580
CHLIC

Multi-year launch

READY SET LAUNCH

Skyrocket your sales with Cigna’s new Med Supp