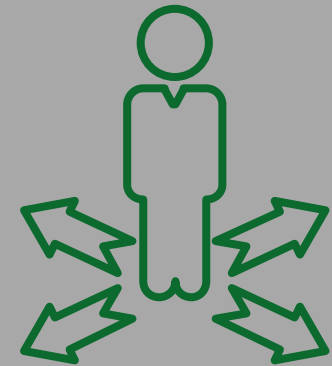


U.S. INDIVIDUAL  
SALES TRAINING

# DOING BUSINESS WITH CIGNA SUPPLEMENTAL BENEFITS (CSB)



U.S. Individual Sales Training

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**Together, all the way.®**

887289 Offered by: Connecticut General Life Insurance Company or Cigna Health and Life Insurance Company.



# Agenda

- About Cigna
- Cigna supplemental benefits value
- Cigna companies
- Why choose Cigna
- Why recommend supplemental insurance
- Cigna Supplemental Benefits product portfolio
- Tips for selling supplemental benefits
- How to contact with Cigna
- Broker tools & resources
- Resources/contacts

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## About Cigna

- A global health service leader in business for more than 200 years
- Sales capabilities in 30 countries
- More than 86 million customer relationships throughout the world.
- A full suite of medical, dental and supplemental products.
- 24/7 customer service and care teams to answer customers' coverage questions and to support their health care needs.

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# Cigna supplemental benefits value

Cigna Supplemental Benefits, is a key provider of supplemental health products in the United States. We offer innovative individual supplemental benefits that help the people we serve improve their health, well being and sense of security.

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## Cigna companies

Cigna has several entities in which they file products under:

- American Retirement Life Insurance Company (ARLIC)
  - Medicare Supplement
  
- Loyal American Life Insurance Company (LALIC)
  - Flexible Choice Cancer and Heart Attack & Stroke
  - Accident Expense
  - Accident Treatment
  - Individual Whole Life
  - Cash Advantage Critical Illness
  - Medicare Supplement
  
- Cigna Health and Life Insurance Company (CHLIC)
  - Medicare Supplement
  
- Companies that also fall under the Cigna umbrella:
  - Sterling

# Why choose Cigna

## Strong reputation

- Financial ratings
- Experience

## Competitive advantages

- Broad product portfolio
- More value for customer
- Quality customer service
- Long-term relationships with brokers and customers

## Easy enrollment

- Multiple channels: paper, online, in-person
- Supports multiple carriers with online enrollment
- Custom communication materials
- Education focus
- No added cost
- Low or no participation requirements

## Simple administration

- Helpful technical support
- Easy information access
- Simple to pay and manage bills
- Individual recordkeeping
- Easy claim process
- Easy Billing

## Why choose Cigna *(Continued...)*

- Benefits and incentives

**Check out all of our current sales  
incentives on AgentView  
Benefits & Incentives > Sales Promotions**

# WHY RECOMMEND SUPPLEMENTAL INSURANCE?

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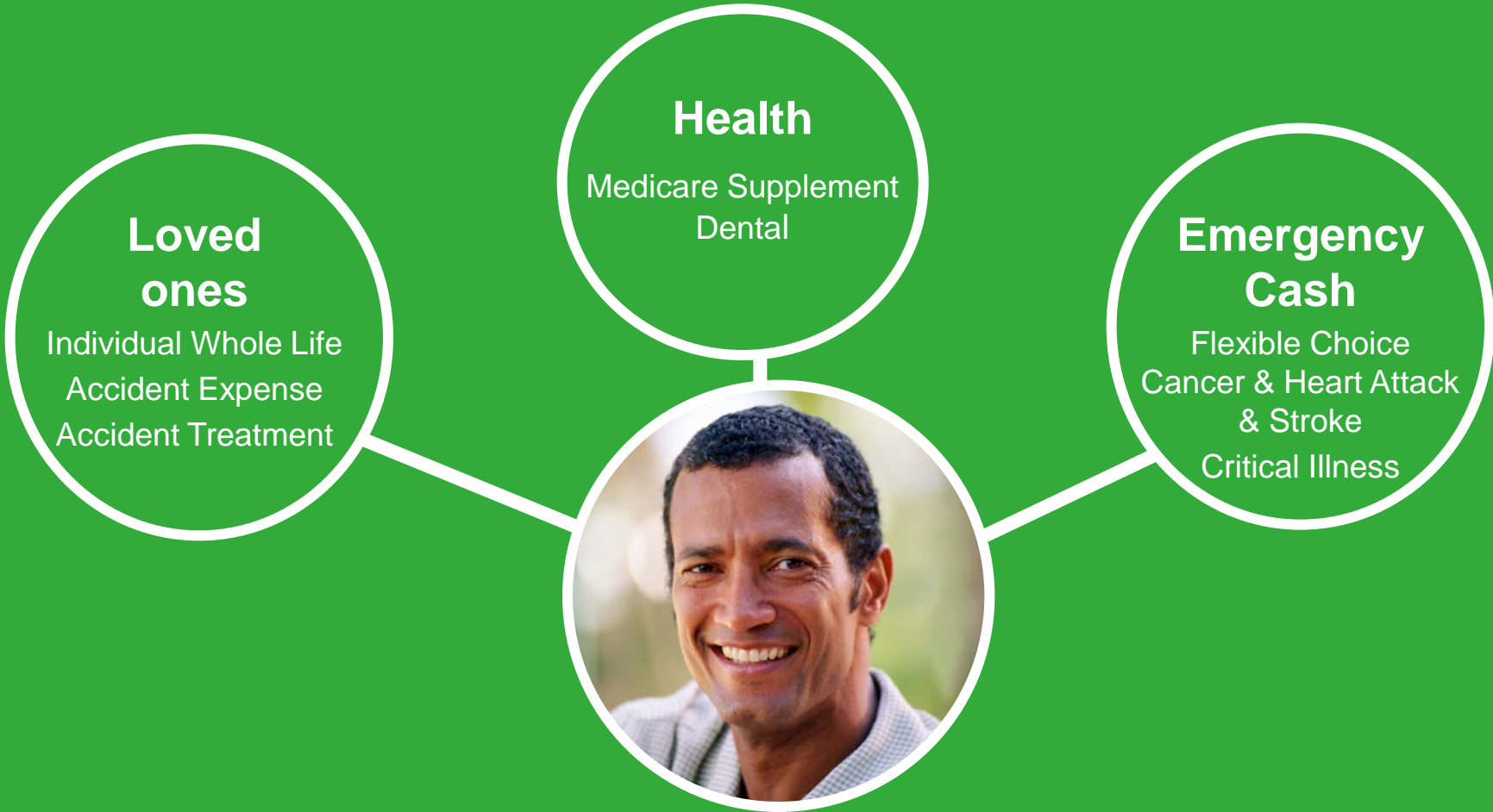
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# Cigna Supplemental Benefits



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# “Win” for everyone

## For customers:

- **Affordable:** Enhance benefit portfolio without added costs
- **Flexible:** Provide more choices to diverse customer population
- **Protection:** Help customers achieve greater financial security
- **Access:** May not need underwriting – guaranteed issue
- **Personalized:** Enables customers to personalize benefit choices that meet their individual goals

## For Brokers/Agents:

- Provides you with the opportunity to meet the needs of your customer
- Competitive commissions and bonus programs
- A wide range of products to meet customers' needs
- Tools and support to help grow and retain your business
- Increases your sales!
- You told them about the product first

## The need for financial protection

**4.8** days  
average  
national  
hospital stay<sup>1</sup>

**2/3**  
live  
paycheck  
to paycheck<sup>2</sup>

**\$2,157**  
average inpatient  
hospital stay  
per day<sup>3</sup>

**1 in 8**  
treated for  
accidents  
every year<sup>4</sup>

Every **40**  
**seconds**  
a stroke occurs<sup>5</sup>

**Out-of-pocket average cost of  
accident/injury is high:<sup>6</sup>**

**\$4,112 for an accidental injury  
\$14,444 for a critical illness**

**Many underestimate the lost income  
impact of an unexpected health issue:<sup>6</sup>**

**\$26,900 for an accidental injury  
\$50,600 for a critical illness**

**49% have less than \$1,000 on hand to pay out-of-pocket medical expenses**

**66% couldn't bear financial costs associated with a serious injury or illness<sup>7</sup>**

1. CDC, May 2015

2. American Payroll Association Survey, 2012

3. Kaiser Family Foundation, 2013

4. National Safety Council, "Industry Facts," 2014

5. American Stroke Association 2012

6. MetLife "New research reveals why value extends beyond employees; accident and critical illness insurance are surprisingly good for business!" 2014.

7. Aflac Workforces Report. 2014.

# CIGNA SUPPLEMENTAL BENEFITS PRODUCT PORTFOLIO

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

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# Supplemental benefits product portfolio

MED SUPP • WHOLE LIFE • *Critical Choice* CANCER & HEART • ACCIDENT EXPENSE

The collage displays six insurance product cards:

- ENJOY LIFE YOUR WAY:** Insurance policies for Medicare Supplement. Includes the slogan "Together, all the way." and the Cigna logo.
- PREPARE FOR LIFE:** Individual Whole Life Insurance Policy. Includes the slogan "Together, all the way." and the Cigna logo.
- LOOKING AHEAD: CRITICAL CHOICE POLICIES:** Financial peace of mind if you face a serious diagnosis. Includes the slogan "Together, all the way." and the Cigna logo.
- LOOKING AHEAD: ACCIDENT EXPENSE INSURANCE POLICY:** Help protect against the high costs of cancer. Includes the slogan "Together, all the way." and the Cigna logo.
- LOOKING AHEAD: CANCER TREATMENT INSURANCE POLICY:** Flexible Choice Cancer and Heart Attack & Stroke Insurance. Includes the slogan "Together, all the way." and the Cigna logo.
- LOOKING AHEAD: ACCIDENT TREATMENT INSURANCE POLICY:** Helping you focus on your recovery... not your medical bills. Includes the slogan "Together, all the way." and the Cigna logo.

*Flexible Choice* CANCER & HEART • CANCER TREATMENT • ACCIDENT TREATMENT

1. All value added service customer programs are provided through third-party vendors and are not administered by American Retirement Life Insurance Company.
2. 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.
3. Does not apply to applicants during open enrollment or any guaranteed issue period.
4. Only available if both individuals apply at the same time.
5. May vary by state.
6. Optional riders available for an additional premium.
7. Rates can only be increased if rates are adjusted for all class members.

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## Supplemental benefits product details

### Bundle Accident Treatment, Cash Advantage Critical Illness with cancer, heart & stroke policies.

#### Cancer Treatment

Fixed benefits to help pay for a broad range of cancer treatments, care and associated costs.

#### Cash Advantage Critical Illness

Provides lump sum benefits when diagnosed with one of 15 critical health conditions.

#### Accident Treatment

Indemnity benefits to help pay for a broad range of treatments when injured in a covered accident.

#### Individual Whole Life

Designed to help pay final expenses with Level and Modified benefits to provide coverage under a variety of health conditions

#### Critical Choice

Provide lump sum benefits on the first diagnosis of internal cancer, malignant melanoma and carcinoma in-situ or various heart conditions and stroke.

#### Medicare Supplement

For customers who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help payout-of-pocket expenses plus value added service programs<sup>1</sup>

#### Flexible Choice Cancer, Heart Attack & Stroke

Provide lump sum benefits for diagnosis of cancer and/or heart conditions and stroke with the flexibility to add multiple riders for recurrence, restoration and more.

#### Accident Expense

Provides benefits for incurred expenses when a covered accident occurs with Accidental Death and Dismemberment Benefits included for not additional premium.

1. All value added service customer programs are provided through third-party vendors and are not administered by American Retirement Life Insurance Company.

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4. Only available if both individuals apply at the same time.

5. May vary by state.

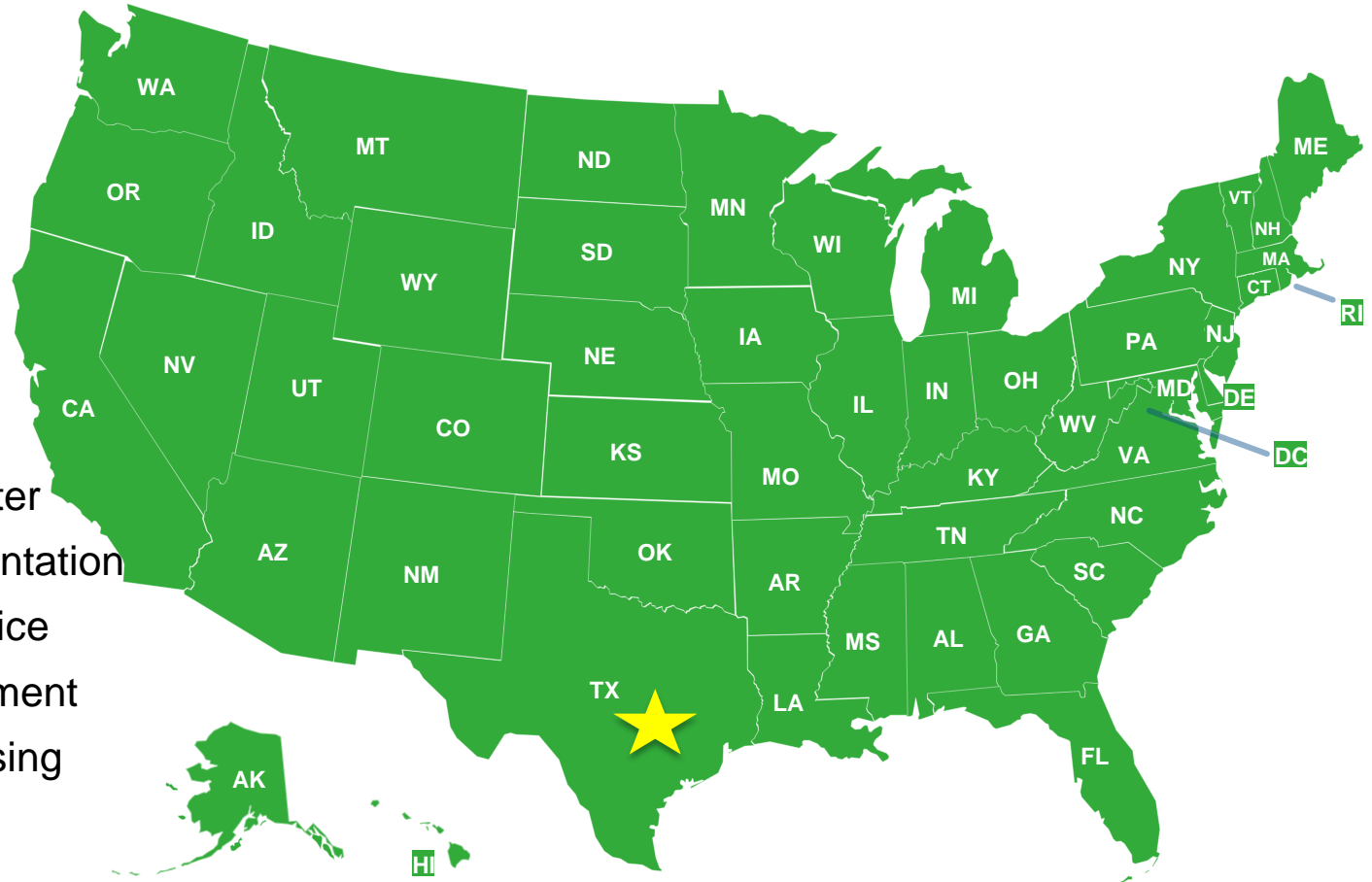
6. Optional riders available for an additional premium.

7. Rates can only be increased if rates are adjusted for all class members.



# Cigna supplemental benefits administration office

All products are managed in Austin, Texas.



- Sales Call Center
- Policy Implementation
- Customer Service
- Billing & Enrollment
- Claims Processing
- Renewals
- Marketing

## U.S. INDIVIDUAL SALES TRAINING






# Product availability chart

- Located in AgentView
- Check product availability in the selling states.
- State information is updated regularly

**SUPPLEMENTAL BENEFITS PRODUCT AVAILABILITY CHART**  
as of 01/01/2016

Insured By Loyal American Life Insurance Company & American Retirement Life Insurance Company. All products and state availability are subject to change.



State	MEDICARE SUPPLEMENT				COMPANION WHOLE LIFE		ACCIDENT EXPENSE						INDIVIDUAL WHOLE LIFE
	Plans	HHD	STD II & III	CP			B	PT	CAI	CI	DD	VAB	
Alabama	● A, F, G & N	●	●	●			●	●	●	●		●	●
Alaska	● A, F, G & N				●*		●	●	●	●	●	●	●
Arizona	● A, F, G & N	●	●	●			●	●	●	●	●	●	●
Arkansas	● A, F, G & N	●	●	●			●	●	●	●	●	●	●
California	● A, F, G, N												
Colorado	● A, F, G & N				●*	+							●
Connecticut	● A, F, G & N												●
Delaware	● A, F, G & N	●	●	●			●	●	●	●	●	●	
D.C.	● A, F, G & N				●*		●	●	●		●	●	●
Florida	● A, F, G & N			●									
Georgia	● A, F, G & N	●	●	●			●	●					●
Hawaii	● A, F, G & N				●*	+	●	●	●	●	●	●	●
Idaho	● A, B, C, D, F, G & N	●		●			●	●	●	●	●	●	●
Illinois	● A, F, G & N	●	●	●			●	●	●	●	●	●	●
Indiana	● A, F, G & N				●*	+	●	●	●	●	●	●	●

■ = Products Insured by American Retirement Life Insurance Company. All products and state availability are subject to change.

● = Express App available

▲ = Express APP NOT available

\* = Combo application

⊕ = Separate application

B = Base policy

HHD = Household discount

STD II & III = Standard II and III rate classes

CP = Customer programs

PT = Parent Benefit

CAI=Catastrophic Accidental injury

CI = Customer programs

DD = Parent Benefit

VAB =Catastrophic Accidental injury



# TIPS FOR SELLING SUPPLEMENTAL BENEFITS



Achieving success when it matters most

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# Qualifying good supplemental customer

Qualify  
customers

Starts with a consultative conversation regarding their entire benefits portfolio.

## Customer commitment

- Understand customer's motivation to add Supplemental benefits
- Ask about current pain points regarding benefits portfolio

## Need for Supplemental solutions

- Learn about customer demographics and access to disposable income
- How many benefits offered today and current participation

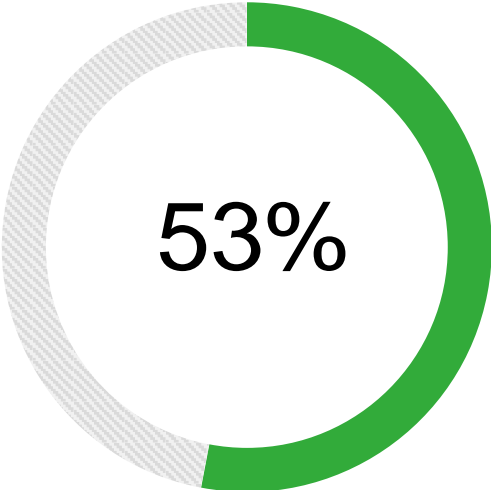
## Successful enrollment criteria

- Be mindful of customer characteristics that would impede a successful enrollment such as medical history
- Advocate a joint medical and supplemental enrollment
- Ask probing questions to understand administrative limitations Internet resources

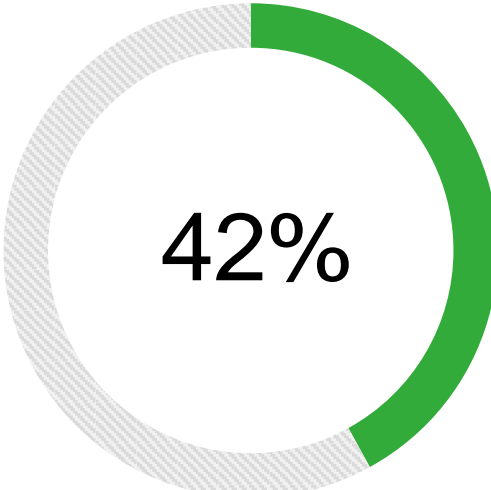
Focus on solutions, not products

# Customer education and communication are keys to success

**Plan enrollment strategy**

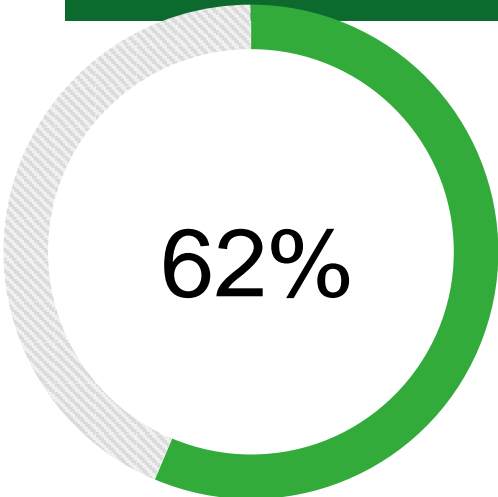


53% of customers want more help understanding how their benefits work and how they help meet their needs.<sup>1</sup>



42% of customers are not confident that they use their benefits effectively now.\*

**Better understanding = Better enrollment**



62% of customers view enrollment rates as most important criteria for evaluating the success of their supplemental benefits programs.<sup>1</sup>

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1. Metlife 12<sup>th</sup> Annual Study of Employee Benefit Trends, 2014.



# Customize to customer needs and wants

**Create  
the right  
portfolio**

## Understand needs:

- customer demographics
  - % Millennials
  - % Gen Xers
  - % Baby Boomers
- Income levels
- Geographic preferences
- Product preference

## Identify gaps:

- Analyze current offering
- Determine what's missing
- Look for solutions that target key needs
- Find opportunities to bundle products

## Bundle example

Male, age 41, Nashville

**Cash Advantage Critical Illness - \$57.57**

Cancer/Heart / Specified Diseases

\$10K each category

+ Hospital / ICU \$900 / day

**Accident Treatment - \$12**

(Basic option, Occupation Class 1)



**Total Monthly Cost**

**\$69.57**

# BROKER TOOLS & RESOURCES

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# Phone Verification

## 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?

Live PV Associates are available for you and your customer Monday – Friday from 8 a.m. to 6 p.m. central time. PV Line: 866.825.4822

**Completing the Phone Verification (PV) at the point of sale  
Helps the application to get processed faster!**

# AgentView

Your Virtual Home Office

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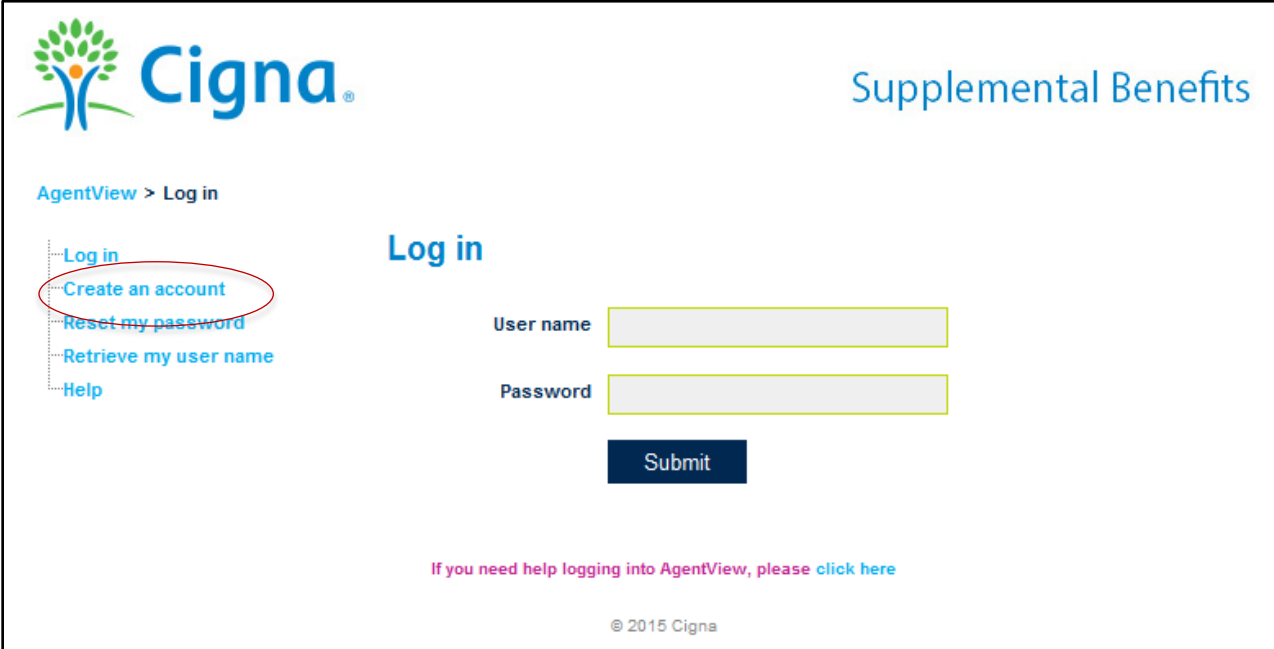




## Welcome to Your Online Office - AgentView

- Create your own personal account
- View your New and Active customer information
- Track Production and Commissions
- Stay up to date on Product Availability
- Build your business with Ads and Merchandise
- Access Marketing Materials, Applications, Training Links, Important Notifications
- Stay on top of Sales Benefits and Incentives
- Access to Express App – online quoting and submissions

Create an account at:  
[agentviewcigna.com](http://agentviewcigna.com)



**Cigna** Supplemental Benefits

AgentView > Log in

Log in  
**Create an account**  
Reset my password  
Retrieve my user name  
Help

**Log in**

User name

Password

Submit

If you need help logging into AgentView, please [click here](#)

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# Express App

Online Quoting and Enrollment Tool

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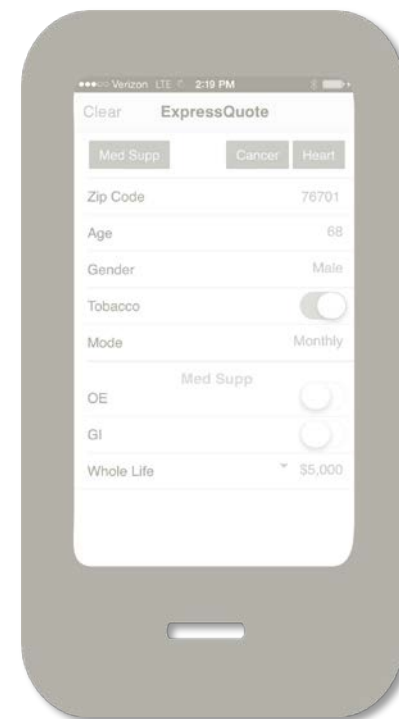


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## Express App

- What is Express App?
  - An online tool for calculating rates and submitting applications electronically.
  - Receive a quick quote for your client Send proposals to applicants via email.
  - The Declinable Drug list is easily searchable by typing in the letters or words of a drug.
  - Eliminates RFI's (Missing Data).
  - iPad Compatible
  - Quotes can be delivered via text message
- Express App mobile quoting resources
  - Mobile app that allows you to quote from your smart phone.\*
  - Text 'MOBILE' to 84900
  - A welcome text will be sent to you with a link to open #EXPRESSQuote to your phone.

### Mobile quoting: #EXPRESSQuote



\*Your carrier's message and data rates may apply. See AgentView for complete Terms of Use and Privacy Policy.

# Broker/Agent Resources

## Telephone

Agent Resource Line: 877.454.0923

Phone Verification (PV): 866.825.4822

Claims: 866.459.1755

## Fax

New Business: 888.695.2591

Paper App Submission: 877.704.8186

Customer Services: 888.670.0146

Supplies: 888.417.8267

Commissions: 512.531.1469

Licensing: .888.832.4154

## Express Way

Agent Contracting tool: [www.AgentExpressWay.com](http://www.AgentExpressWay.com)

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# Thank You!

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