

# WIN-WIN-WIN.



## Sell three in-demand benefits in one new Dental, Vision & Hearing policy.

With our new Cigna Flexible Choice Dental, Vision & Hearing policy, you can sell three of the supplemental benefits customers want most – all in one simple policy. What makes this product so exciting is that Cigna Flexible Choice Dental, Vision & Hearing is different from other policies of its kind. Here's a glimpse of how it works.

Customers can visit the provider of their choice, or take advantage of lower rates and discounts by choosing from a national dental network of over 85,000 participating providers using Careington's Maximum Care PPO network.

### Value and benefits that grow over time.

- › First year coverage starts at 60% and by year four is 90%.\*
- › A disappearing deductible option that reduces the deductible to \$0 in the fourth year.
- › Together, the increasing benefits and disappearing deductible option mean your customers could have a \$0 deductible and only a 10% co-pay after the third year.\*

### Coverage that's instant, flexible and predictable.

- › No waiting period for dental if customer is replacing dental coverage.
- › Optional 100% preventive care coverage.
- › Maximum coverage up to \$5,000.
- › Guaranteed renewable for life.\*\*

### Competitive commissions, sales support and incentives.

- › Learn about how you can earn \$50 or more for selling Dental, Vision & Hearing in [our bonus program](#).
- › Heaped or level commission options.
- › Clean cases issued in three to five business days.



Access a full suite of ready-to-use sales tools, marketing materials and our online application system, Express App, on **AgentView**.

Together, all the way.®



\*Dental major restorative benefits are maxed at 60% in years 2+ with 60% for all years if waiting period is waived. Hearing benefits are 0% in year one and increase to 70%, 80% and to 90% in successive years.

\*\*The policy cannot be terminated for any reason other than nonpayment of premium or material misrepresentation in the application for insurance.

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