



1. Benefits and benefit amounts may vary by state and all benefits payable are subject to the terms and conditions of the policy.
2. Only available if both individuals apply at the same time. Discount is applied to the policy of the youngest spouse.
3. May vary by state.
4. Optional riders available for an additional premium. Rider availability varies by state.
5. Subject to the company's right to increase premiums on a class basis.

Loyal American Life Insurance Company, PO Box 26580, Austin, TX 78755-0580.

This brochure is designed as a marketing aid and is not to be construed as a contract for insurance. The full terms and conditions of coverage are stated in, and governed by, an issued policy and riders. This information is not intended to provide complete product coverage information. Consult our product brochure or our outline of coverage for complete product information and coverage details. **THE ACCIDENT EXPENSE POLICY AND ACCIDENT TREATMENT POLICY PROVIDES LIMITED BENEFIT COVERAGE FOR AN ACCIDENTAL INJURY ONLY. THE LUMP SUM HEART ATTACK & STROKE POLICY PROVIDE LIMITED BENEFITS and should be used to supplement existing medical coverage. THE LUMP SUM CANCER AND CANCER TREATMENT POLICY ARE CANCER ONLY POLICIES and should be used to supplement existing medical coverage.** This is a solicitation for insurance. An insurance agent/producer will contact you.

Policies have exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. For cost and complete details of coverage call your insurance agent/producer or the company. Premium and benefits vary by the policy selected. Availability varies by state.

THESE PRODUCTS PROVIDE LIMITED BENEFITS. THIS IS NOT MAJOR MEDICAL OR COMPREHENSIVE HEALTH INSURANCE. THIS PRODUCT DOES NOT PROVIDE THE MINIMUM ESSENTIAL COVERAGE NECESSARY TO AVOID PENALTY UNDER THE AFFORDABLE CARE ACT OF 2010 (ACA)

Policy form numbers in OK: LY-ACC-BA-OK, LY-LSC-BA-OK, LY-LSH-BA-OK, LY-CT-BA-OK, LY-AI-BA-OK. In TN: LY-ACC-BAB-TN, LY-LSC-BA-B-TN, LY-LSH-BA-B-TN, LY-CT-BA-B-TN, LY-AI-BA-B-TN. In OR: LY-LSC-BA-B-OR, LY-LSH-BA-B-OR, LY-CT-BA-B-OR, LY-AI-BA-B-OR.

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## CIGNA SUPPLEMENTAL BENEFITS

All products insured by Loyal American Life Insurance Company.



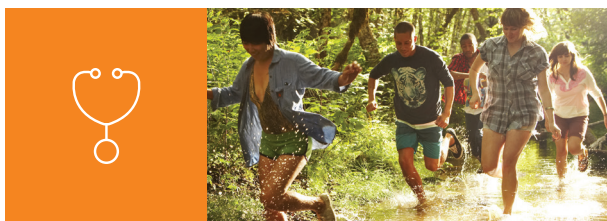
Together, all the way.®

## Adding peace of mind

When an unexpected illness or accident happens, your focus should be on getting better – not on financial worries.

At Cigna, we want to do everything we can to help. Cigna supplemental insurance policies, insured by Loyal American Life Insurance Company, can pay for many of the expenses that aren't covered by your primary health insurance – giving you peace of mind and the freedom to focus on what really matters.

Contact your licensed, independent agent to learn how Cigna may be able to help you.



### Accident Treatment Insurance policy

Indemnity benefits to help pay for a broad range of treatments when injured in a covered accident.<sup>1</sup>

- › Issue ages: 18–74 and dependents<sup>3</sup>
- › Guaranteed renewable to age 80<sup>5</sup>
- › Lump-sum cancer and heart attack & stroke riders available<sup>4</sup>
- › Available hospital, ICU and return of premium riders<sup>4</sup>
- › Benefits: Burn, coma, broken bones, surgical, ambulance, accidental death and dismemberment, family lodging and more<sup>1</sup>



### Accident Expense Insurance policy

Provides benefits for incurred expenses when injured in a covered accident. Accidental Death & Dismemberment benefits included for no additional premium.<sup>1</sup>

- › Maximum annual benefit amounts: \$2,500 to \$25,000 to reimburse covered expenses<sup>1</sup>
- › Issue ages: Birth–74<sup>3</sup>
- › Guaranteed renewable to age 80<sup>5</sup>
- › Available declining deductible benefit, parent benefit and additional riders<sup>4</sup>



### Individual Whole Life Insurance policy

Helps pay final expenses. Benefits provide coverage to help protect what is most important to you.<sup>1</sup>

- › No annual policy fee
- › 5% spousal premium discount<sup>2</sup>
- › Death benefit amounts: \$2,000 to \$25,000<sup>1</sup>
- › Issue ages: 50–85
- › No height/weight chart
- › Accidental death benefit to age 100 rider<sup>4</sup>



### Flexible Choice Cancer and Heart Attack & Stroke Insurance policies

Provides lump-sum benefits for diagnosis of cancer, heart attack or stroke, or after receiving a covered procedure for a heart condition. Offers the flexibility to add multiple riders for recurrence, restoration and more.<sup>1</sup>

- › Benefit amounts: \$5,000 to \$100,000<sup>1</sup>
- › Issue ages: 18–99 and dependents<sup>3</sup>
- › Guaranteed renewable for life<sup>5</sup>
- › Riders available for additional coverage<sup>4</sup>



### Cancer Treatment Insurance policy

Fixed benefits to help pay for a wide range of cancer treatments, care and related costs.<sup>1</sup>

- › Issue ages: 18–99 and dependents<sup>3</sup>
- › Guaranteed renewable for life<sup>5</sup>
- › Available lump-sum cancer and heart attack & stroke riders<sup>4</sup>
- › Available hospital, ICU and return of premium riders<sup>4</sup>
- › Benefits: Radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments, and more<sup>1</sup>