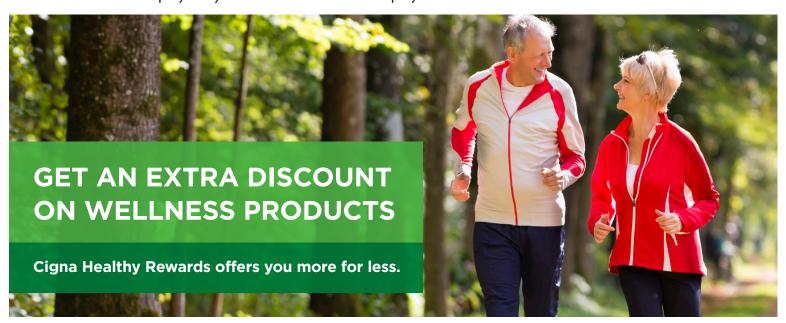
Cigna Medicare Supplement Solutions.

Insured by American Retirement Life Insurance Company, Cigna Health and Life Insurance Company or Loyal American Life Insurance Company



Healthy Rewards®1 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 20,000² 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 aids from Amplifon (previously HearPO) plus free batteries for two years. Low price guarantee – find a local quote for less and Amplifon will beat it by 5%. Plus, get 40% off diagnostic services and testing at more than 3,500² locations nationwide.

Alternative medicine

Save up to 25% off chiropractic, acupuncture and massage services.

Weight and nutrition

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

Fitness clubs

Access a national network of more than 12,000² fitness clubs and exercise centers that offer a minimum 10% discount off the initiation and/or monthly dues, and a free trial membership or a free introductory session at participating fitness facilities.

Together, all the way.



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 9/1/2014



No insurance company or its agents are connected with or endorsed by Medicare, Social Security or any other governmental agency. This is a solicitation for insurance. An insurance agent may contact you. For specific costs and further details of the coverage, including exclusions and reductions or limitations and the terms under which the policy may be continued in force, contact the company. Medicare Supplement insurance policies are underwritten by American Retirement Life Insurance Company or Loyal American Life Insurance Company.

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