Welcome to Cigna Supplemental Benefits

Agent/Broker Use Only

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Cigna Mission

To improve the health and vitality of those we serve.



- We care deeply about our customers, patients and coworkers
- We partner, collaborate and keep our promises
- We innovate and adapt
- We create a better future together
- We act with speed and purpose

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Cigna Value

For our brokers

- ✓ The internationally recognized **Cigna name-brand**.
- ✓ **Ranked #15** on the 2023 Fortune 500 List
- ✓ Cigna named to the **Dow Jones North America and World Indices** in 2019.
- ✓ Supplemental insurance policy selections[1] for all stages of life, including valuable Critical Illness coverage and Life Insurance for customer **peace of mind**
- ✓ **Cost-effective** premiums and rates so customers can find what works best for them
- ✓ All policies are Guaranteed Renewable – ensures the policy will **be there** when customers need it most[2]
- ✓ Tools and services to help make it **easy** to quote multiple policies for your customer, and submit your business electronically
- ✓ 'Phone Sales' capabilities for all Cigna products, making it **easy** to write business in your Resident and Non-Resident licensed states!
- ✓ eSignature features available for in-person and remote* sales to allow for a smooth application process, eliminating the need for a phone verification
- ✓ **Fast** policy issue times, with an average turnaround time of 3-5 days.
- ✓ **Commissions** paid daily
- ✓ **Agent Resource Center** representatives are available to take your call M-F, 8am – 5:30pm CT at **877.454.0923**.

1. Not all policies are available in all states.
2. Subject to the company's right to increase premiums on a class basis. Not all policies are guaranteed renewable for life, see policy documents for guaranteed renewable age limitations and details.
3. Financial strength and credit ratings represent the opinions of the rating agencies with respect to the financial ability to meet claim obligations and the creditworthiness of an obligor to meet its senior unsecured financial obligations, respectively. The above statement is not exclusive. Financial or credit rating information for a particular Cigna subsidiary may be requested by contacting Cigna, or by visiting www.Cigna.com

* available only for Underwritten Medicare Supplement applications

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CSB Portfolio



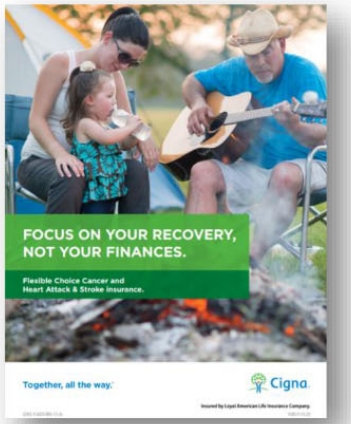
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Cigna Supplemental Benefits Product Portfolio



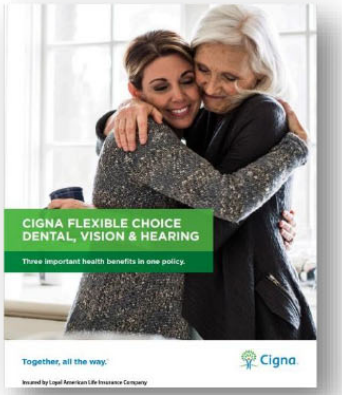
Medicare Supplement

For customers who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value added service programs.



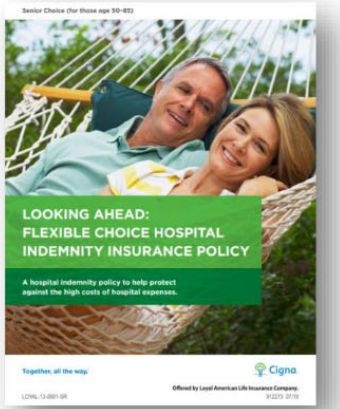
Flexible Choice Dental, Vision & Hearing

Covers care that goes above and beyond routine check-ups and protects you from high out-of-pocket costs.



Flexible Choice Cancer and 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, specified disease, accidents and more.



Flexible Choice Hospital Indemnity

Indemnity benefits to help pay for a broad range of hospital expenses.

Access the Cigna Supplemental Product Portfolio with additional details here

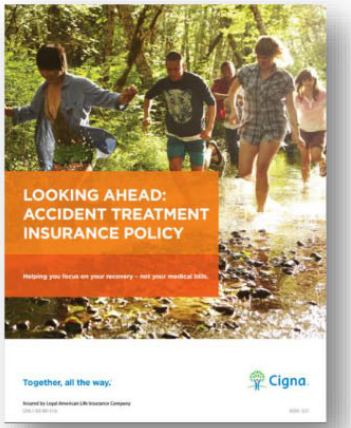
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Cigna Supplemental Benefits Product Portfolio



Cancer Treatment

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



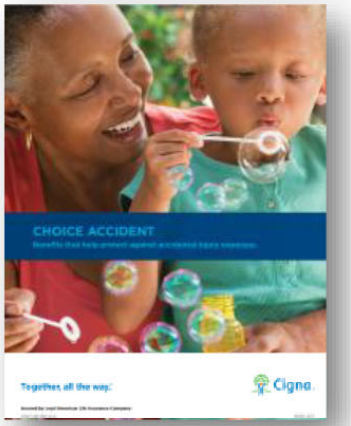
Accident Treatment

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.



Choice Accident

Indemnity benefits to help pay for a broad range of treatments when injured in a covered accident with options to cover parents and disabilities incurred from the injury.

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Access the Cigna Supplemental Product Portfolio with additional details here

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Medicare Supplements

Insured by Loyal American Life Insurance Company, Cigna Health & Life Insurance Company and Cigna National Health Insurance Company



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Cigna Medicare Supplement Product Suite



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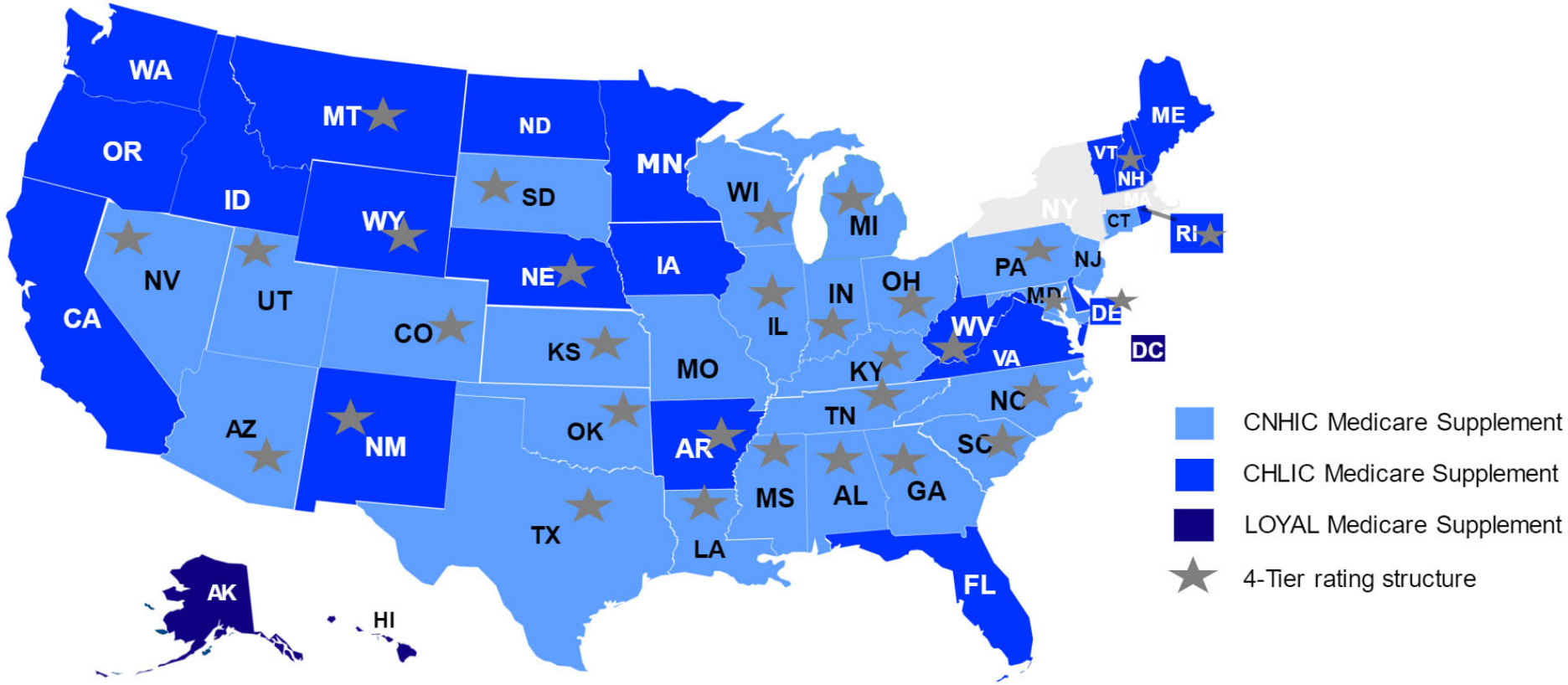
Product Suite Highlights



1. Multi-Policy Household discount varies by charter and state
2. Cigna Healthy rewards discount LOYAL is through Silver & Fit fitness program; CHLIC/CNHIC is through Active & Fit Direct℠
3. Inside Rx, Health Information Line, and USA Senior Care Network
4. 4-Tier rating structure available in ARLIC, CHLIC, and CNHIC charter
5. No Application fees on CHLIC and CNHIC states

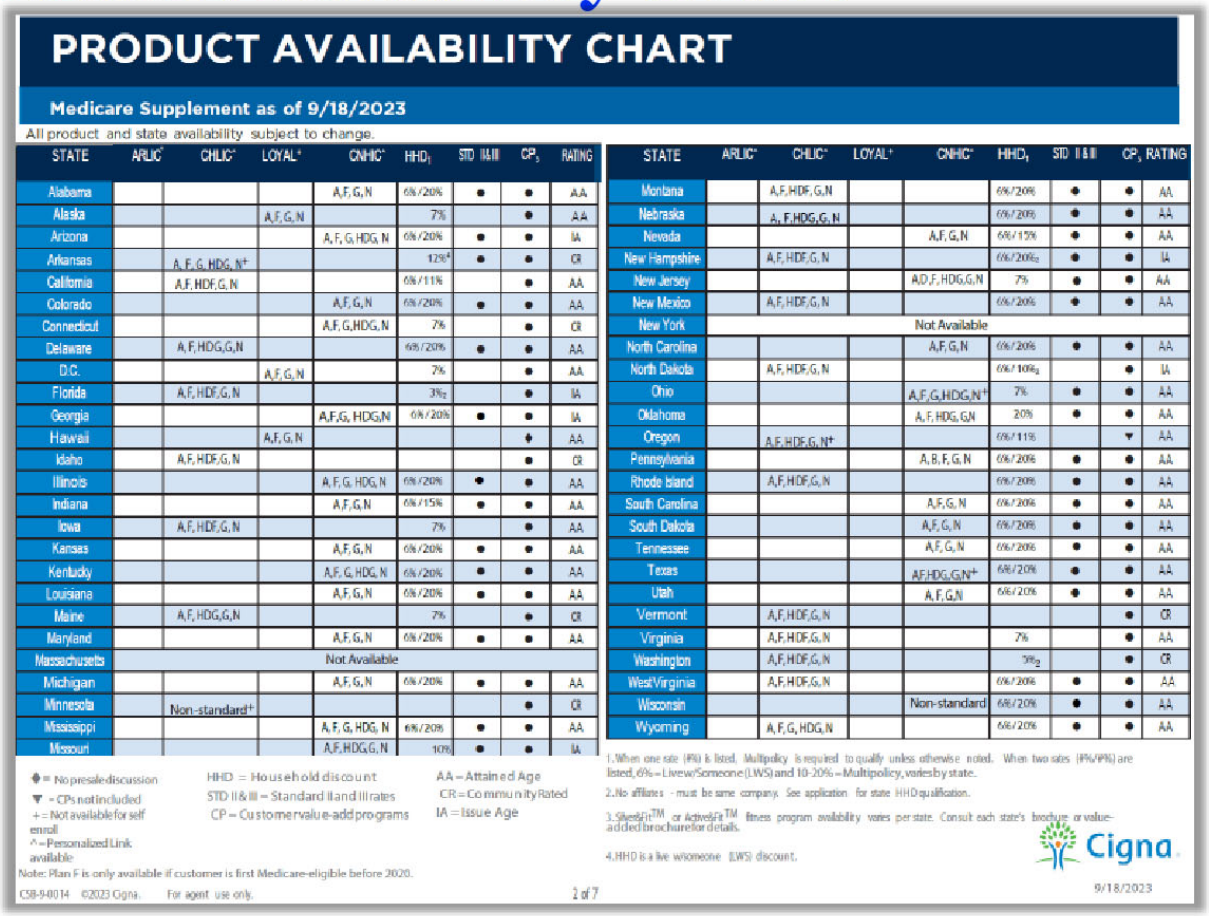
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Product Availability



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Product Availability Chart



PRODUCT AVAILABILITY CHART

Medicare Supplement as of 9/18/2023

All product and state availability subject to change.

STATE	ARLIC^	CHLIC^	LOYAL+	CNHIC^	HHD1	STD II&III	CP3	RATING
Alabama				A,F,G,N	6%/20%	●	●	AA
Alaska			A,F,G,N		7%		●	AA
Arizona				A,F,G,HDG,N	6%/20%	●	●	IA
Arkansas		A,F,G,HDG,N+			12%4	●	●	CR
California		A,F,HDF,G,N			6%/11%		●	AA
Colorado				A,F,G,N	6%/20%	●	●	AA
Connecticut				A,F,G,HDG,N	7%		●	CR
Delaware		A,F,HDG,G,N			6%/20%	●	●	AA
D.C.			A,F,G,N		7%		●	AA
Florida		A,F,HDF,G,N			3%2		●	IA
Georgia				A,F,G,HDG,N	6%/20%	●	●	IA
Hawaii			A,F,G,N				◆	AA
Idaho		A,F,HDF,G,N					●	CR
Illinois				A,F,G,HDG,N	6%/20%	◆	●	AA
Indiana				A,F,G,N	6%/15%	●	●	AA
Iowa		A,F,HDF,G,N			7%		●	AA
Kansas				A,F,G,N	6%/20%	●	●	AA
Kentucky				A,F,G,HDG,N	6%/20%	●	●	AA
Louisiana				A,F,G,N	6%/20%	●	●	AA
Maine		A,F,HDG,G,N			7%		●	CR
Maryland				A,F,G,N	6%/20%	●	●	AA
Massachusetts	Not Available							
Michigan				A,F,G,N	6%/20%	●	●	AA
Minnesota		Non-standard+					●	CR
Mississippi				A,F,G,HDG,N	6%/20%	●	●	AA
Missouri				A,F,HDG,G,N	10%	●	●	IA

STATE	ARLIC^	CHLIC^	LOYAL+	CNHIC^	HHD1	STD II&III	CP3	RATING
Montana		A,F,HDF,G,N			6%/20%	●	●	AA
Nebraska		A,F,HDG,G,N			6%/20%	●	●	AA
Nevada				A,F,G,N	6%/15%	●	●	AA
New Hampshire		A,F,HDF,G,N			6%/20%5	●	●	IA
New Jersey				A,D,F,HDG,G,N	7%	●	●	AA
New Mexico		A,F,HDF,G,N			6%/20%	●	●	AA
New York	Not Available							
North Carolina				A,F,G,N	6%/20%	●	●	AA
North Dakota		A,F,HDF,G,N			6%/10%5		●	IA
Ohio				A,F,G,HDG,N+	7%	●	●	AA
Oklahoma				A,F,HDG,G,N	20%	●	●	AA
Oregon		A,F,HDF,G,N+			6%/11%		▼	AA
Pennsylvania				A,B,F,G,N	6%/20%	●	●	AA
Rhode Island		A,F,HDF,G,N			6%/20%	●	●	AA
South Carolina				A,F,G,N	6%/20%	●	●	AA
South Dakota				A,F,G,N	6%/20%	●	●	AA
Tennessee				A,F,G,N	6%/20%	●	●	AA
Texas				AF,HDG,G,N+	6%/20%	●	●	AA
Utah				A,F,G,N	6%/20%	◆	●	AA
Vermont		A,F,HDF,G,N					●	CR
Virginia		A,F,HDF,G,N			7%		●	AA
Washington		A,F,HDF,G,N			3%2		●	CR
WestVirginia		A,F,HDF,G,N			6%/20%	●	●	AA
Wisconsin				Non-standard	6%/20%	●	●	AA
Wyoming		A,F,G,HDG,N			6%/20%	●	●	AA

◆ = No presale discussion
▼ = CPs not included
+ = Not available for self enroll
^ = Personalized Link available
HHD = Household discount
STD II&III = Standard II and III rates
CP = Customer value-add programs
AA = Attained Age
CR = Community Rated
IA = Issue Age

Note: Plan F is only available if customer is first Medicare-eligible before 2020.

1. When one rate (#%) is listed, Multipolicy is required to qualify unless otherwise noted. When two rates (#%/#%) are listed, 6% = LivewoSomeone (LWS) and 10-20% = Multipolicy, varies by state.
2. No affiliates - must be same company. See application for state HHD qualification.
3. SilverSneakers™ or Active&Fit™ fitness program availability varies per state. Consult each state's brochure or value-added brochure for details.
4. HHD is a live w/someone (LWS) discount.

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Product Availability Chart

- Updated regularly
- Located in Producer Portal: Dashboard > resource center > product info
- Check the availability in selling states where you have resident and non-resident licenses

Chart shown for illustrative purposes only. Please visit www.CignaforBrokers.com to view complete Product Availability Chart.

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Product Availability Chart reflects all product availability.
Provides additional details for Medicare Supplement, Flexible Choice Cancer and Heart Attack & Stroke, Hospital Indemnity, Cancer Treatment, and Accident Treatment.

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Cigna Medicare Supplement Household Discounts

Living with Someone (LWS) HHD

6% discount

Cigna has a **6% household discount** for our CNHIC & some CHLIC Medicare Supplement Insurance policies

When is my customer eligible?

When the insured lives in a household[3] with **another person who is 18 years or older[6]**

Multi-Policy HHD[2]

Up to 20%[1] discount

Cigna offers up to a **20%[1] household discount[3]** for our CNHIC & some CHLIC Medicare Supplement Insurance policies

When is my customer eligible?

When **more than one member** of the household[3] enrolls or is enrolled[4] in the same Medicare Supplement company or through an Affiliate company[5] (where approved by state)

There is Automated quoting in Express App, Text Quote and Mobile Quote – discuss the potential savings for your customer during the quoting process, and apply the discount real-time on your application

1. Availability varies by state. Please consult plan documents. Household discount is called Spousal Premium Discount in WA.
2. Medicare Supplement Insurance policies Insured by Loyal American Life Insurance Co. (LOYAL); Cigna National Health Insurance Co. (CNHIC); Cigna Health and Life Insurance Company (CHLIC).
3. Household is defined as a condominium unit, a single-family home, or an apartment unit within an apartment complex. 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".
4. Cigna will automatically adjust current qualified customers to the discount upon state approval.
5. Affiliate company is defined as an insurance company that is under common ownership or control with Loyal American Life Insurance Company, Cigna National Health Insurance Co. or Cigna Health and Life Insurance Co. and that is a member of the same insurance holding company system.
6. Qualifications vary by state. Make sure to check state specific materials.

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Cigna Healthy Reward



Fitness club memberships
Enjoy access to over 16,000 + local fitness centers and over 4,000 virtual workouts. Participating clubs are part of the Active & Fit network.



Virtual Workouts
Get fit virtually and take advantage of more than 2,000 workouts at a reduced month subscription rate from Daily Burn.



Specialty Provider Discounts
Get up to 25% off specialty health practitioner services including acupuncturists, chiropractors, massage therapists, physical and occupational therapists, podiatrists and registered dieticians.



Nutritional Home Delivery Meal Service
Mom's Meals are refrigerated meals that can be purchased for you or a loved one tailored to health needs (wellness, diabetic friendly, heart healthy, etc.) with free shipping.



Wearable Fitness Devices
Track activity, exercise, sleep, and more with Fitbit devices at a great discount.



Save With Cigna Vision
Discounts for routine vision services, exams and eyeglasses from more than 20,000 locations nationwide



Hearing Exams and Hearing Aids
Save up to 40% on hearing testing and diagnostics and up to 25% on brand-name hearing aids through Amplifon. You'll also enjoy a 60-day hearing aid trial period and money back guarantee. During the trial period all follow-up visits and screenings are free.



Laser Vision Correction (LASIK)
Enjoy freedom from glasses and contacts with LASIK. Cigna customers can receive up to $1,000 off LASIK from one of 600 provider locations nationwide.

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Healthy Rewards programs are NOT insurance. Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.

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Additional Member Discounts

Inside RX
Search medication prices at more than 60,000 participating pharmacies with an 80%[1] average savings. Administered by Inside Rx & Powered by Express Scripts.[2]
www.insiderx.com/CSB

USA Senior Care Network (F, G, N – ONLY)
Premium discount applied when a customer has a hospital stay at a hospital in the network.[4]

24-Hr Health Information Line
Members can call toll free 24/7/365 and speak with a health advocate.[3]

1. Average savings based on usage and Inside Rx data as compared to cash prices; average savings for all generics are 78%; 37% for select brand medications; restrictions apply.
2. **INSIDE RX PRESCRIPTION DISCOUNT CARD IS NOT INSURANCE.** Cannot be used by persons covered by state-or federal-funded programs such as Medicare, Medicaid or Tricare to purchase Inside Rx featured medications, even if processed outside the benefit as an uninsured (cash-paying) patient. Must be under 65 to purchase Advair® HFA, Anoro® Ellipta®, Arnuity® Ellipta®, Breo® Ellipta®, Incruse® Ellipta®, Flovent® Diskus®, Flovent® HFA. Cannot be used with any insurance benefit or copay assistance programs. Inside Rx Pets card is only for use with prescriptions written and dispensed for animals at a participating pharmacy. Inside Rx Prescription Discount Card is not recommending or endorsing any pharmacy or drug, or providing medical advice. All trademarks associated with pharmacy and drug names are the property of their respective owners. Because pricing shown online is subject to change in real time, Inside Rx cannot guarantee that the price you pay at the pharmacy will always be the price that is displayed in advance of purchase. Estimated retail prices, where available, reflect average retail prices for cash-paying purchases based on Inside Rx data, which may change in real time.
3. Health advocates hold current nursing licensure in a minimum of one state, but are not practicing nursing or providing medical advice in any capacity as a health advocate.
4. Members are not required to use a hospital in the USA Senior Care Network

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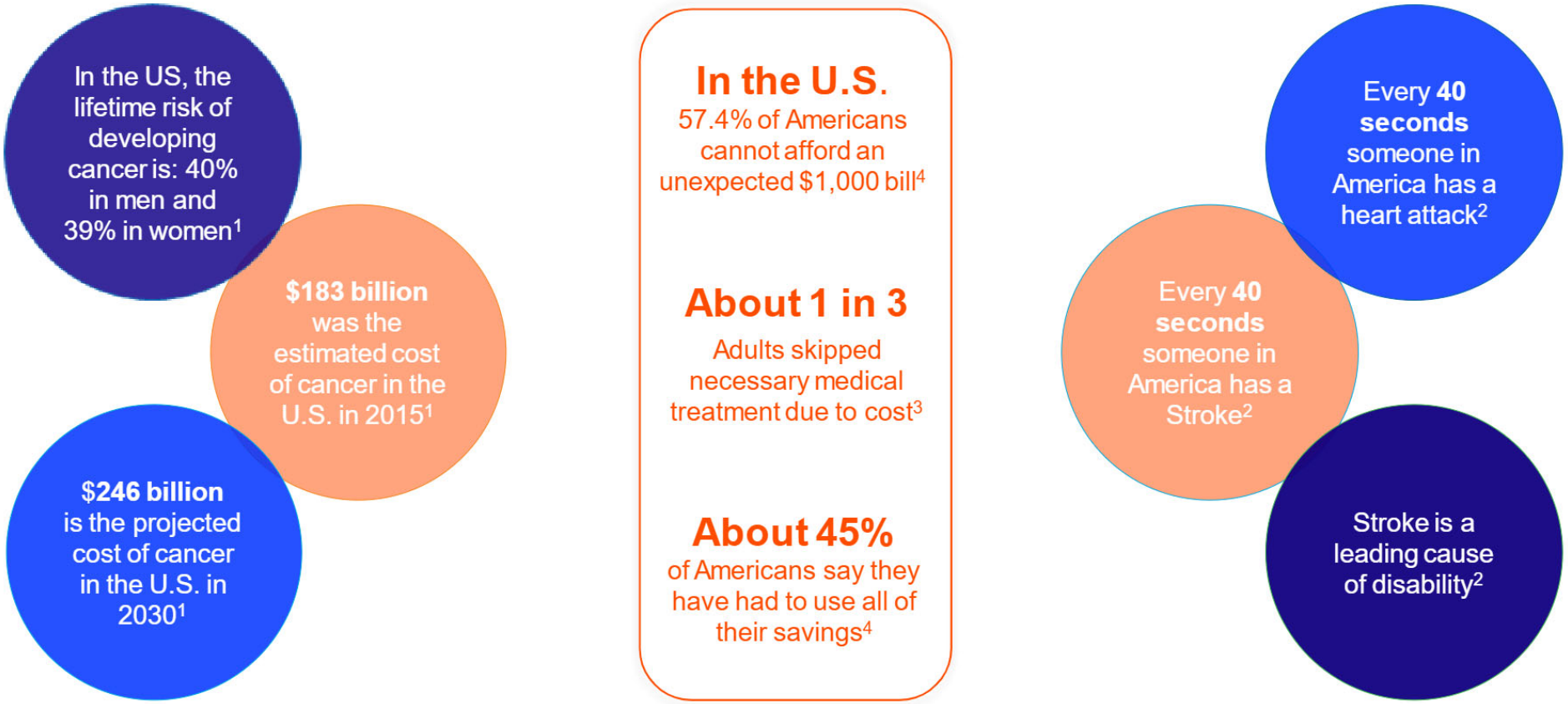
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Supplemental Health and Life



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Why the need for Supplemental Insurance?

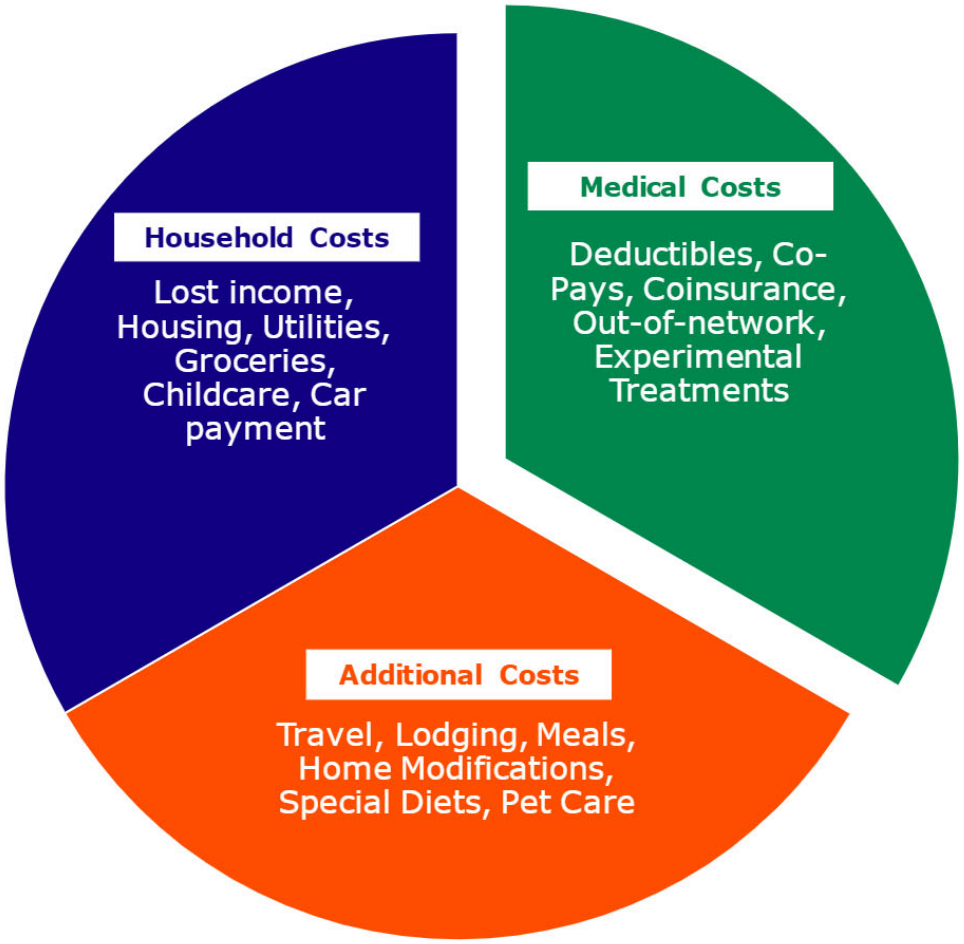


1. American Cancer Society, Cancer Facts & Figures 2022
2. American Heart Association, 2022 Heart Disease and Stroke Fact Sheet.
3. BankRate.com survey Heath Care Costs Retrieved 9/2022
4. GoBankingRates Survey December 2019 – Americans Have Less than 1,000 in savings. Retrieved 9/2022

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The needs

Medical costs are only one slice of the pie



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Positioning

For

Individuals and families, of all ages, concerned about supporting their finances during a critical event.

Customers concerned about unexpected expenses and out of pocket exposure.

Flexibility

Benefits paid directly to the customer to use any way they would like, as well as riders for added benefits.

Focus

Policy adds financial security and gives customers the freedom to focus on what matters after a critical event:
RECOVERY



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Dental, Vision and Hearing

Flexible Choice



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Policy highlight page

- Issue Age 18 - 89 (18 - 49, 50 - 89)
  Guaranteed Renewable for Life
- Unisex, uni-tobacco rates
  No medical underwriting
- No Application Fee
  No Annual policy fee
- Individual, Spousal, Single Parent and Family Coverage Available with Competitive Rates
- Extensive network
  85,000+ In Network Dentists
  35,000+ Vision providers
  5,600+ Hearing locations



1. Refer to state specific brochure and the Outline of Coverage for full policy/rider benefit details, state variations, exclusions and limitations.
2. Subject to the company's right to increase premiums on a class basis. See policy documents for details.

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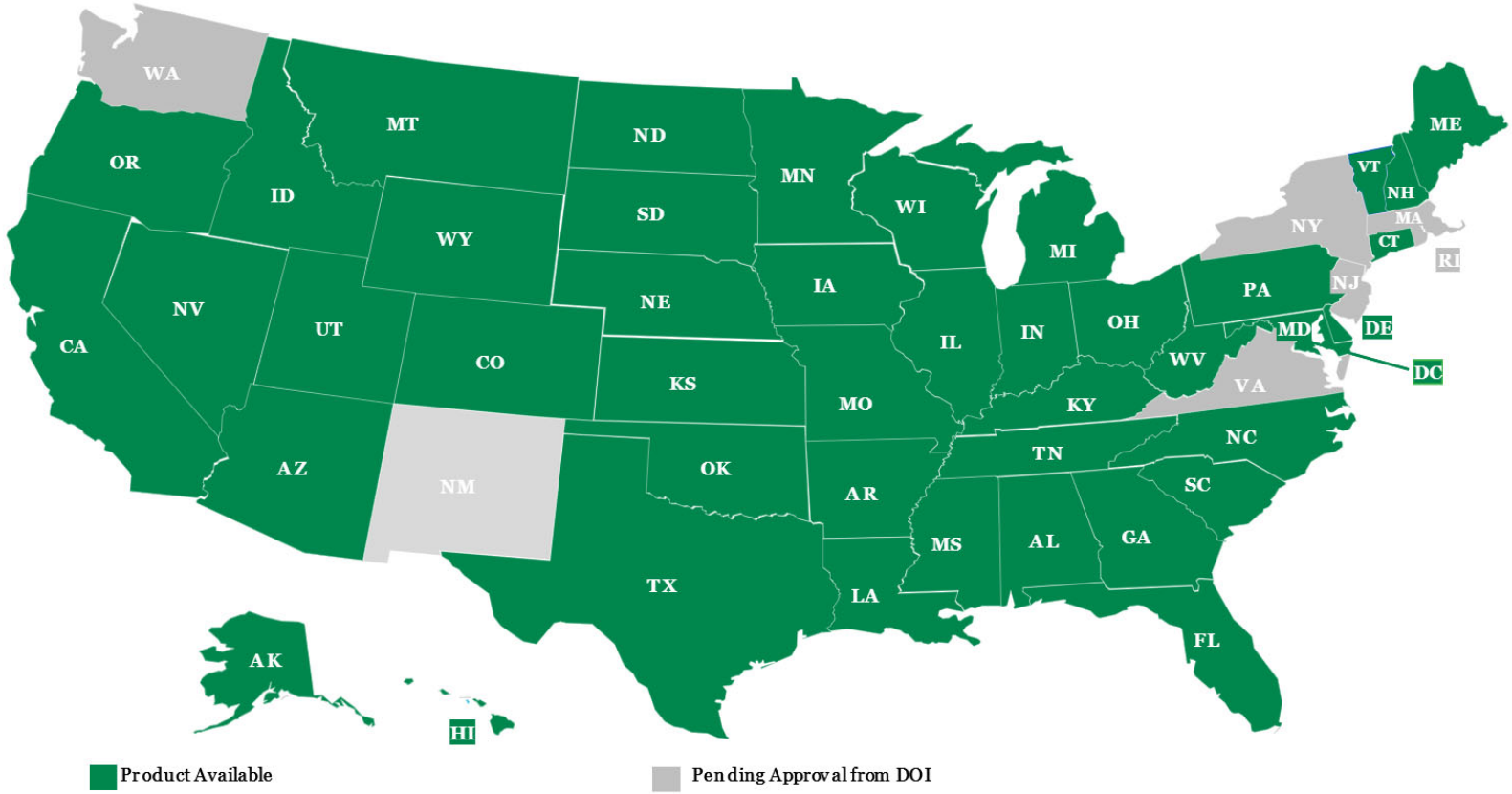
Coverage

Flexible Choice Dental, Vision & Hearing[1]	
Annual deductible choices	$0, $50, $100, $100 Disappearing
Annual benefit choices	$1,000; $1,500; $2,000; $2,500; $3,000; $3,500; $4,000; $5,000
Dental Coverage Class 1: Diagnostic and Preventive	Optional 100% Coverage
Dental coverage class 1 & 2: Diagnostic and Preventive & Basic	Year 1 – 60% Year 2 – 70% Year 3 – 80% Year 4+ - 90%
Dental coverage class 3: Major[2]	Year 1 – 0% Year 2+ - 60%
Vision coverage: $200 over 2 policy year[3] **Hearing coverage: $500 every policy year[4]**	Year 1 – 60% Year 2 – 70% Year 3 – 80% Year 4+ - 90%

1. Benefit Amounts, Waiting Periods, Deductibles and Coverages may vary by state
2. Class 3 waiting period waived with prior coverage may vary by state
3. Vision coverage has 6 month waiting period in most states. TN 30 days. MD No waiting period
4. Hearing coverage has 12 month waiting period in most states. TN 30 days. MD No waiting period

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Product Availability



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Product Availability Chart

PRODUCT AVAILABILITY CHART

Products as of 10/23/2023

All product and state availability subject to change.

State	Med Supp^	FCCH	FCHI	DVH+	CT	ACC+	IWL+
Alabama	•	•	•	•	•	CA	•
Alaska	•+	•	•	•		CA	•
Arizona	•	•	•	•	•	CA	•
Arkansas	•	•	•	•	•	CA	•
California	•	•		•	•	AT	•
Colorado	•	•	•	•	•	CA	•
Connecticut	•+	•		•	•	CA	•
Delaware	•	•	•	•†	•	CA	•
D.C.	•+	•	•	•	•	AT	•
Florida	•	•	•	•	•	CA	
Georgia	•	•	•	•	•	CA	•
Hawaii	•+	•	•	•	•	CA	•
Idaho	•			•+		CA	•†
Illinois	•+	•	•	•	•	CA	•
Indiana	•	•	•	•	•	AT	•
Iowa	•	•	•	•	•	CA	•
Kansas	•	•	•	•	•	CA	•
Kentucky	•	•	•	•+	•	CA	•
Louisiana	•	•	•	•	•	CA	•
Maine	•	•	•	•	•	CA	•
Maryland	•	•	•	•	•	CA	
Massachusetts+		•+	•+			AT+	•+
Michigan	•	•	•	•	•	CA	•
Minnesota	•+	•	•	•		CA	•
Mississippi	•	•	•	•	•	CA	•
Missouri	•+	•	•	•	•	CA	•

State	Med Supp^	FCCH	FCHI	DVH+	CT	ACC+	IWL+
Montana	•	•	•	•	•	CA	•
Nebraska	•	•	•	•	•	CA	♦
Nevada	•	•	•	•	•	CA	•
New Hampshire	•	•		•		AT	•
New Jersey	•+	•	•			CA	•
New Mexico	•	•†	•†		•†	CA+	•+
New York	Not available						
North Carolina	•	•	•	•+	•	CA	•
North Dakota	•	•	•	•+	•	CA	•
Ohio	•	•	•	•	•	CA	•
Oklahoma	•	•	•	•	•	CA	•
Oregon+	•	•+	•+	•+	•+	AT+	•†
Pennsylvania	•	•	•	•	•	CA	•
Rhode Island	•	•	•		•	AT•	•
South Carolina	•	•	•	•	•	CA	•
South Dakota	•	•	•	•†	•	CA	•
Tennessee	•	•	•	•	•	CA	•
Texas	•	•	•	•	•	CA	•
Utah	•	•	•	•		CA	•
Vermont	•	•	•	•†	•	CA	•
Virginia	•		•		•		•
Washington	•	•	•		•	CA	•
West Virginia	•	•	•	•	•	CA	•
Wisconsin	•	•	•	•	•	CA	•
Wyoming	•	•	•	•		CA	•

• = Express App
♦ = Exp App not available
+ = Not available on self enroll.
^ = Personalized Link available

Med Supp = Medicare Supplement
FCHI = Flexible Choice Hospital Indemnity
FCCH = Flexible Choice Cancer and Heart Attack & Stroke
DVH = Flexible Choice Dental, Vision & Hearing
ACC = Accident
IWL = Individual Whole Life (Issue age 50-85; Benefit amount $2k-$25k for all states available)

AT = Accident Treatment
CA = Choice Accident
CT = Cancer Treatment

Cigna.

Product Availability Chart

- Updated regularly
- Located in Producer Portal: Dashboard > resource center > product info
- Check the availability in selling states where you have resident and non-resident licenses

Chart shown for illustrative purposes only. Please visit www.CignaforBrokers.com to view complete Product Availability Chart.

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Product Availability Chart reflects all product availability.
Provides additional details for Medicare Supplement, Flexible Choice Cancer and Heart Attack & Stroke, Hospital Indemnity, Cancer Treatment, and Accident Treatment

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Cancer & Heart Attack and Stroke

Flexible Choice



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Policy highlight page

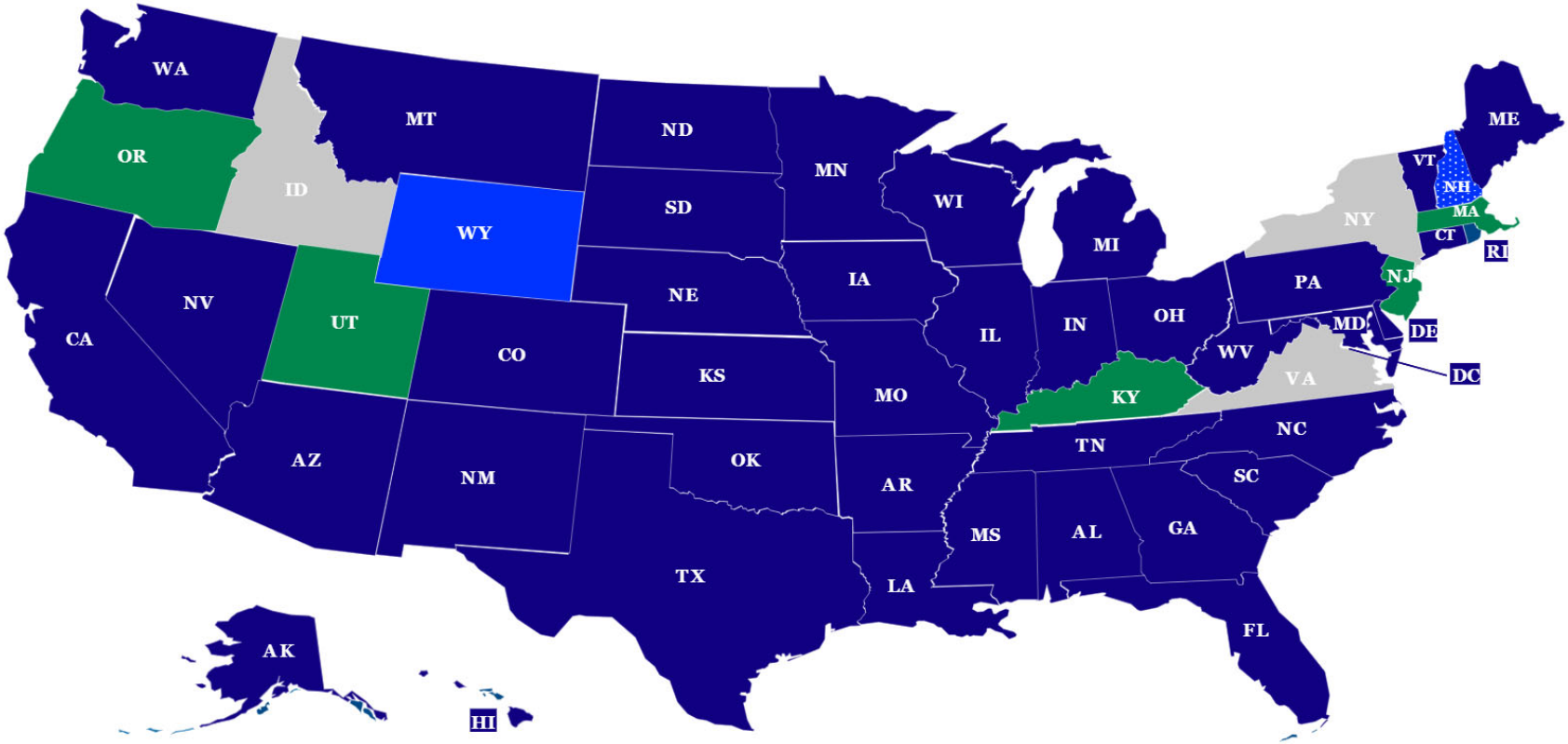
- Coverage Available for Ages 18 - 99[4]
  Guaranteed Renewable for Life[2]
- Individual, Couple, Single Parent, Family Coverage Options
- Flexible Lump Sum Benefits from $5,000 to $75,000 in $1,000 increments[1]
- Simplified issue underwriting
  Issue age rated[2]
  Unisex and Uni-tobacco rates
- Riders[4] available for additional premium: Lump Sum Cancer, Lump Sum Heart Attack & Stroke, Restoration/Recurrence, Hospital Indemnity, ICU, Return of Premium, Accident, Specified Disease, Radiation and Chemotherapy, Benefit Builder[3]



1. A maximum total of $75,000 of coverage is available for similar policies from our combined family of companies. Benefit amounts may vary by state
2. Subject to the company's right to increase premiums on a class basis. See policy documents for details.
3. Riders are available at an additional premium. Availability varies by state.
4. Issue age may vary by state.

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Product Availability



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Hospital Indemnity

Flexible Choice



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- Coverage for Issue Ages 50 - 85 Guaranteed Renewable for Life[4]
- Rates are Unisex and Unitobacco[4] No networks, no coordination of benefits
- 3 Simple plan designs[1] with multiple benefit options including: Hospital Admission Benefit[2], Daily Hospital Confinement Benefit[3], Skilled Nursing Facility Benefit
- Upgrade coverage with riders[5]: Accident Fixed Indemnity Benefit, Lump Sum Cancer and Recurrence, Lump Sum Heart Attack & Stroke and Restoration, Specified Disease



1. Not all policies are available in all states. Plan and benefit availability may vary by state.
2. Benefits vary by Plan Selection. Hospital Admission benefit is available on Senior Choice Plan Three.
3. Choose from $100 - $450 daily benefit, 6 & 10 day benefit period options. Benefits may vary by State and Plan Selection.
4. Subject to the company's right to increase premiums on a class basis. Not all policies/riders are guaranteed renewable for life, see policy documents for guaranteed renewable age limitations and details.
5. Riders are available for an additional premium. Rider availability varies by state.

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Hospital Indemnity – Senior Choice



Three SIMPLE plan designs

Senior Choice Plan One[1]	
Benefits	**Benefit payment amount options**
Hospital Confinement[2] $25 increments	$100 - $450

Senior Choice Plan Two	
Benefits	**Benefit payment amount options**
Same as Senior Choice Plan One, plus...	
Observation Room	$100
Skilled Nursing Facility	$100

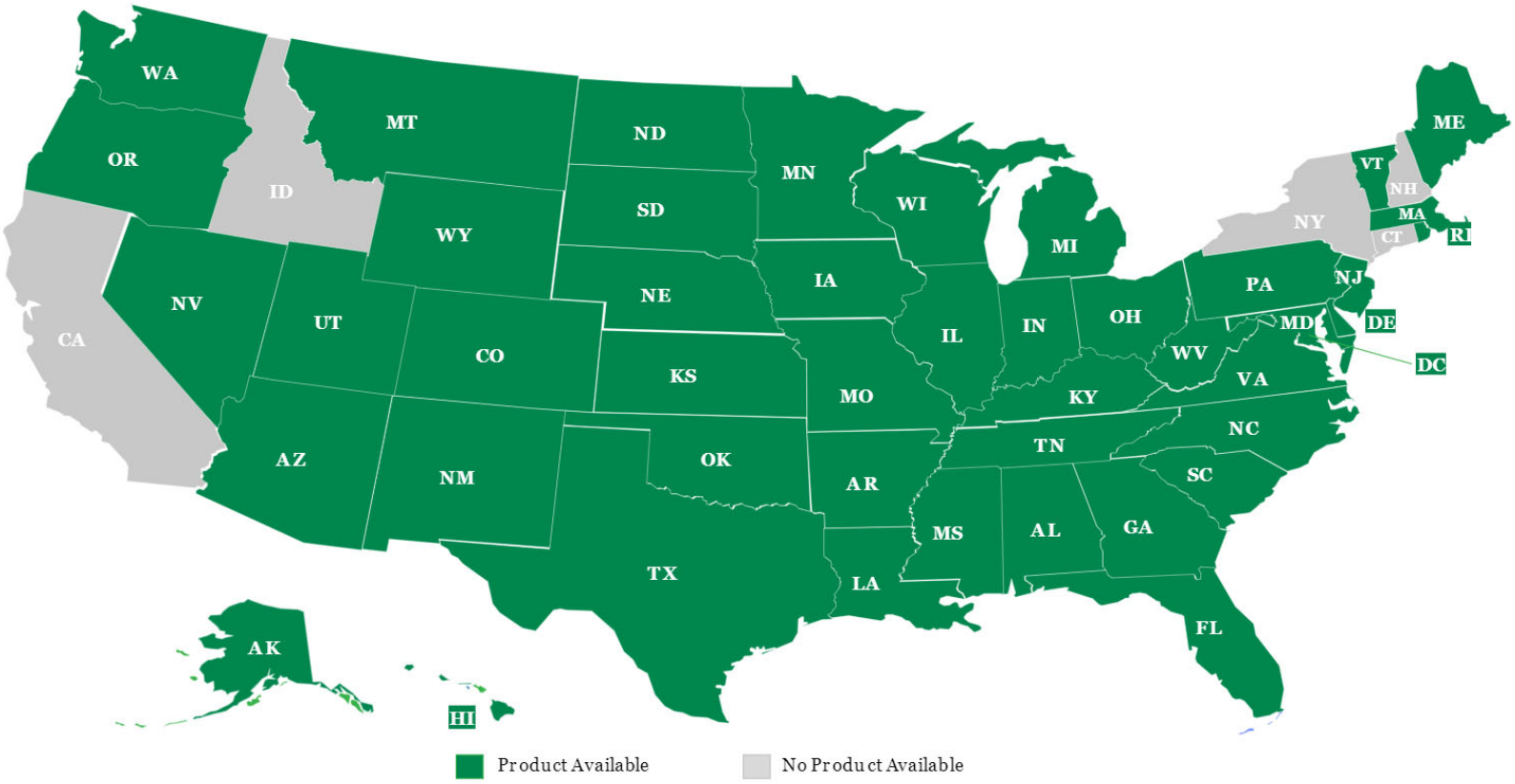
Senior Choice Plan Three			
Benefits	**Benefit payment amount options**		
Same as Senior Choice Plan Two, plus...			
Hospital Admission	$250	$500	$750
Ambulance Transportation	$150		
Emergency Room	$50		

1. Plan design is permissible with a Health Savings Account (HSA).
2. Confinement benefits of 6 and 10 days will be offered. Benefit payment amount options may vary by state.

Note: Plan options and benefit availability may vary by state. Please see the state specific Outline of Coverage for complete list of benefits, exclusions, limitations and reductions.

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Choice Accident

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Policy highlight page

One Composite rate for Ages 18 – 74[1]
Guaranteed issue - No Health Questions
Guaranteed Renewable for life[2]
Worldwide Coverage

Three Plans to choose from:
- Core
- Preferred
- Premier

33 Benefits for the care and treatment of accident-related injuries such as: Accidental Injuries, Hospital Services, Post Traumatic Stress Disorder, Home Modification, Pain Management and Accidental Death & Dismemberment[3,4]

Optional Riders[4] available to customize coverage
- Accident Disability Rider
- Parent rider
- Health Screening Benefit Rider



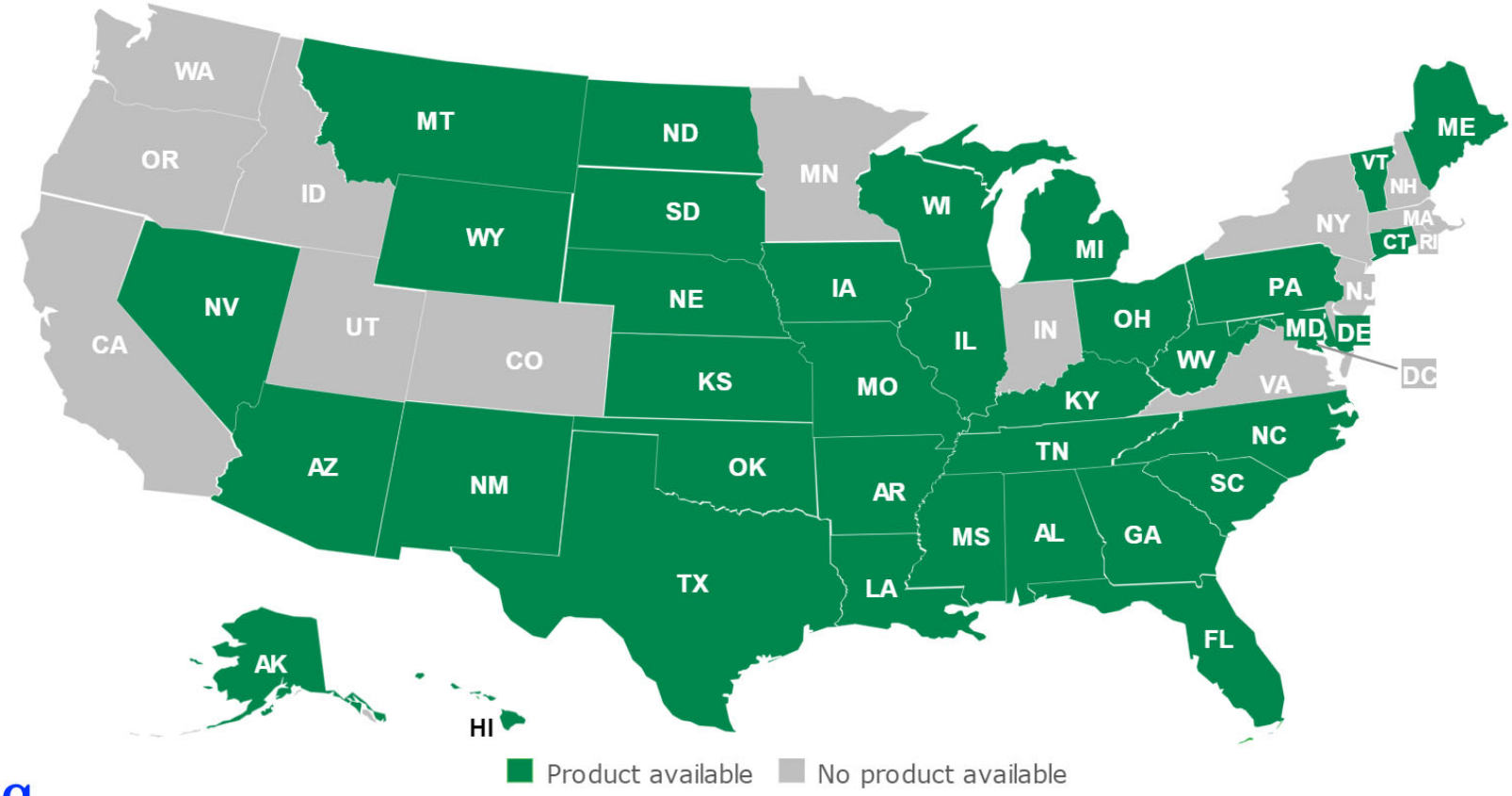
Protect yourself from life's what-ifs with accident coverage that helps you and your family bounce back – physically and financially.

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

1. All applicants have the same rate regardless of age or occupation.
2. Subject to the company's right to increase premiums on a class basis.
3. The policy provides a predetermined benefit amount based off of a benefit schedule that can be found in the brochure.
4. Scheduled amounts vary by tier. List of covered benefits is consistent across all levels. Tier selection be the same for all insured persons.
5. Rider availability varies by state

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Product Availability



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Accident Treatment

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Policy highlight page

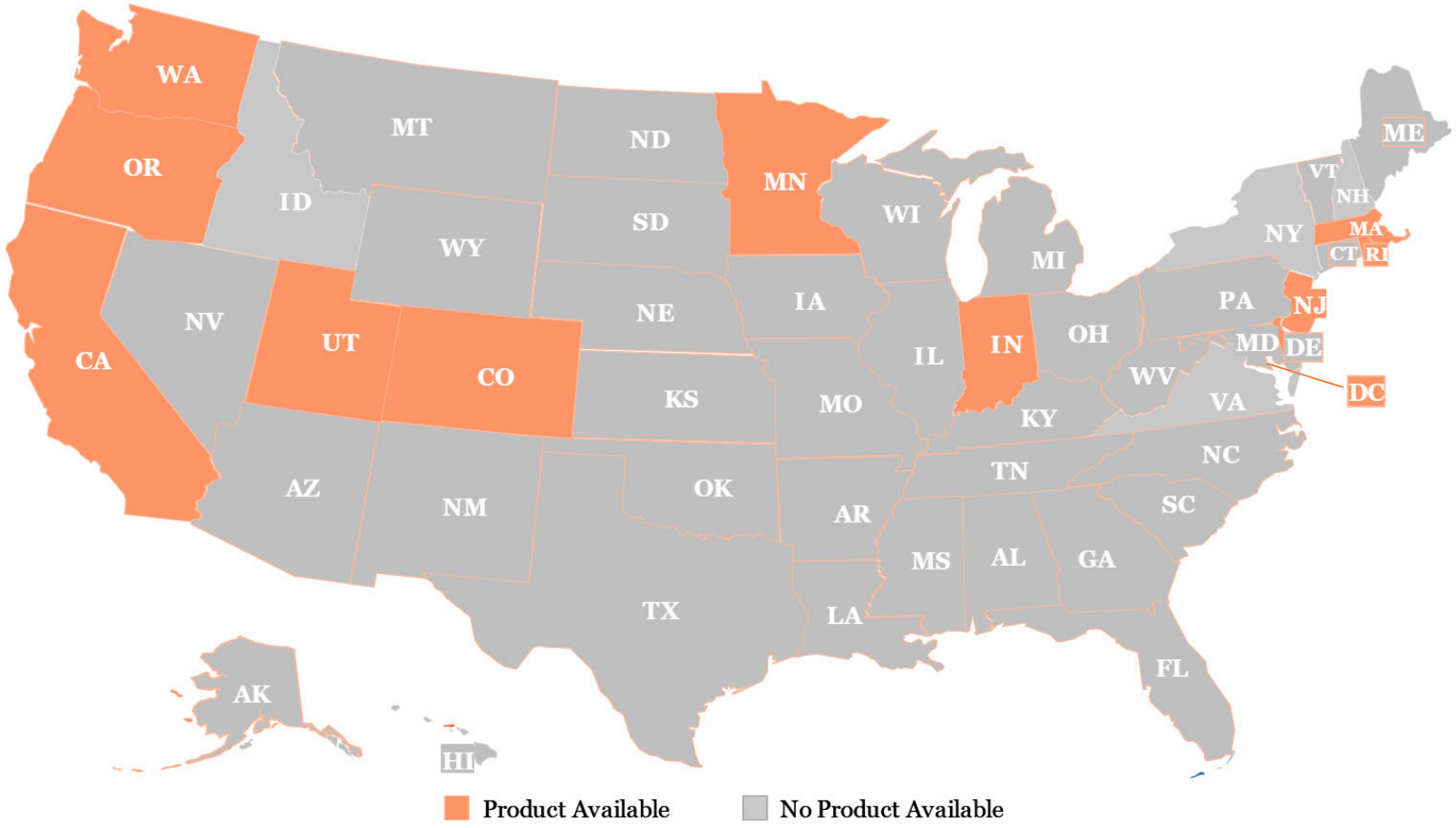
- Issue Ages 18 - 74
  Guaranteed Renewable to age 80[1]
- Base Policy has no medical underwriting
  Riders[4] available for additional premium
- Three Plans to choose from:
  - Basic
  - Plus
  - Enhanced
- 29 Benefits for the care and treatment of accident-related injuries such as:
  Accidental Injuries, Hospital and Services and Accidental Death & Dismemberment[2,3]



1. Subject to the company's right to increase premiums on a class basis.
2. The policy provides a predetermined benefit amount based off of a benefit schedule that can be found in the brochure.
3. Scheduled amounts vary by tier. List of covered benefits is consistent across all levels. Tier selection be the same for all insured persons.
4. Rider availability varies by state

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Product Availability



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Cancer Treatment



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Policy highlight page

- Coverage for Issue Ages 18-99[2], with options for Individual, Couple, Single Parent and Family
- Guaranteed Renewable for Life[2]
  Rates are Unisex and Unitobacco[2]
  Waiver of Premium included
- 37 Benefits[1] for Cancer-Related Treatment and Costs, including Radiation, Bone Marrow Transplant, Chemotherapy, Reconstructive Surgery, Experimental Treatments, and more
- Lump Sum Cancer, Lump Sum Heart Attack & Stroke, Hospital, ICU, and Return of Premium riders available for extra premium[3]

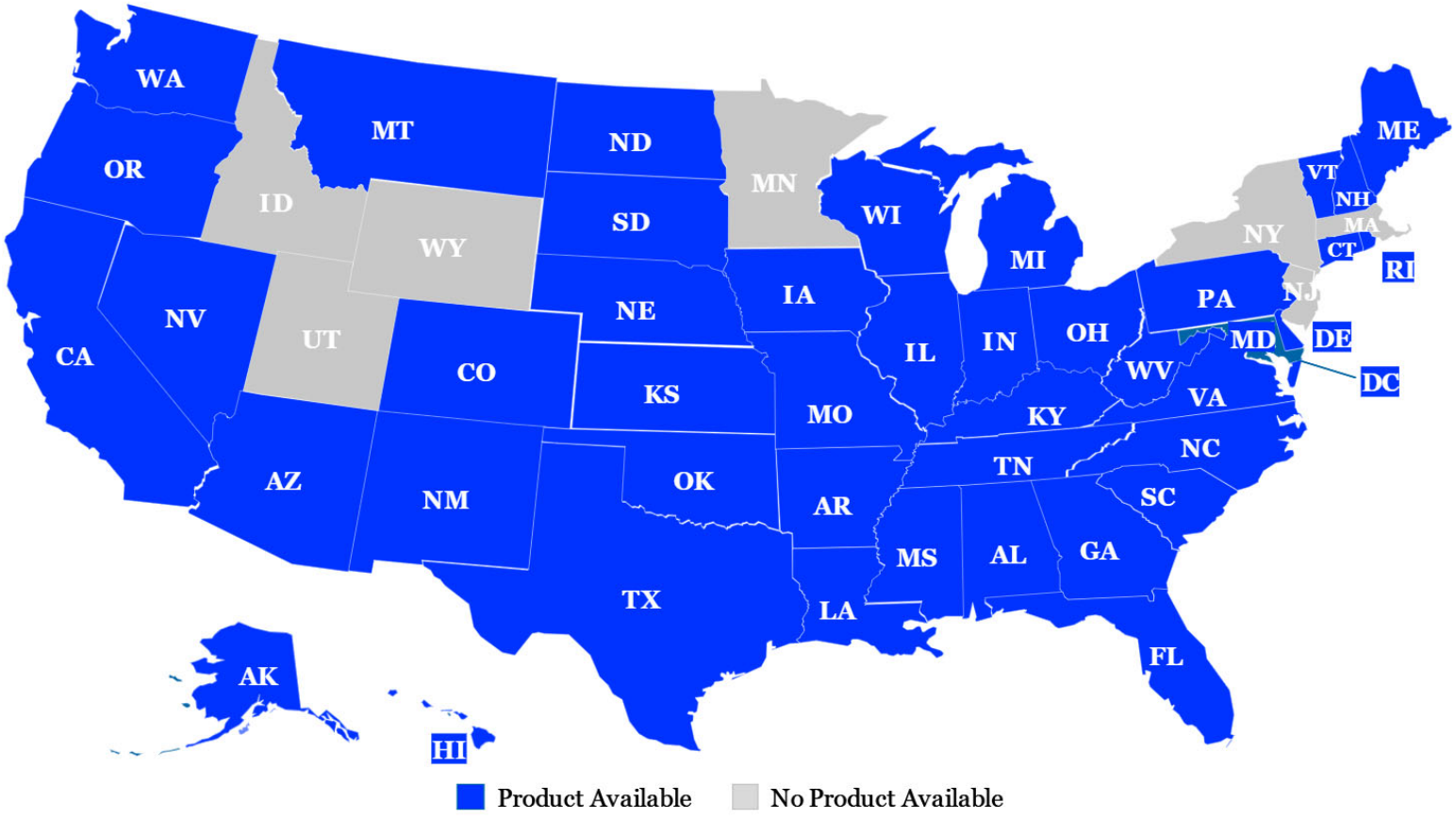
Fixed benefits to help pay for a broad range of cancer treatments, care, and associated costs.



1. Refer to state specific brochure and the Outline of Coverage for full policy/rider benefit details, state variations, exclusions and limitations.
2. Subject to the company's right to increase premiums on a class basis. See policy documents for details.
3. Riders are available at an additional premium. Availability varies by state.

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Individual Whole Life

Final Expense

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Policy highlight page

- Coverage for Individuals Ages 50 - 85
  5% Spousal premium discount[2]
- Death Benefits from $2,000 to $25,000
  Level or Modified Benefit coverage
- Issue Age Rate[1]
  Premiums will not increase
  No Annual Policy Fee
- Simplified Underwriting
  No Height/Weight Chart

A Final Expense policy helps customers concerned about leaving their loved ones unprepared when they pass

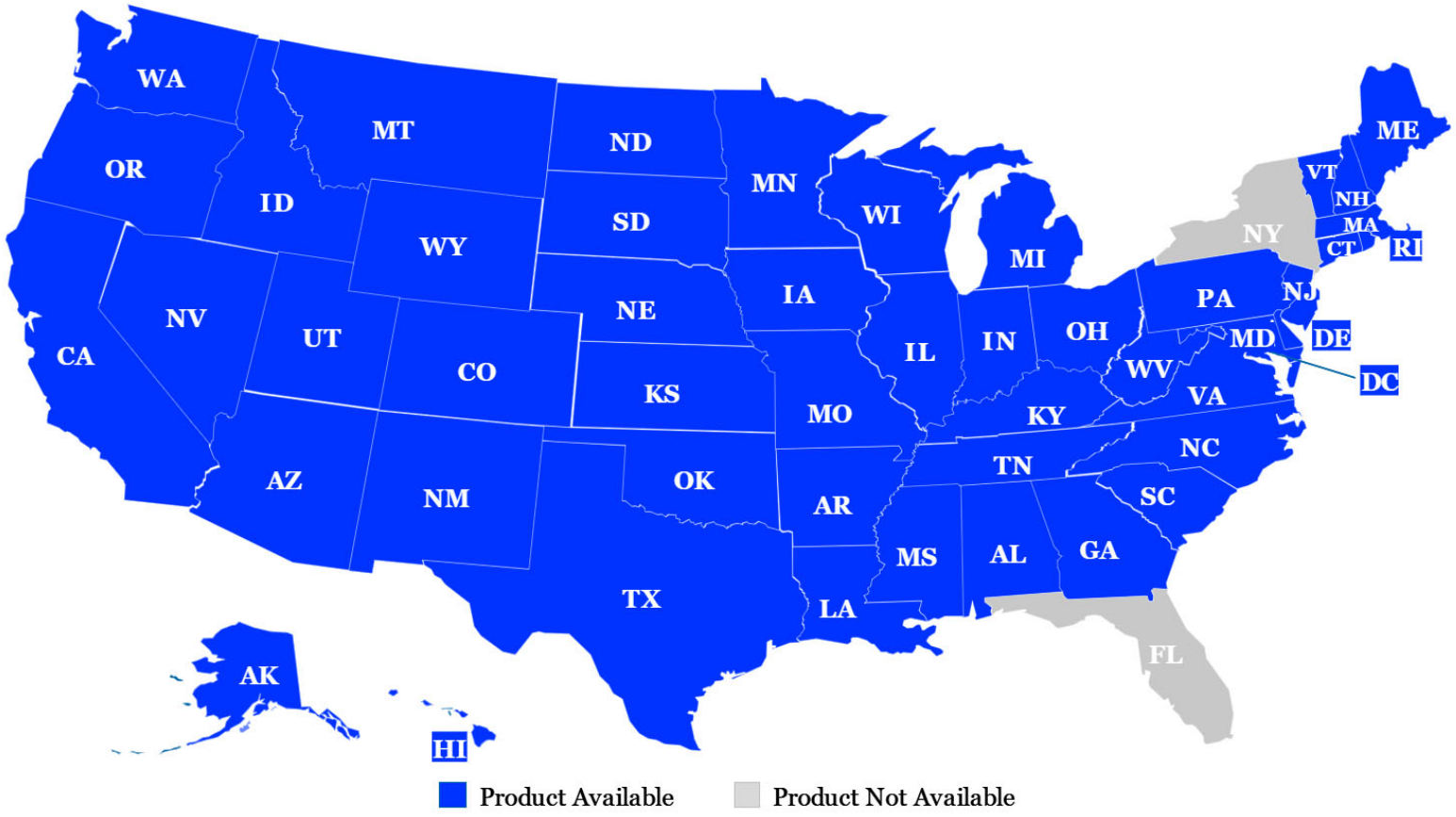


1. Subject to the company's right to increase premiums on a class basis. See policy documents for details.
2. Only available if both individuals apply at the same time. Discount is applied to the policy of the youngest spouse.

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Agent/Broker Use Only

Anti-Money Laundering (AML) Training

Required, no-cost training for agents selling Individual Whole Life

AML Training

Anti-Money Laundering for Insurance Producers course

- ✓ Anti- Money Laundering (AML) training through LIMRA – required prior to sale

Already completed the LIMRA course?

- ✓ Agents who have already completed this LIMRA course must complete a refresher course

Already completed an AML training with another company?

- ✓ Agents that have completed an AML training with another company must still complete AML training through LIMRA.

Need more information?

- ✓ Visit CignaforBrokers.com for more information: **Home>Training>The Basics>AML Certification Training**
- ✓ For additional questions about AML training contact Agent Licensing at 877.454.0923

Once you've completed the course, LIMRA will automatically send Cigna a notification.
You will not receive a certificate of completion

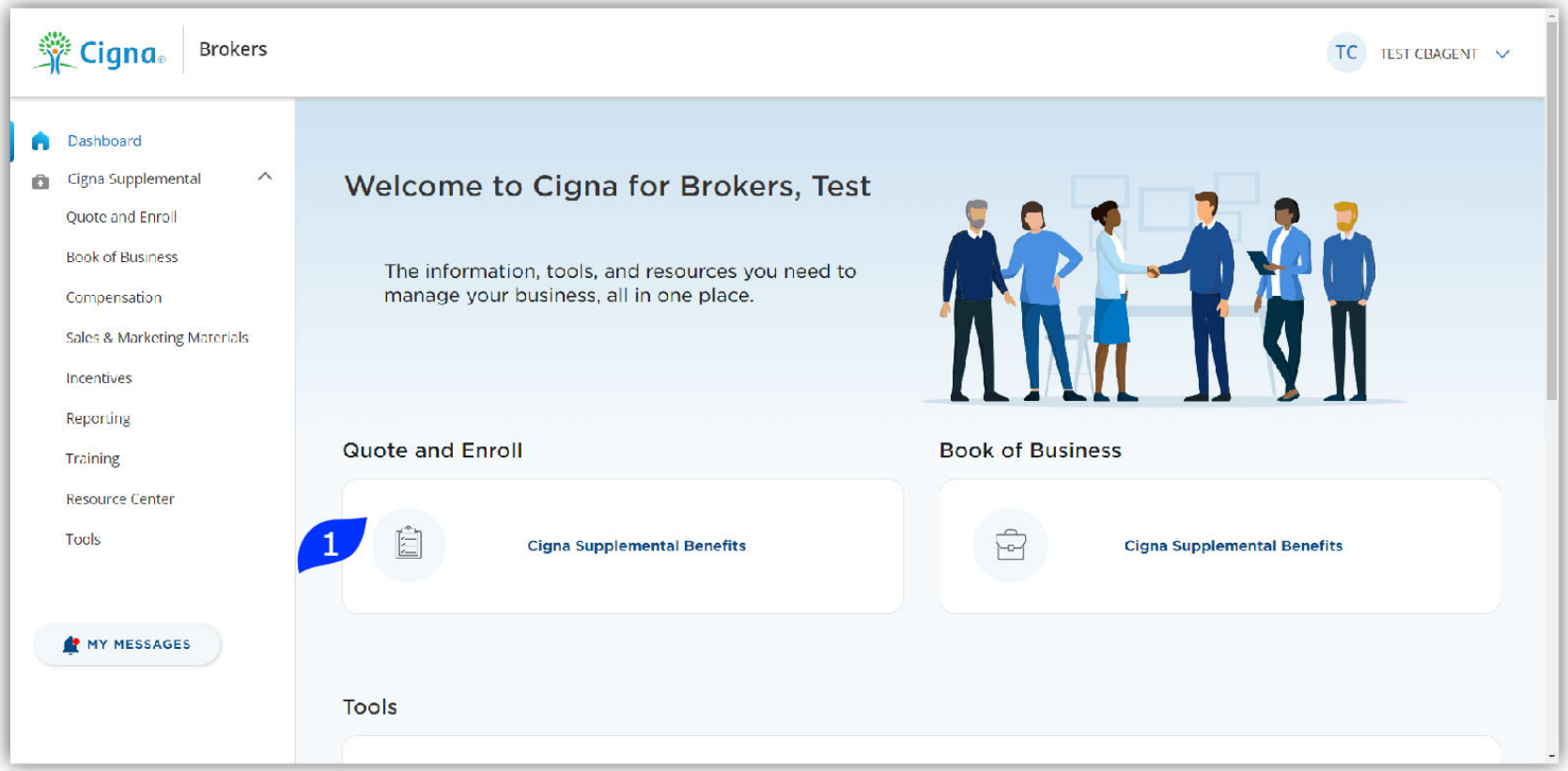
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Producer Portal

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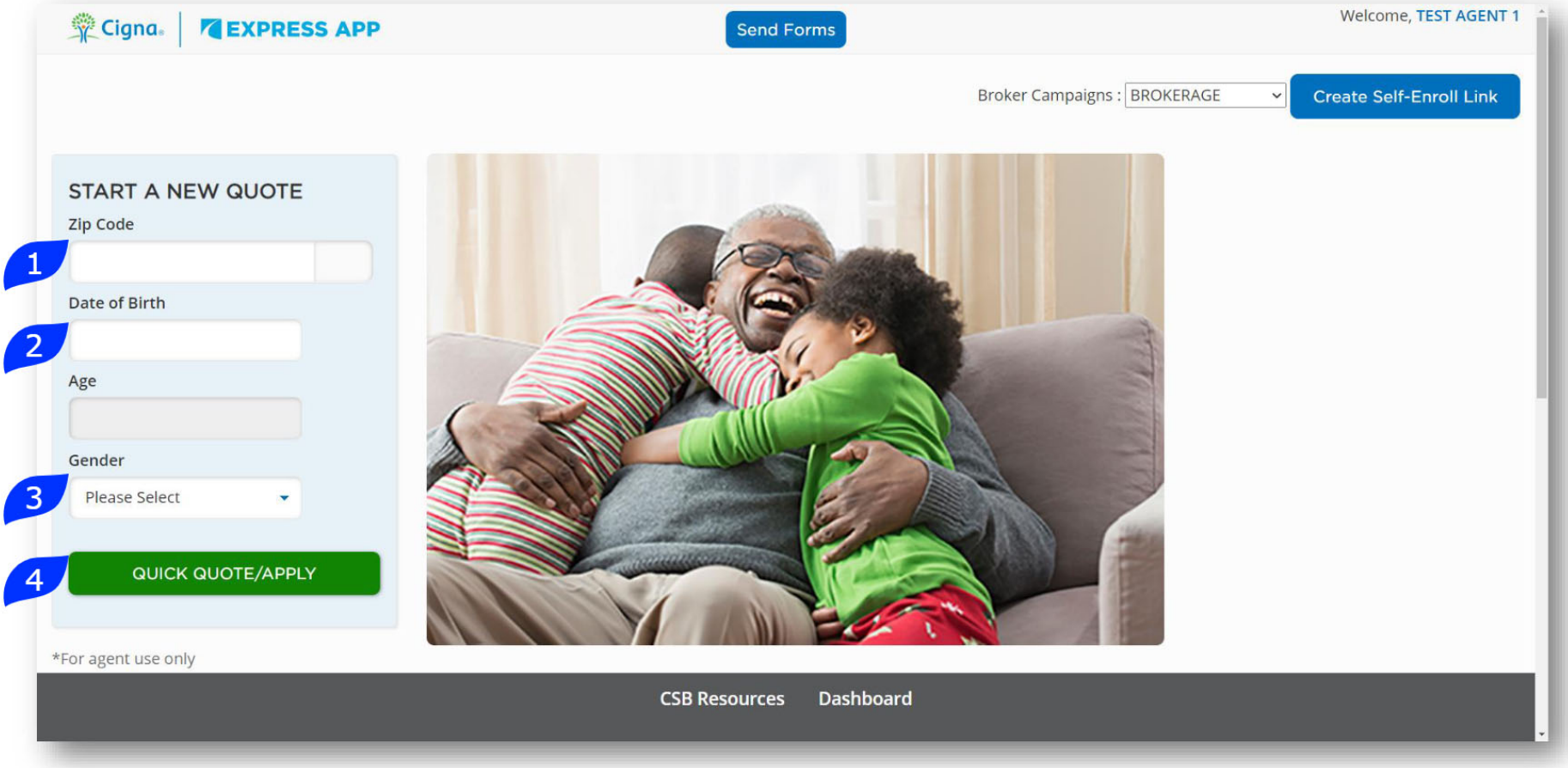
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Express App 2.0



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ExpressQuote



CignaExpQuote.com

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The Incentives

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Contact List

Cigna Supplemental Benefits

Contact	Phone	Fax	Email
Agent Resource Center	877.454.0923		CSBNewBusiness@Cigna.com
Phone Verification (PV) hotline	866.825.4822		CSBNewBusiness@Cigna.com
All claims	866.459.1755	512.531.1480	
New business	877.454.0923	888.695.2591	CSBNewBusiness@Cigna.com
Underwriting	877.454.0923		CSBNewBusiness@Cigna.com
Commissions	877.454.0923	512.590.6045	CSBCommissions@Cignahealthcare.com
Agent Contracting	877.454.0923	888.832.4154	CSBLicensing@Cignahealthcare.com
Website login assistance	877.454.0923		CSBNewBusiness@Cigna.com
Product availability	877.454.0923		CSBAgentMarketing@Cigna.com
Customer services	877.454.0923	888.670.0146	CSBSupport@Cigna.com
FaxApp submission		877.704.8186	
Premium accounting		888.670.0146	CSBPremiumReferrals@Cigna.com
Supplies			Refer to Cigna for Brokers to order.

Addresses

Mailed Applications
Cigna Supplemental Benefits
PO Box 5725
Scranton, PA 18505-5725

Overnight and Express Mail
Cigna Supplemental Benefits
11501 Alterra Parkway
Austin, TX 78758

Customer Services
PO Box 5700
Scranton, PA 18505-5700

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THANK YOU FOR YOUR PARTNERSHIP



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