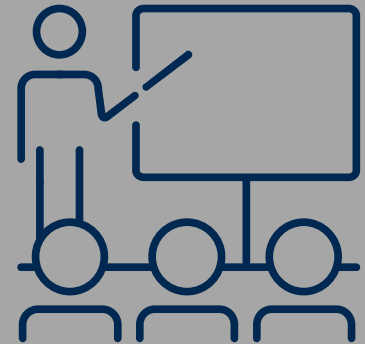


U.S. INDIVIDUAL  
SALES TRAINING

# Cigna Medicare Supplement:

Cigna Health and Life Insurance Company (CHLIC)



U.S. Individual Sales Training

Agent/Broker Use Only

**Together, all the way.®**

887258 Offered by: Cigna Health and Life Insurance Company.



## The Cigna difference

Why we do what we do

### Cigna Mission:

*To help our customers improve their health, well being, and sense of security*



## The Cigna value to a customer

*Cigna is fulfilling its mission statement to the customer.*

- Offering a **variety** of Medicare Supplement standardized plan options to choose from: A, B, C, F, High Deductible F, G and N<sup>1</sup> .
- Medicare Supplement policies allow customers the **freedom** to choose ANY doctor, hospital or provider that accepts Medicare.
- Policies are **guaranteed renewable**<sup>2</sup> for life. Ensures the plan will be there when customers need it most.
- Value-added **customer programs**.<sup>3</sup>
- **A nurse when customers need one.** Our toll-free, 24 hour Health Information Line, allows customers to talk to a trained nurse, and get live support 24/7.
- **MyPolicyHQ.com** allows customers to easily review claims, change premium payment options, print temporary ID cards, and more!
- Medicare Part A & Part B claims are processed electronically, resulting in **quick claim turnaround times** for customers – most of our Medicare Supplement claims are processed automatically within one working day of submission
- **Value for their money.** Household **discounts, no application fee**.<sup>4</sup>

1. Not all plans are available in all states. Some plan offerings may vary by state. Premium and benefits vary by plan selected. Check the state's outline of coverage for availability.
2. All Medicare Supplement policies are guaranteed renewable for life, subject to the company's right to adjust premium on a class basis.
3. Customer programs are not guaranteed insurance benefits with our Medicare Supplement insurance policies and services may be added or discontinued. Not all programs available in all states. Please check the state's brochure for availability. All customer programs are provided through third-party vendors and are not administered by Cigna Health and Life Insurance Company.
4. A household premium discount may be available for qualified applicants. Availability may vary by state.

**U.S. INDIVIDUAL SALES TRAINING**



# The Cigna value to you – the customer’s trusted advisor



*You are important to Cigna and your customers. That’s why we offer:*

- Affordable premiums and rates so customers can find what works best for them.
- Competitive compensation programs.
- 15 month advances.
- No interest on advances.
- 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 products, making it easy to write business in your Resident and non-Resident licensed states!
- Live phone verification technicians available 5 days a week, makes it easy for Brokers to get their phone sales verified and submitted.
- Fast policy issue times, with an average turnaround time of 2-3 days.
- An Agent Resource Center available 8:00 AM – 8:00 PM EST Monday – Friday.
- A nationally recognized brand to stand behind what you sell!

Reach our Agent Resource  
Center at 877.454.0923

## Cigna's Medicare Supplement changes



**American  
Retirement Life  
Insurance  
Company (ARLIC)**

**Plan G  
Rate Decreases**

**Loyal American  
Life Insurance  
Company (LOYAL)**

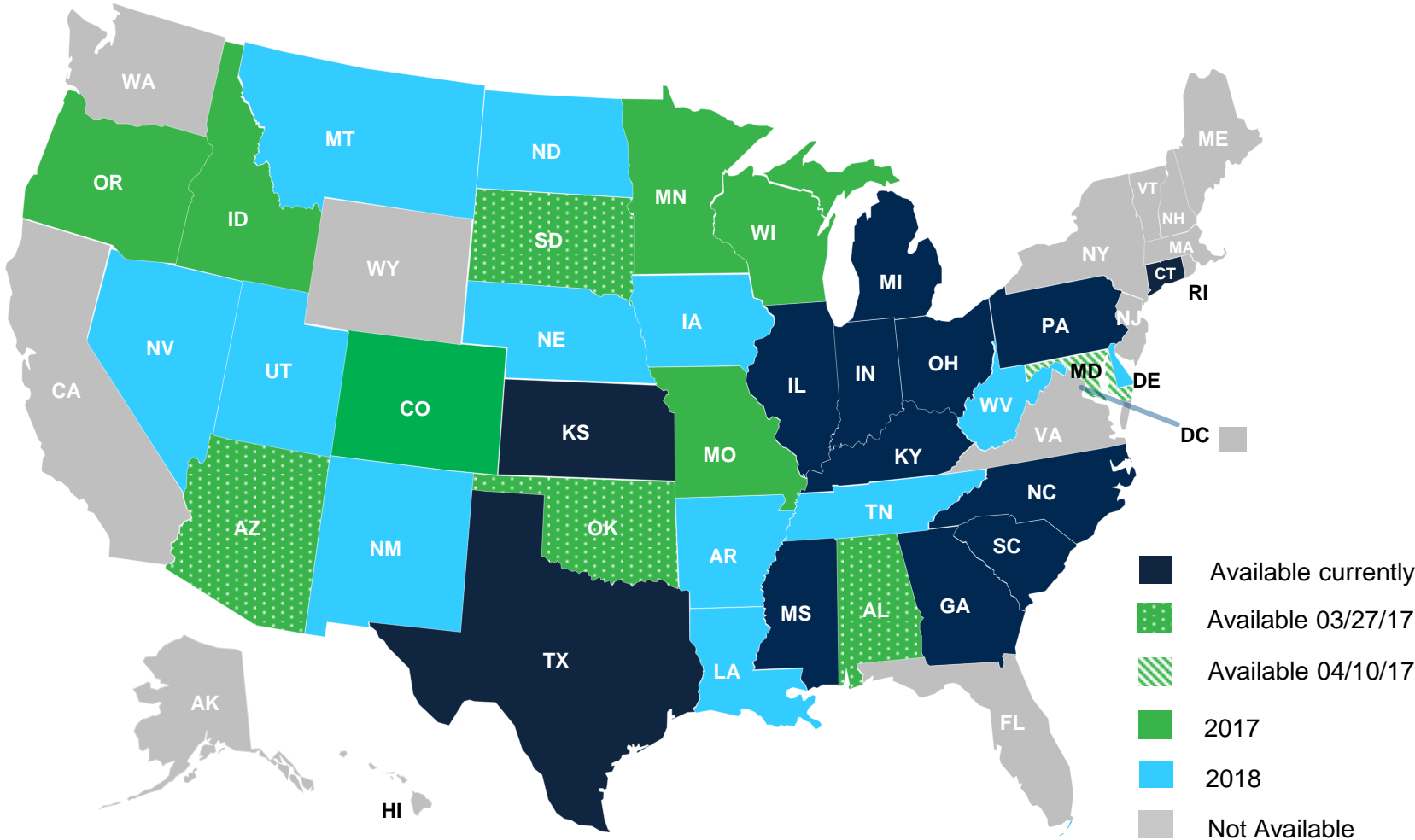
**Rate Holds &  
Decreases**

**Cigna Health and  
Life Insurance  
Company (CHLIC)**

**Charter Launched  
in 2016**

# Cigna Health and Life Insurance Company availability

As of 03/02/17



AL and AZ currently available on paper only – Express APP 3/27/17

## U.S. INDIVIDUAL SALES TRAINING



# CHLIC Medicare Supplement plans

## CIGNA HEALTH AND LIFE INSURANCE COMPANY

PO Box 26580, Austin, TX 78755-0580 • 866-459-4272

### Outline of Medicare Supplement Coverage - Benefit Plans A, F, High-Deductible F, G, and N Benefit Chart of Medicare Supplemental Plans Sold for Effective Dates on or after June 1, 2010

This chart shows the benefits included in each of the standard Medicare Supplement plans. Every company must make Plan A available. Some plans may not be available in Your state.

#### BASIC BENEFITS:

- **Hospitalization:** Part A coinsurance plus coverage for 365 additional days after Medicare benefits end.
- **Medical Expenses:** Part B coinsurance (generally 20% of Medicare-approved expenses) or copayments for hospital outpatient services. Plans K, L, and N require Insureds to pay a portion of Part B coinsurance or copayments.
- **Blood:** First three pints of blood each year.
- **Hospice:** Part A coinsurance.

A	B	C	D	F	HDF*	G	K	L	M	N
Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance*		Basic, including 100% Part B coinsurance	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance, except up to \$20 co-payment for office visit and up to \$50 copayment for ER visit
		Skilled nursing facility coinsurance	Skilled nursing facility coinsurance	Skilled nursing facility coinsurance		Skilled nursing facility coinsurance	50% Skilled nursing facility coinsurance	75% Skilled nursing facility coinsurance	Skilled nursing facility coinsurance	Skilled nursing facility coinsurance
	Part A deductible	Part A deductible	Part A deductible	Part A deductible		Part A deductible	50% Part A deductible	75% Part A deductible	50% Part A deductible	Part A deductible
		Part B deductible		Part B deductible						
				Part B excess (100%)		Part B excess (100%)				
		Foreign travel emergency	Foreign travel emergency	Foreign travel emergency		Foreign travel emergency			Foreign travel emergency	Foreign travel emergency
							Out-of-pocket limit \$5,120; paid at 100% after limit reached	Out-of-pocket limit \$2,560; paid at 100% after limit reached		

\*Plan F also has an option called a high-deductible Plan F. This high-deductible Plan pays the same benefits as Plan F after one has paid a calendar year \$2,200 deductible. Benefits from high-deductible Plan F will not begin until out-of-pocket expenses exceed \$2,200. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by the policy. These expenses include the Medicare deductibles for Part A and Part B, but do not include the Plan's separate foreign travel emergency deductible.

# CHLIC highlights

**No**  
Application Fee

**15-Month**  
Advance

**No Interest**  
on Advances

**7%**  
Household  
Discount

**Cigna Healthy**  
**Rewards®**

**Nationally**  
**recognized**  
**brand**

**High**  
**Deductible**  
**F Plan**

**24-hr**  
**Health**  
**Information**  
**Line**

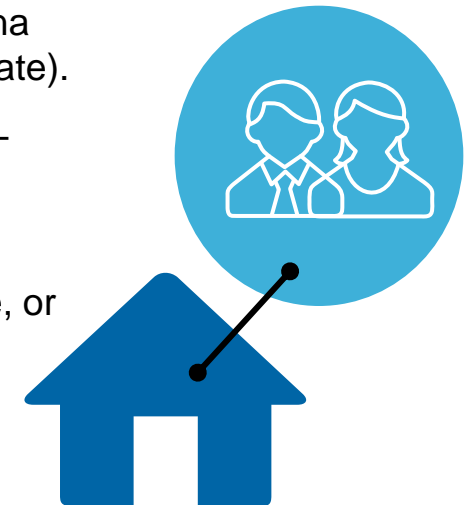




# Household discounts

## Encourages additional household members to purchase

- **Cigna offers a 7% household discount<sup>1</sup>** for our Medicare Supplement Insurance policies, insured by *American Retirement Life Insurance Company (ARLIC)* or *Loyal American Life Insurance Company (LOYAL)* and now *Cigna Health and Life Insurance Company (CHLIC)*
- Household Discount:
  - When more than one member of the household enrolls or is enrolled<sup>2</sup> in a Medicare Supplement policy provided by or through an Affiliate company<sup>3</sup> of American Retirement Life Insurance Company, Loyal American Life Insurance Company, or Cigna Health and Life Insurance Company (where approved by state).
- Automated quoting in Express App, Text Quote and Mobile Quote – discuss the potential savings for your customer during the quoting process
- Household<sup>4</sup> is defined as a condominium unit, a single family home, or an apartment unit within an apartment complex



1. Availability varies by state. Please consult plan documents. Household discount is called Spousal Discount in WA

2. Cigna will automatically adjust current qualified customers to the 7% discount upon state approval.

3. Affiliate company is defined as an insurance company that is under common ownership or control with American Retirement Life Insurance Company, Loyal American Life Insurance Company, or Cigna Health and Life Insurance Co. and that is a member of the same insurance holding company system.

4. 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".

# Cigna Healthy Rewards® discounts



## Just Walk 10,000 Steps-A-Day walking program and fitness devices

8-week online program allows you to log your daily steps, track your progress and receive coaching tips and fun facts. Members receive pedometer and related materials (\$29.95 + S&H) Option to extend online program by purchasing the 52-week step-up maintenance program.



## Fitness club discounts

American Specialty Health Networks and ChooseHealthy provide access to over 12,300 fitness clubs, including Yoga and Pilates studios



## Complementary and alternative medicine

Reduced rates from over 32,500 participating providers including acupuncturists, chiropractors, massage therapists, physical and occupational therapists, podiatrists and registered dieticians.



## Eyeglasses

Reduced rates at over 15,000 participating retailers and providers. Discounts on eyeglasses prescription sunglasses and vision exams.



## Weight management discount programs

On-line, at home, telephone-based and traditional meeting options



## Health and wellness products

ChooseHealthy Store offers discounts on vitamins and supplements, herbal products, dental products, homeopathic remedies, natural products, diet and sports nutrition, yoga and fitness activities, personal body care, books, audio, video and DVDs. Gaiam also offers yoga related products.



## Laser Vision Correction (LASIK)

Reduced rates at over 600 participating facilities



## Hearing exams, aids and protection devices

Through Amplifon, save 40% on hearing exams and 20% on aids. Enjoy a 60 day trial with a money back guarantee. Screening is free and there is no charge for follow-up visits for the first year.



Not all programs available in all states.

## U.S. INDIVIDUAL SALES TRAINING

# CHLIC Medicare Supplement – things to know



- AgentView has recruitment and marketing materials
- Underwriting for CHLIC:
  - Will not include substandard rates
  - Same underwriting as Loyal and ARLIC without substandard
  - Different application – Medical questions have been improved
  - Declinable drug list – underlying conditions are not changing
- Multi-state initiative – launching new states throughout 2017 & 2018

# Marketing pieces

**LIVE LIFE FULLY**

Medicare Supplement Insurance policies

**Together, all the way.®**

Cigna Medicare Supplement Insurance  
Cigna Health and Life Insurance Company

THIS IS A LIMITED POLICY which must be used to supplement your Medicare coverage. This is a solicitation for insurance. An insurance agent may contact you. Our company and agents are not connected with or endorsed by the U.S. Government or the federal Medicare program. Premium and benefits vary by plan selected. Plan availability and premium discounts vary by state.  
CHLC-01-0002-K-BRO-GN

896508 07/16

## Policy Benefits

### Medicare Part A - Hospital Services

**Feel confident In your decision**  
A Medicare Supplement Insurance plan, also called a Medigap plan, is a separate policy that works with Medicare Parts A and B and helps you manage your medical costs. Medicare Supplement helps pay for eligible health care.

**Service you can count on**  
Our knowledgeable, caring representatives are ready to assist you by answering your questions and providing guidance. We aim to provide fast, friendly, and efficient customer service at all times.

**Programs**  
Our customer programs provide additional value to our plans.<sup>3</sup>

- › **24-Hour Health Information Line**  
If you need guidance on medical treatment or have a health-related question, you can always get live support from a nurse.
- › **Vision discounts**  
Save on routine vision services like exams and eyeglasses at more than 20,000<sup>4</sup> locations nationwide.
- › **Hearing discounts**  
Receive discounts on name-brand hearing aids and 40% off diagnostic services and testing at more than 3,500<sup>4</sup> locations.
- › **Health and wellness discounts**  
Enjoy savings on popular weight and nutrition programs like Jenny Craig®
- › **Fitness club and equipment discounts**  
Save on enrollment fees and/or monthly dues.

Medicare Supplement Plan Coverage <sup>1</sup>			
Plan A	Plan F	Plan High Deductible F <sup>2</sup>	Plan N
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
✓	✓	✓	✓
80%	✓ Pays 80%	✓ Pays 80%	✓ Pays 80%

## U.S. INDIVIDUAL SALES TRAINING



# Marketing pieces

## READY SET LAUNCH



**Skyrocket your sales with Cigna's new Med Supp**

We're excited about Cigna's new Med Supp insurance policy, insured by Cigna Health and Life Insurance Company, and the possibility it brings. We invite you to take advantage of this opportunity to grow your business with us.

**Competitive rates in <State>.**

Plan <N> \$XXX.00\* (XX-year old female)

Plan <N> \$ (XX-year old

**What makes this Med Supp different?**

- › Great rates on Plans F and G
- › Competitive rates for male and female at all ages
- › 7% household discount\*\*

## PROFITABLE. RELIABLE.

**New Med Supp coming soon.**

We're excited about Cigna's new Med Supp insurance policy, insured by Cigna Health and Life Insurance Company, and the possibility it brings. We invite you to take advantage of this opportunity to grow your business with us.

**Competitive rates in <State>.**

Plan <N> \$XXX.00\* (XX-year old female)

Plan <N> \$XXX.00\* (XX-year old male)

**What makes this Med Supp different?**

- › Great rates on Plans F and G
- › Competitive rates for male and female at all ages
- › High commissions – X% per sale
- › 15-month advance with no interest\*\*

**We're excited about Cigna's new Med Supp insurance policy and the possibility it brings. We invite you to take advantage of this opportunity to grow your business with us.**

**What makes this Med Supp different?**

- › Insured by Cigna Health and Life Insurance Company
- › New rate curve makes this policy more competitive at all ages for male and female
- › Great rates on Plans F and G
- › No application fees
- › 7% household discount\*
- › 24-hour Health Information Line

**What makes Cigna different?**


- › Established company that's easy to work with
- › Highly competitive commissions
- › 15-month advance with no interest\*\*
- › Online quoting and paperless applications with Express App
- › No wet signature required
- › Clean cases issue in three to five days



\* Availability varies by state.  
\*\* See commission schedule for details.  
For more information about the new Cigna Medicare Supplement product, contact your agent. All Cigna products and services are provided exclusively by or through operating companies including Cigna Health and Life Insurance Company, The Cigna name, logo, and Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only. CHUC-1-0002-82 © 2016 Cigna. Some content provided under license for Cigna.

**Come grow with us.**


Your customers will appreciate competitive products from a trusted source. Call [XXX.XXX.XXXX] or email [contact name] at [company sending email] to learn more about Cigna's policies.



## A POLICY YOU CAN SELL A BRAND YOU CAN TRUST

**New Cigna Medicare Supplement coming soon**

**Together, all the way.®**



CHUC-1-0002-82 For agent use only, 896460a 05/16

# U.S. INDIVIDUAL SALES TRAINING



# New supply ordering enhancement

## Supply orders made easy

- **NEW supply order shopping cart system – order your marketing materials via a shopping cart process!**
- Through AgentView, access all forms, marketing materials, and servicing forms together – to order these forms simply add desired marketing materials to your cart and check out
  - Supplies will be printed, packed and on their way free of charge
  - Click on Forms & Materials tab and click on a selection, which will pop up the Product Search tab in a new window. Select your product here!
- Agent supply ordering tutorial is available on AgentViewCigna.com
- *For office personnel who do not have access to AgentView and are placing orders on behalf of agents:*
  - Complete the Authorized Supply User Form
  - **Fax** form to Cigna Supplemental Benefits at 888-832-4154, or **email** to us at CSBLicensing@Cigna.com for processing
  - Access will be granted only to supply forms section for placing orders, not to AgentView as a whole



# Quoting

CHLIC

Agent/Broker Use Only

**Together, all the way.®**



# Welcome to AgentView

Home page

- Agency Management
- Resource Center
- Business Building
- Forms & Materials
- Benefits & Incentives
- Training
- Notices
- EXPRESS APP**

home > welcome to agentview

## Welcome to AgentView

Daily updates for New Agent registration, Policy data under the My Customers section, Commission data, and Production Reports will be updated after 10:00 am CT.

**READY  
SET  
LAUNCH**



Skyrocket your sales with Cigna's new Med Supp  
[Click here to learn more.](#)



**U.S. INDIVIDUAL SALES TRAINING**





# Express App

Home screen



Welcome

Cigna Medicare Supplement  
*Flexible Choice* Cancer and Heart Attack & Stroke  
 Accident Treatment  
 Cancer Treatment  
 Accident Expense  
*Critical Choice* Cancer and Heart Attack & Stroke  
*Cash Advantage*® Critical Illness  
 Individual Whole Life

Click here  
to quote



QUOTE/APPLY

GET STARTED

FOR AGENT USE ONLY

My EXPRESS APPs

## Paperless Quotes, Applications, and Submissions

- 100% online quoting and application
- Automates business processing for fast issue
- Get paid commissions lightning fast with ExpressApp
- No wet signature needed

**U.S. INDIVIDUAL SALES TRAINING**



# Express App view

CHLIC

**EXPRESS APP** Applicant 65 Initial \$0.00  
Austin, TX


\*Premiums shown are based on a non-tobacco rate class.



General Info — **Choose Plan** — Complete Application — Review & Accept

**Products** [Send Forms](#) EFT ▼ Monthly ▼ **\$0.00**

### Cigna Health and Life Medicare Supplemental Solutions

	<p><b>Medicare Supplement</b>          Private health insurance designed to supplement original Medicare  <i>Insured by Cigna Health and Life Insurance Company</i> ←</p>	<p>Preferred ▼</p> <p>Plan F ▼</p>	<b>\$114.74</b>
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# Express App view

CHLIC

**EXPRESS APP** Applicant 65 Initial \$114.74  
Austin, TX  
\*Premiums shown are based on a non-tobacco rate class.


General Info
Choose Plan
Complete Application
Review & Accept

**Products**
Send Forms
EFT
Monthly
\$114.74

**Cigna Health and Life Medicare Supplemental Solutions**



**Medicare Supplement** Preferred Plan F \$114.74  
 Private health insurance designed to supplement original Medicare  
*Insured by Cigna Health and Life Insurance Company*

Guarantee Issue   
  Open Enrollment

**Qualify Now**

- |                   |                    |                     |                   |                   |
|-------------------|--------------------|---------------------|-------------------|-------------------|
| Plan A<br>\$91.80 | Plan F<br>\$114.74 | Plan HDF<br>\$34.42 | Plan G<br>\$93.04 | Plan N<br>\$80.21 |
|-------------------|--------------------|---------------------|-------------------|-------------------|

Household Discount \* (applies to all applicants) -\$8.03

[Declinable Drug List](#)



# Quote Screen

## Quoting spouses




EXPRESS APP

Leroy Jenkins 71  
Lucy Jenkins 70

Initial **\$174.89**  
Austin, TX

\*Premiums shown are based on a non-tobacco rate class.

Cigna Health and Life Medicare Supplemental Solutions

**Medicare Supplement**  
Private health insurance designed to supplement original Medicare  
*Insured by Cigna Health and Life Insurance Company*

Guarantee Issue     Open Enrollment

Qualify Now

Plan A \$95.30	Plan F \$119.12	Plan HDF \$35.74	Plan G \$97.53	Plan N \$82.88
Plan A \$111.32	Plan F \$139.15	Plan HDF \$41.75	Plan G \$113.97	Plan N \$96.84

Household Discount\* (applies to all applicants)

Preferred ▾    Plan HDF ▾    **\$35.74**

Preferred ▾    Plan F ▾    **\$139.15**

**-\$2.69**  
**-\$10.48**

# Quote Screen

## Multiple companies

### Cigna Health and Life Medicare Supplemental Solutions

#### Medicare Supplement

Private health insurance designed to supplement original Medicare  
 Insured by Cigna Health and Life Insurance Company

Preferred

Plan F

\$128.09

- Guarantee Issue     Open Enrollment

Qualify Now

Plan A  
\$102.47

Plan F  
\$128.09

Plan HDF  
\$38.43

Plan G  
\$104.87

Plan N  
\$89.11

- Household Discount

[Declinable Drug List](#)

### Cigna Medicare Supplemental Solutions

#### Medicare Supplement

Private health insurance designed to supplement original Medicare  
 Insured by American Retirement Life Insurance Company

Preferred

Plan F

\$140.57

- Guarantee Issue     Open Enrollment

Rates Dependent on Underwriting Qualifications

Rate Qualify Now

Plan A  
\$113.59

Plan F  
\$140.57

Plan G  
\$122.33

Plan N  
\$96.96

- Household Discount\*

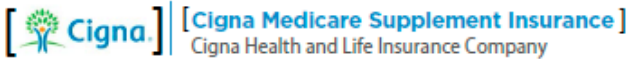
-\$10.58

\*If another member of your household is applying for or currently has a Medicare Supplement plan with American Retirement Life Insurance Company or an affiliated company, you may qualify for a Household Discount; see the Outline of Coverage for details. Please provide the name and Social Security number of the individual(s) living at your current address.

[Declinable Drug List](#)

## U.S. INDIVIDUAL SALES TRAINING

# Proposal example



**Your Quote**  
**Medicare Supplement Insurance Policy**

Prepared for: [NAME]  
 Date: [07-07-16]

**Premiums**

Plan	Monthly	Quarterly	Semi-Annually	Annually
A	[\$105.36]	[\$312.97]	[\$608.75]	[\$1203.36]
F	[\$105.36]	[\$312.97]	[\$608.75]	[\$1203.36]
High Deductible F	[\$105.36]	[\$312.97]	[\$608.75]	[\$1203.36]
G	[\$105.36]	[\$312.97]	[\$608.75]	[\$1203.36]
N	[\$105.36]	[\$312.97]	[\$608.75]	[\$1203.36]

These quotes are based on the information you provided in the application. The premiums and benefits vary by the plan selected. Plan details are available in the policy contract.

[Premium rates above include a [7%] household discount.]

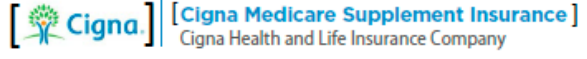
For more information, or to apply for a policy, please contact your agent.

[Agent/Agency Name]  
 [Agent/Agency Address]  
 [Agent/Agency Phone Number]  
 [Agent/Agency email]

Rates are subject to change. The policy's rate structure is based on age. Premium will increase each year due to increases in your age. Please complete an application to obtain coverage. Please see the Outline of Coverage for details of the benefits offered by each plan.

THIS IS A LIMITED POLICY which must be used to supplement your existing Medicare coverage. An insurance agent will contact you. Our coverage is not guaranteed issue and is not connected with or endorsed by the U.S. Government or the federal government.

**Guaranteed Renewable for Life**  
 Your policy cannot be terminated for any reason other than non-payment of premium or misrepresentation in the application for insurance. The company reserves the right to adjust premiums on a class basis.



**Exclusions and limitations**  
 The benefits of this policy will not duplicate any benefits paid by Medicare. The combined benefits of this policy and the benefits paid by Medicare will not exceed 100 percent of the Medicare eligible expenses incurred.

These policies will not pay benefits for the following:

- The Medicare Part B deductible (not applicable in Plan F)
- Any expense which you are not legally obligated to pay or services for which no charge is normally made in the absence of insurance
- Any services which are not medically necessary as determined by Medicare
- Any portion of any expense for which payment is made by Medicare or other government

**Pre-existing conditions**  
 These policies will not pay for any expenses incurred for care or treatment of a pre-existing condition for the first six months from the effective date of coverage. This exclusion does not apply if you are applying for and are issued the policy under guaranteed issue status; if on the date of application for the policy you had at least six months of prior creditable coverage; or, if the policy is replacing another Medicare Supplement policy and a six-month waiting period has already been satisfied. Evidence of prior coverage or replacement must be on the application for the policy.

If you had less than six months prior creditable coverage, the Pre-existing Conditions Limitation will be reduced by the aggregate amount of creditable coverage. If the policy is replacing another Medicare Supplement policy, credit will be given for any portion of the waiting period that has been satisfied.

**Your Quote**  
**Medicare Supplement Insurance Policy**

Prepared for: [NAME]  
 Date: [07-07-16]

**Premiums**

Plan	Monthly	Quarterly	Semi-Annually	Annually
A	[\$105.36]	[\$312.97]	[\$608.75]	[\$1203.36]
F	[\$105.36]	[\$312.97]	[\$608.75]	[\$1203.36]
High Deductible F	[\$105.36]	[\$312.97]	[\$608.75]	[\$1203.36]
G	[\$105.36]	[\$312.97]	[\$608.75]	[\$1203.36]
N	[\$105.36]	[\$312.97]	[\$608.75]	[\$1203.36]



# Phone Verification



Agent/Broker Use Only

**U.S. INDIVIDUAL SALES TRAINING**



## Reminder – Phone Verification (PV)



Completing the Phone Verification (PV) at the **point of sale**:

- Application processed *faster*
- **Get paid quicker**

### 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?

*PV Line: 866.825.4822*

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



# Phone verification

## Phone Verification Process

Product		EXPRESS APP (no wet signature)	Phone/Fax (no wet signature)	Paper/Fax (with wet signature)
Medicare Supplement (CHLIC, ARLIC, LOYAL)	OE/GI	Not needed*	Live PV	Not needed*
	Underwritten States offering Preferred, Standard, STD II & III classes	Live PV	Live PV	Live PV

*\*Applicant verification in lieu of a PV*

**Live PV: 8am to 6pm, M-F, call 866-825-4822**

For **Pre-Qualification** questions, you may speak to an Underwriter by calling the Agent Resource Center at **877.454.0923**

**U.S. INDIVIDUAL SALES TRAINING**



# Business & Application Guidelines



Agent/Broker Use Only

**U.S. INDIVIDUAL SALES TRAINING**



# Sales and application

## Materials for your customer

- Marketing Materials needed when completing a sale: (use “send forms” in ExpressApp for ease!)
  - Outline of Coverage (**required**)
  - Brochure (optional)
  - Choosing a Med Supp Policy: A Guide to Health Insurance for People with Medicare (**required**)
  - Replacement Form, if replacing (contained in app packet, **required**)
  - Any other state-specific forms included in app packet (**required**)

- BASIC BENEFITS:**
- Hospitalization:** Part A coinsurance plus coverage for 365 additional days after 90 days of hospitalization.
  - Medical Expenses:** Part B coinsurance (generally 20% of Medicare-approved charges) and copayments.
  - Blood:** First three pints of blood each year.
  - Hospice:** Part A coinsurance.

A	B	C	D	F	HDF*	G
Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance*	Basic, including 100% Part B coinsurance*	Basic, including 100% Part B coinsurance*
	Part A deductible	Skilled nursing facility coinsurance Part A deductible	Skilled nursing facility coinsurance Part A deductible	Skilled nursing facility coinsurance Part A deductible	Skilled nursing facility coinsurance Part A deductible	Skilled nursing facility coinsurance Part A deductible
		Part B deductible		Part B deductible		Part B deductible
		Foreign travel emergency	Foreign travel emergency	Part B excess (100%) Foreign travel emergency	Part B excess (100%) Foreign travel emergency	Part B excess (100%) Foreign travel emergency

**LIVE LIFE FULLY**  
Medicare Supplement insurance policies

Together, all the way.<sup>SM</sup>

**Cigna**

Cigna Medicare is a Supplemental Insurance Company. Cigna Health and Life Insurance Company. Cigna Medicare and its insurance contracts are not subject to state and federal regulation. An insurance agent may contact you for more information. All services are subject to underwriting. For more information, please contact your agent. © 2017 Cigna. All rights reserved.

### Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare

**This official government guide has important information about:**

- Medicare Supplement Insurance (Medigap) policies
- What Medigap policies cover
- Your rights to buy a Medigap
- How to buy a Medigap policy

*This guide can help if you're thinking about a Medigap policy or already have one.*

Cigna Medicare Supplement Insurance  
Cigna Health and Life Insurance Company

**Application Booklet for KANSAS**

**TAKE CHARGE OF YOUR HEALTH**

Note: All Applications outside of KS/CA require a Phone Verification (PV) - Member delays and make the PV call at the point of sale. Call our PV Helpline at 866.825.4822 from 8 a.m. to 6 p.m. Central Time.

## U.S. INDIVIDUAL SALES TRAINING



# Sales and application

## Types of application submissions



- **Open Enrollment<sup>1</sup> (OE)**
  - Starts on first day of the month in which the applicant is both age 65 and enrolled in Part B
  - The applicant can apply up to 6 months prior to this period starting
  - Effective date not over 180 days from app sign date
    - WI applications may be taken up to 90 days prior to the insured's eligibility
  - Applicant will receive Preferred rate
  
- **Underwritten<sup>2</sup> (UW)**
  - Health questions must be answered by applicant
  - Phone Verification (PV) & Rx history check required
  - Can be submitted 180 days prior to effective date

1. The Medicare Supplement Open Enrollment (OE) period lasts six months. OE generally starts on the first day of the month in which the applicant is both, age 65 or older and enrolled in Medicare Part B. Check with your state for any additional Open Enrollment periods. Submit a completed application. Medical questions should not be answered. All plans for sale in the state of residence will be available. During OE and guaranteed issue, plans should be quoted at the Preferred rate for the applicant's age, regardless of tobacco use. In Florida and Minnesota, regardless of Open Enrollment or guaranteed issue, plans should be quoted based on the applicant's age and tobacco usage, using the Tobacco and Nontobacco rates.
2. Applications submitted outside open enrollment (excluding guaranteed issue).

## U.S. INDIVIDUAL SALES TRAINING



# Sales and application

## Types of application submissions

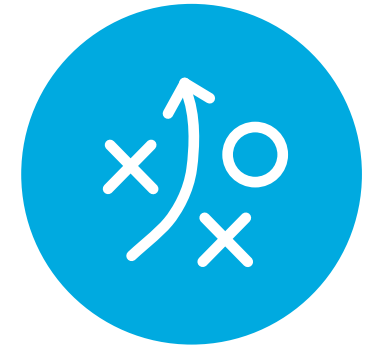
- **Guaranteed Issue (GI) / Disenrollments<sup>1</sup>**
  - Customer loses health coverage under certain circumstances and has guaranteed right to purchase Medicare Supplement Plans A, B, C or F offered by the company in the applicant's state<sup>2</sup>
    - Medical questions should not be answered
    - Applicant will receive Preferred rate
    - Refer to Section 3, "Your Right to Buy a Med Supp Policy" of *2016 Choosing a Med Supp Policy: A Guide to Health Insurance for People with Medicare* for additional information about Guarantee Issue rights
  - **Submit a copy of disenrollment / termination letter**
  - **Additional documentation may be required for certain GI rights**
  - Applications can be submitted 180 days prior to effective date
  - Must apply within 63 calendar days following notification of loss of coverage or actual date that coverage terminates
- **Disabled applicants under the age of 65**
  - Some states require Med Supp insurance companies to sell customers a Med Supp policy under age 65
  - Refer to Medicare & You, the official government handbook, for details and updated state guidelines (also available online at [medicare.gov](http://medicare.gov))
  - Applications must be **mailed** with wet signature and a check for premium

1. Please consult State Brochure, State DOI for any applicable state variances. (Refer to guaranteed issue guidelines in the current CMS Guide, Choosing a Med Supp Policy: A Guide to Health Insurance for People with Medicare.) In Connecticut: Persons under 65 with disabilities are guaranteed acceptance into Medicare Supplement plans A, B and C only

2. Check your state's Outline of Coverage for available plans

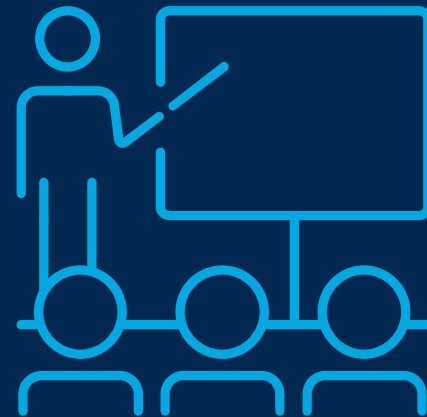
# Sales and application

## Application guidelines



- Issue state and residence state based on the applicant primary residence
  - Agent must be licensed (resident or non-resident) in that state
- Premium calculations
  - Rate based on applicants age on sign date
- Premium payments accepted from policy holder or immediate family member
  - No third-party payers
- Monthly Bank Draft (EFT)
  - Applicants get to choose their draft date for initial *and* subsequent payments
  - First payment drafted on chosen date following the effective date
  - No monthly Direct Bill option
  - Checking and Savings accounts are both accepted
- Phone Verification required for UW applications
- Applications must be received no more than 30 days from the sign date
- All applications must be signed (or e-sign) by the policy-owner.
  - A Power of Attorney (POA) is not acceptable except OE or GI, or other circumstances as determined during medical underwriting
    - Proof of POA required

# BROKER INCENTIVES



## Cigna Supplemental Benefits

Agent/Broker Use Only

### U.S. INDIVIDUAL SALES TRAINING





# BANFF 2018

**Fairmont Banff Springs**  
**Banff, Alberta, Canada**  
**June 21 – 25, 2018**

- **Qualification period\*** – March 1, 2017 through February 28, 2018
- **Qualifications\*:**
  - NMOs with a minimum of \$7,500,000 in production credits receives one qualifier and guest. NMOs with a minimum of \$15,000,000 in production credits will be able to bring two qualifiers and a guest for each.
  - Recruiting Agencies with a minimum of \$2,000,000 in production credits will be able to bring one qualifier and a guest.
  - Agents with a minimum of \$225,000 in production credits will be able to bring one guest.

## U.S. INDIVIDUAL SALES TRAINING

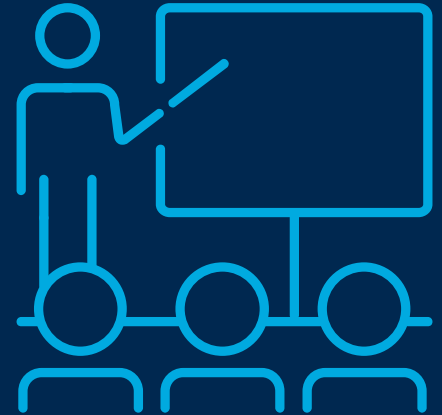


\*See program flyer on Agent View for details

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# CONTACTS



## Cigna Supplemental Benefits

Agent/Broker Use Only

### U.S. INDIVIDUAL SALES TRAINING



# Cigna Supplemental Benefits – business contacts

## Telephone and Email

**Agent Resource Line: 877.454.0923**

**Phone Verification (PV): 866.825.4822**

Claims: 866.459.1755

## To reach any of the following departments, call: 877.454.0923:

*New Business* – email to CSBNewBusiness@Cigna.com

*Underwriting* – email to CSBNewBusiness@Cigna.com

*Commissions* – email to CSBCommissions@Cigna.com

*Licensing & Website Registration* – email to CSBLicensing@Cigna.com

*Website Log-in Assistance* – email to CSBAccountService@Cigna.com

*Product Availability* – email to CSBAgentMarketing@Cigna.com

*Customer Services* – email to CSBSupport@Cigna.com

*Supplies* – email to CSBSupplies@Cigna.com

## Fax Numbers

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

## Addresses

Physical Address: 11200 Lakeline Blvd, Suite 100  
Austin, TX 78717

New Business Address: P.O. Box 559015  
Austin, TX 78755-9015

Customer Services Address: P.O. Box 26580  
Austin, TX 78755-0580

## **U.S. INDIVIDUAL SALES TRAINING**



# Sales contacts

## More for the broker



- **Ryan McMillan**, Regional VP Senior Supplemental Agent Distribution
  - Ryan.McMillan@Cigna.com
  - 314.302.8844
- **Maggie Medic**, Regional VP Senior Supplemental Agent Distribution
  - Magdalena.Medic@Cigna.com
  - 720.388.0564
- **Melissa Duong**, Regional VP Senior Supplemental Agent Distribution
  - Melissa.Duong@Cigna.com
  - 217.606.0205
- **James Codney**, Regional VP Senior Supplemental Agent Distribution
  - James.Codney@Cigna.com
  - 777.261.1969

*Sales Training Team email:* [USI.SalesTraining@Cigna.com](mailto:USI.SalesTraining@Cigna.com)

*Agent Marketing email:* [CSBAgentMarketing@Cigna.com](mailto:CSBAgentMarketing@Cigna.com)

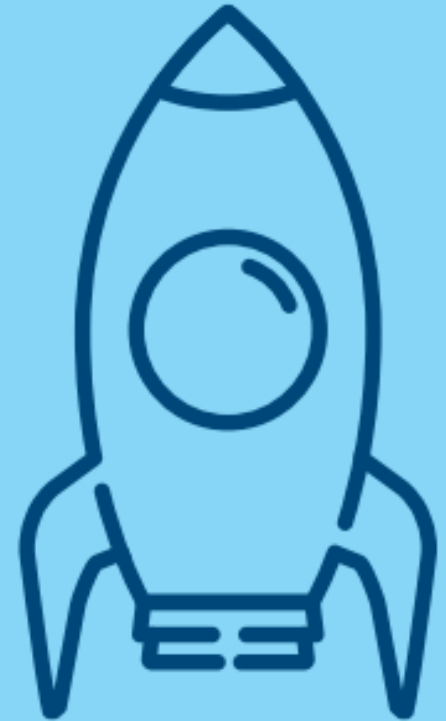
## U.S. INDIVIDUAL SALES TRAINING



## Multi year launch initiative

# READY SET LAUNCH

SkYROCKET your sales with  
Cigna's new Med Supp



**U.S. INDIVIDUAL SALES TRAINING**



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