

# MORE VALUE FOR YOUR CUSTOMERS

## Medicare Supplement insured by ARLIC

### Big changes to our Med Supp product coming soon!

We are thrilled to announce some big changes to our Medicare Supplement product, insured by American Retirement Life Insurance Company (ARLIC). We will begin launching the following programs in June in various states with additional states coming soon!

### Turn your declines into Cigna customers with new underwriting classes<sup>1</sup>

- › Applicants, unable to obtain coverage or switch plans with other carriers, may now qualify for Medicare Supplement insurance coverage with our new underwriting classes
- › Expand your sales with our new underwriting rate classes
- › Conditions like COPD, diabetes and coronary artery disease are included
- › Height and weight will no longer be used to decline coverage

[Click here](#) for more info.

### Increased Commissions

- › Agent's commissions will be increased on policies sold to customers, ages 80-84
- › Already in effect: AL, IA, IL, LA, MS, NC, OK, RI and SD
- › May 1, 2015: KS, OH, PA and TX
- › Additional states coming soon!

### 7% Household discount<sup>2</sup>

- › New sales can be quoted and enrolled with the household discount
- › Cigna will automatically adjust current eligible Medicare Supplement customer rates to reflect a 7% household discount
- › Available on all rate classes, including the new underwriting rate classes

[Click here](#) for more info.

### Customer Programs<sup>3</sup>

- › 24-hour health information line
- › Fitness programs to help you live a more active and healthy lifestyle
- › Discounts on products and services often used, such as weight and nutrition

programs and vision and hearing products/services at certain providers

[Click here](#) for more info.

**Stay tuned as we announce the specific states and release dates.**



**Together, all the way.™**

Not all enhancements may be available in all states.

1. Not all previous declines will be eligible for coverage. Does not apply to applicants during open enrollment or any guaranteed issue period.
2. Household is defined as a condominium, unit, single family home, or apartment unit within an apartment complex. Assisted Living Facilities, Group Homes, Adult Day Care facilities and Nursing Homes, or any other health residential facilities are not included in the definition of "Household". Both members of the household must apply or have a current Cigna Medicare Supplement policy provided by or through an affiliate of American Retirement Life Insurance Company. Expansion to Loyal American will be implemented in 2016. Discount may not be available in all states.
3. Customer programs are not guaranteed insurance benefits with our Medicare Supplement Insurance policies and services may be added or discontinued. All customer programs are provided through third-party vendors and are not administered by American Retirement Life Insurance Company (ARLIC).

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