

IMPORTANT UPDATE

Additional changes starting 8/15

In **ONE** day we will be implementing a new operational change that will impact all products on August 15, 2018. This change will help reduce policy cancellations and provide peace of mind to your customers.

- **Draft on Issue** - Currently we allow for policies to be drafted at the time of the effective date of the policy. Our new policy will be to draft at the time of policy issue. This change will go into effect for all products on August 15, 2018.

Express App Update

Starting on August 15th, you will see a reminder on Express App to inform your customers that they will be drafted upon policy issue. **This note will be applicable to all products.**

All paper applications must use an EFT form dated 3/18 or later. The app packets that are currently available through Supply already have a 3/18 or later date. Cigna will not accept paper applications with old EFT forms after 8/15/18 and they could be returned to the agent if they are not using the updated form.

Note: Advance commissions are only paid on bank draft business and only at the original activation of the policy.

For more information please review our [FAQs](#). We are confident this change will help keep policy cancellations at a minimum and that you will find this to be beneficial.