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CSB UPDATE

Timely news from Cigna Supplemental Benefits

In this issue

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Boost your fourth quarter earnings with Cigna!

The Annual Enrollment Period (AEP) is now underway! Utilize our full product portfolio including Medicare Supplement in 48 states and DC, in addition to our full suite of Supplemental Health products to boost your earnings. In this edition of CSB Update we:

- remind you of recent product launches and broker incentives
- inform you of operational updates to help make your partnership with us easier and more secure.

AEP Preparedness

AEP means more opportunities for Medicare Supplement plans

AEP is a great opportunity to boost your sales with Cigna's newest products! Cigna has released new Medicare Supplement plans in the following states this year:

Cigna Health and Life Insurance Company (CHLIC): MT, ND, RI, WA & WV

Cigna National Health Insurance Company (CNHIC): AL, CO, KS, LA, MD, MI, NC, NV, SD, TN & UT

Cigna's products are designed to reward customers with more value and enhanced programs and services. See how Cigna can make life more rewarding!

Reward your customers:

- New competitive rates
- Additional rate classes to fit more health situations in select states
- Cost-effective coverage without sacrificing quality service
- Up to 15% Household Discounts available¹
- Value-added programs including fitness, vision, and hearing discounts²

Cigna's products offer customers coverage and value, including Medicare Supplement Plan N. Be sure to review our recent white paper to learn how [Plan N](#) is growing and becoming the plan of choice for more customers!

Take advantage of our broker incentives this AEP!

AEP is here and it can provide great opportunities to boost your sales this year! There is still time to take advantage of our 2021 broker incentives too. Eligibility for these incentives will be determined after the close of the previous month. Additionally, business must effectuate in order to qualify for the incentives.

- [Earn \\$50](#) per issued Flexible Choice Dental, Vision & Hearing application³
- [Earn \\$75](#) per issued Flexible Choice Dental, Vision & Hearing plan when sold with an issued Medicare supplement plan to the same customer through the end of 2021³
- [Earn 1,000 leads](#) with a targeted direct mail campaign for every fourth application you write for underwritten Medicare supplement plans F, G, N, and Open Enrollment N each month.⁴ This reward is eligible in AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KY, LA, MD, ME, MI, MO, MS, MT, NC, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV and WY.
- [Earn \\$25](#) for every application you write for qualifying Supplemental Health products each month, starting with the fifth application.⁵ This reward is eligible in all states except NY.

Product Launches

Cigna Flexible Choice Dental, Vision & Hearing is available for sale!

A reminder that our newest product, Flexible Choice Dental, Vision & Hearing product is available for sale in **AK, AL, AR, AZ, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, LA, ME, MI, MN, MO, MS, MT, NE, NV, NH, ND, OH, OK, PA, SC, SD, TN, TX, UT, VT, WI, WV, and WY**. Sell new Dental, Vision & Hearing with the helpful tools below:

- Review our social media materials, including Spanish language items:⁶

- [English](#)
 - [Spanish](#)
- Watch our training video:
 - [English](#)
 - [Spanish](#)
- Take a look at our [training flyer](#)
- Visit our [landing page](#).
- Utilize our [co-branded template](#)
- View and order sales materials on [AgentView](#).

Operational updates

Security updates to AgentView!

Agents must complete a new set of security questions when signing on to AgentView. This request to update security questions will only occur the first time you sign in after the security updates are made. These changes will allow us to ensure a more secure user experience.

Pre-sale updates for KS

Effective immediately, brokers selling our **Cigna National Health Insurance Company (CNHIC) Medicare supplement product** can now discuss our Value Added Services with customers and prospects **during pre-sale**. For more information about CNHIC in KS, refer to our product [brochure](#) and [outline of coverage](#). For CNHIC state availability, view our [Product Availability Chart](#).

Training and webinars

Select the desired date below to attend a live training webinar. Prerecorded webinars are also available at your convenience. Choose from the featured ones below or visit [AgentView](#) for more options.

- **Spanish Training Materials**

[PDF](#)

- **ExpressApp**

[November 9 - 1 PM ET](#)

[Prerecorded training webinar](#)

- **Cigna's Medicare Supplement Portfolio**

[November 10 - 1 PM ET](#)

[Prerecorded training webinar](#)

- **Flexible Choice Dental, Vision & Hearing**

[November 16 - 1 PM ET](#)

[November 18 - 1 PM ET](#)

[Prerecorded training webinar](#)

- **AgentView**

[November 17 - 1 PM ET](#)

[PDF](#)

- **Flexible Choice Hospital Indemnity**

[November 30 - 1 PM ET](#)

[Prerecorded training webinar](#)

Other state updates

Rate adjustments

These Medicare Supplement insurance plans are experiencing rate adjustments in the following states:

[American Retirement Life Insurance Company](#) (ARLIC):

12/1/2021 – [Nebraska](#), [Wyoming](#)

1/1/2022 – [Mississippi](#)

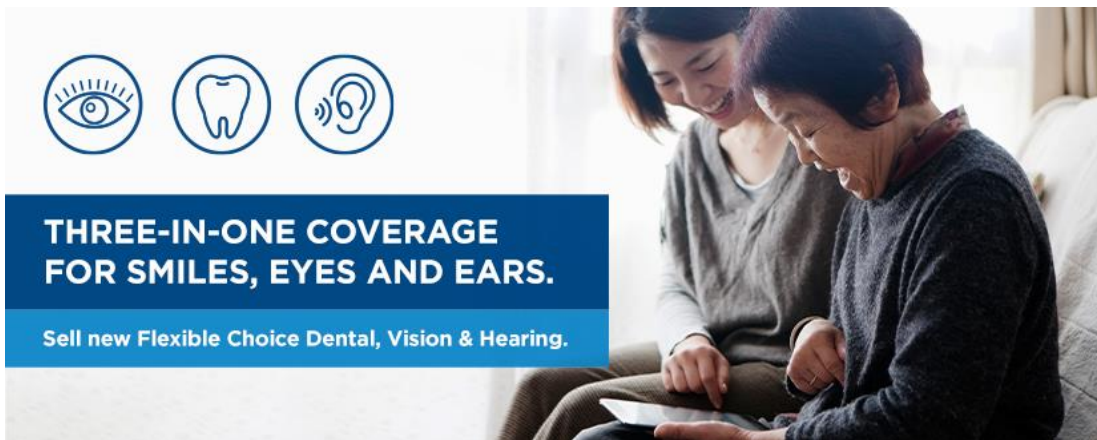
The outline of coverage for Mississippi will be available on AgentView soon.

[Cigna Health and Life Insurance Company](#) (CHLIC):

12/1/2021 – [Connecticut](#), [Kentucky](#), [Mississippi](#)

1/1/2022 – [Georgia](#)

The outline of coverage for Georgia will be available on AgentView soon.



Together, all the way.®

1. Discount may not be available in all states.
2. This is a discount program and is NOT insurance. This program is separate from medical plan benefits.
3. Review our [flyer](#) for full program rules.
4. Must be underwritten or Open Enrollment Plan N. January 1–December 31, 2021.
5. Starting with fifth application. January 1–December 31, 2021. This incentive excludes Final Expense policies.
6. Social media content is approved for use in all states except NM, OR, & WV. Content can be used with any image shown on the Sales Tools instruction page.

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