



CSB UPDATE

Timely news from Cigna Supplemental Benefits

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Boost your earning potential!

Get ready to boost your earning potential this March with product launches, reward opportunities, and updated sales materials! In this issue of CSB Update we:

- remind you of product launches in new states
- highlight our Dental, Vision & Hearing product and encourage cross-selling in this month's Product Spotlight
- spread the word about required Anti-Money Laundering (AML) training on AgentView.



Product launch

Dental, Vision & Hearing in Maryland

We remind you that **our Flexible Choice Dental, Vision & Hearing product is now available for sale in Maryland.** The [brochure](#) and other sales materials are available to view and order on [AgentView](#). Add Dental, Vision & Hearing to your business portfolio and start earning more today!



Product spotlight

March is Oral Health Month

Did you know that according to the Centers for Disease Control and Prevention (CDC), 1 in 4 adults live with untreated tooth decay? Maintaining good oral health is an important part of overall well-being. Most people understand that brushing teeth several times daily is important, but regular dental checkups are also a big part of maintaining a healthy mouth. Our newest product Flexible Choice Dental, Vision & Hearing can help your customers and prospects take care of their dental health needs and more!

Cross-sell opportunity

Flexible Choice Dental, Vision & Hearing offers a great cross-sell opportunity for your customers and can make the perfect companion policy to Medicare Supplement or Medicare Advantage plans. When you sell more, you have the opportunity to earn more with our [incentive program](#). Review the great benefits below, find out more on [AgentView](#), and prepare to increase your sales while helping customers and prospects improve their health and well-being.

Key benefits that offer more choices to your customers:

- Clean cases issued in three to five business days and advances paid daily
- Heaped or level commissions
- Maximum coverage up to **\$5,000**
- **No waiting period** if the client is replacing prior coverage
- **100%** preventative dental care coverage option
- Disappearing deductible option and competitive pricing
- **\$25 bonus** for every application each month with a minimum of five applications¹



Operational updates

Updates to our Flexible Choice Heart Attack & Stroke product in FL

As of **March 1**, our **Flexible Choice Heart Attack & Stroke** product has increased coverage and decreased premiums for select base and rider options. For more information, review our updated materials on [AgentView](#).

Application updates

Effective February 28, we have updated applications for Cigna National Life Insurance Company (CNHIC) KS, LA, MD, MI, NC, NV, PA, SC, SD, UT and Cigna Health and Life Insurance Company (CHLIC) in OH. Previous versions of the paper application will be accepted until March 28, 2022. Please check your state specific materials for more details.



Rewards and incentives

Remember our 2022 incentive program

Increase your earnings with our [2022 broker incentive program](#)!² We've combined the best of the 2021 rewards opportunities with a special bonus for our newest product, Dental, Vision & Hearing, to bring you a "WINcentive" program that will help you earn even more in 2022. Review the incentives below and earn more this year!

- **Earn 1,000 targeted leads** with a direct mail campaign for every fourth application you write for underwritten Medicare Supplement Plans F, G, N, and Open Enrollment Plan N from January 1 to December 31.³
- **Earn \$100** for every application you write for underwritten Medicare Supplement Plans F, G, N, and Open Enrollment Plan N from January 1 to September 30, with a minimum of four applications.⁴
- **Earn \$25** for every application you write for qualifying Supplemental Health products from January 1 to December 31, with a minimum of five applications.⁵
- **Earn \$25** for every Flexible Choice Dental, Vision & Hearing application you write each month from January 1 to December 31, with a minimum of five applications.⁶

Visit [AgentView](#) for tools and support.



Tips and tricks for your business

Required Anti Money Laundering (AML) training

A reminder that all agents licensed to sell life insurance products with Cigna Supplemental Benefits (CSB) are required to take Anti Money Laundering (AML) training. The course is free for you but, if you do not take it, we will be unable to process your customers' applications for life insurance products and riders on any insurance product, including cash-value riders. If you have not taken the course yet, please access it on the **Training** tab on [AgentView](#).

Reach out to our Agent Resource Center (ARC) with questions **Monday through Friday, from 8:00 to 5:30 PM CT at 877.454.0923.**



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](#)
- **Flexible Choice Cancer and Heart Attack & Stroke in FL**
[March 2 - 1 PM ET](#)
[Prerecorded training webinar](#)
- **Flexible Choice Dental, Vision & Hearing in MD**
[March 2 - 2 PM ET](#)
[Prerecorded training webinar](#)
- **Understanding Commission Statements**
[March 2 - 4 PM ET](#)
[March 8 - 4 PM ET](#)
[March 10 - 4 PM ET](#)
[PDF](#)
- **Accident Treatment**
[March 3 - 4 PM ET](#)
[March 16 - 4 PM ET](#)
[Prerecorded training webinar](#)
- **Cancer Treatment**
[March 9 - 4 PM ET](#)
[Prerecorded training webinar](#)
- **Individual Whole Life**
[March 15 - 4 PM ET](#)
[March 17 - 4 PM ET](#)
[Prerecorded training webinar](#)
- **CSB Portfolio**
[March 22 - 4 PM ET](#)
[March 24 - 4 PM ET](#)

[Prerecorded training webinar](#)

- **Flexible Choice Hospital Indemnity**
[March 23 - 4 PM ET](#)
[Prerecorded training webinar](#)



Other state updates

Rate adjustments

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

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

4/1/2022 – [Arkansas](#), [Delaware](#)

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

3/1/2022 - [Idaho](#)¹

4/1/2022 – [Arizona](#), [Illinois](#)

5/1/2022 – [New Jersey](#)

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

[Loyal American Life Insurance Company](#) (Loyal):

3/1/2022 - [Hawaii](#)



**WINCENTIVES
2022 ARE HERE**

Cigna's rewards program
gives you more ways
to earn cash and leads.

A promotional graphic for Cigna's WinCentives 2022 program. It features a photograph of a woman and a man high-fiving in an office. The text is overlaid on a blue background to the right of the photo.

Together, all the way.®

1. From the [Centers for Disease Control and Prevention](#) (CDC) website.
2. Eligibility varies by state. Review agent [flyer](#) for details.

3. Must be underwritten or Open Enrollment Plan N. From January 1, 2022 to December 31, 2022.
4. Minimum of four applications. Incentives retroact to first application. Must be underwritten or Open Enrollment Plan N. From January 1, 2022 to September 30, 2022.
5. Minimum of five applications. Incentives retroact to first application. From January 1, 2022 to December 31, 2022.
6. Minimum of five applications. Incentives retroact to first application. Incentive runs from January 1, 2022 to December 31, 2022. Review our [flyer](#) for full program rules.
7. New Community Rates

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