

# IMPORTANT UPDATE

New policy quoting changes in effect July 1, 2019

## Changes coming soon

Beginning July 1, 2019 Cigna will be implementing a policy change on how business is quoted. We currently allow policy quoting 180-days prior to the effective date. The new change will now limit quoting to 90-days between the signature date of the application to the effective date.

This policy change will affect all of our products, including all Medicare Supplement Open Enrollment (OE) and Guaranteed Issue (GI) business, within our family of companies: American Retirement Life Insurance Company (ARLIC), Cigna Health and Life Insurance Company (CHLIC) and Loyal American Life Insurance Company (Loyal).

Any application requesting an effective date other than 90-days must be written prior to June 30th and in-house no later than July 10th. After the implementation of this policy change on July 1st, we will no longer accept applications with an effective date greater than 90-days from the signature date.



**Your other life is here.**