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CSB UPDATE

Timely news from Cigna Supplemental Benefits

In this issue

- AEP is here!
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AEP is here!

AEP is here and will run until December 7! Maximize your earnings with CSB this AEP – we offer Medicare Supplement in 48 states, plus DC and have a full suite of Supplemental Health products. In this issue of CSB Update we

- announce the launch of our Dental, Vision & Hearing product in CO
- and remind you of products and support to help you have a successful AEP.

Product launches

Cigna Flexible Choice Dental, Vision & Hearing is now available in CO!

Our Flexible Choice Dental, Vision & Hearing product is now available for sale in **CO!** You can sell Dental, Vision & Hearing today in CO in addition to the originally launched states: **AK, AL, AR, AZ, 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:

- Take a look at our [Agent Guide](#).
- Review our social media materials, including Spanish language items:
 - English [social media content and instructions](#)
 - Spanish [social media content and instructions](#)
- Watch our training video:
 - [English](#)

- [Spanish](#)
- Visit our [landing page](#).
- View and order sales materials on [AgentView](#).

AEP preparedness

Maximize sales and protect your customers this AEP!

AEP is here! This can be a great opportunity for you to maximize your sales and end the year brightly by cross-selling our **Flexible Choice Hospital Indemnity product**. Insured by Loyal American Life Insurance Company (Loyal), a Hospital Indemnity policy can protect your customers from the high costs of hospital expenses. It also pairs well with either Medicare supplement or Medicare Advantage products. View the [product brochure](#) and [flyer](#), share our [product video](#) with your customers and prospects, check out the benefits below for you and your customers, and prepare to earn more this AEP:

Benefits for you:

- Market-leading commissions
- [Earn \\$25](#) for every application you write, starting with the fifth application, for qualifying supplemental health products² through December 31, 2021
- Customer prospecting materials pre-designed for your use
- Easy electronic application process with no wet signature required.

Benefits for your customers:

- Lump-sum benefits paid directly to customer³
- Three simple plan options to choose from
- 6 or 10-day hospital confinement options
- Guaranteed renewable for life⁴
- Optional riders available

Sales support

Customer bank account validation starting October 22!

Starting October 22, ExpressApp will validate customer bank account information prior to submitting your customer's application. This update will help ensure an accurate application and speed up processing times for both you and your customers.

Our Underwriting support team is here for you!

Our Underwriting Support Team is here for you during AEP and all year long! When you have underwriting questions or want to do a pre-qualification before submitting an application, reach out to our Underwriting Support Team, Monday through Friday, 8 a.m. to 5 p.m. Central Time, at 877.454.0923. Choose Option 3 from the menu.

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 Hospital Indemnity**
[October 20 - 4 PM ET](#)
[Prerecorded training webinar](#)

- **CSB Product Portfolio**
[October 21 - 4 PM ET](#)
[Prerecorded training webinar](#)

- **Cigna Medicare Supplement Portfolio**
[October 26 - 4 PM ET](#)
[October 28 - 4 PM ET](#)
[Prerecorded training webinar](#)

- **Welcome to CSB**
[October 27 - 4 PM ET](#)
[Prerecorded training webinar](#)

- **Flexible Choice Heart Attack and Stroke**
[November 2 - 4 PM ET](#)
[November 4 - 1 PM ET](#)
[Prerecorded training webinar](#)

- **Medicare and Medicare Supplement 101**
[November 3 - 1 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):

11/1/2021 – [Arizona](#)

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 \(CHLIC\):](#)

11/1/2021 – [Texas](#)

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

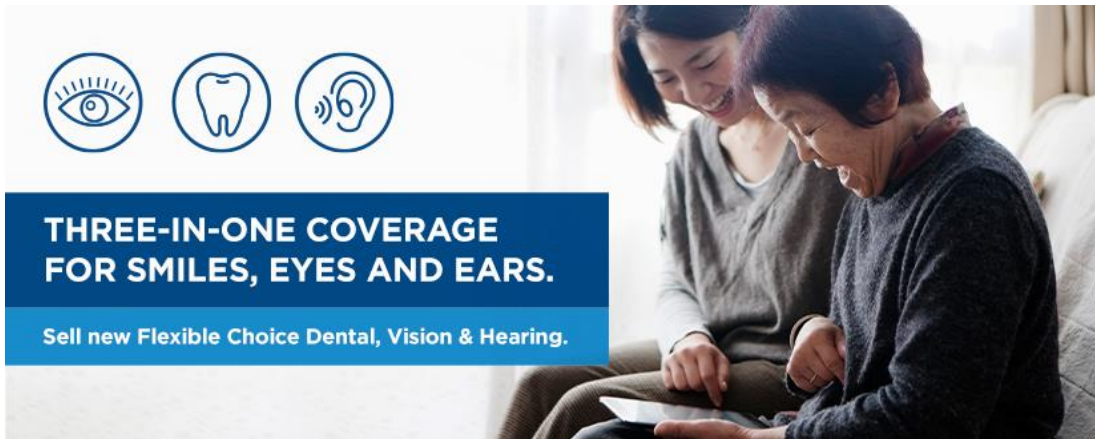
1/1/2022 – [Georgia](#)

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

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

11/1/2021 – [D.C.](#)

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



**THREE-IN-ONE COVERAGE
FOR SMILES, EYES AND EARS.**

Sell new Flexible Choice Dental, Vision & Hearing.

Together, all the way.®

1. 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.

2. Starting with the fifth application. This incentive runs from January 1, 2021 to December 31, 2021.

3. Benefits may be paid directly to the hospital upon assignment.

4. Subject to the company's right to increase premiums on a class basis

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