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CSB UPDATE

Timely news from Cigna Supplemental Benefits

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Introducing our new Product Awareness series!

In this edition of our CSB agent newsletter, we're introducing our new Product Awareness series, where we will shine a spotlight on products and tools you can use to earn more and help protect your customers.

Also in this edition, we announce a COVID-19 update and offer new opportunities for training.

Operational Updates

COVID-19 update

Medicare Supplement customers will receive [information via email](#) in the next two weeks about the COVID-19 vaccine, directing them to log in to myCigna.com for helpful resources and the most up-to-date information regarding the COVID-19 vaccine.

Should you receive questions from our customers about the COVID-19 vaccine, please direct them to contact their health care provider or local health department to find out if they are able to get a COVID-19 vaccine, as well as where and when to get vaccinated, and to log in to their profile on myCigna.com for additional information.

Supplemental health cross-sell videos for use in Georgia

During AEP, we introduced videos for you to share with your customers during supplemental health sales. We are pleased to announce that both videos are now eligible for use in GA. Access the videos on [AgentView](#) to help you cross-sell Cigna's [Accident Treatment](#) and [Hospital Indemnity](#) products.

Contests and Incentives

Our 2021 Rewards Program has more incentives to offer you more chances to earn!

Earn leads!

Earn [1,000 targeted leads](#) with a direct mail campaign for every fourth application for underwritten Medicare Supplement plans F, G, N, and Open Enrollment N.⁴

- 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 a \$100 cash reward!

Earn a [\\$100 cash reward](#) for every fourth underwritten application for Medicare Supplement plans F, G, N, and Open Enrollment N.⁵

- Eligible in AK, AL, AZ, AR, CT, DE, FL, GA, HI, ID, IL, IA, KS, KY, LA, MD, MS, MT, NE, NV, NH, NJ, NM, NC, OK, PA, SD, TX, UT, VT and VA.

Earn a \$25 cash bonus!

Earn a [\\$25 cash bonus](#) for every fifth application you write for qualifying supplemental health products!⁶

- Eligible in all states except NY

Product Awareness

February is American Heart Month

Did you know that cardiovascular diseases claim more lives each year than cancer and respiratory diseases combined?⁷ Heart complications can be scary and so can the unexpected

costs as a result, which is why Cigna is committed to helping customers find peace of mind with a product they can depend on during a cardiovascular event.

A [Flexible Choice Heart Attack & Stroke](#) policy can help. Take a look at the great benefits Flex Choice Heart Attack & Stroke offers, and help your customers prepare for the unexpected.

Peace of mind for customers

- Pays a lump sum benefit from \$5,000 - \$75,000²
- Coverage available for those aged 18-99 and their families²
- Coverage options to fit most budgets
- Optional riders available at an additional cost

Great rewards for you

- Earn [cash rewards](#) for every supplemental health application you write, starting with the fifth app³
- Annual agent incentive
- Great rider options to offer your customers
- Only five years of health history needed for underwriting

Product Launches

New supplemental health product launches

We are pleased to announce that our Cancer Treatment product is now available in VA and our Individual Whole Life product is available in MT. View applications and brochures below and order sales materials on [AgentView](#).

Cancer Treatment - Virginia - [application](#), [brochure](#)

Individual Whole Life - Montana - [application](#), [brochure](#)

Training and Webinars

New agent training opportunities

Take advantage of our webinars for new agents by selecting your desired date below:

[Express App 2.0 - Feb. 3 - 2PM ET](#)

[AgentView - Feb. 10 - 3PM ET](#)

[Flexible Choice Cancer and Heart Attack & Stroke - Feb. 17 - 2PM ET](#)

[Flexible Choice Hospital Indemnity - Feb. 24 - 2PM ET](#)

Existing agent training opportunities

Brush up on CSB products, tools, and other important topics with our webinars for existing agents.

Individual Whole Life:

[Feb. 4 - 4PM ET](#)

Accident Treatment:

[Feb. 9 - 1PM ET](#)

[Feb. 11 - 2PM ET](#)

Cancer Treatment:

[Feb. 16 - 2PM ET](#)

[Feb. 18 - 4PM ET](#)

Cigna's Medicare Supplement Portfolio

[Feb. 23 - 2PM ET](#)

[Feb. 25 - 4PM ET](#)

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):

3/1/2021 – [Colorado](#), [Rhode Island](#)

4/1/2021 – [Arkansas](#), [North Carolina](#)

Outlines of Coverage for Arkansas and North Carolina will be available on AgentView soon.

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

4/1/2021 – *Arizona*

Outlines of Coverage for Arizona will be available on AgentView soon.



Together, all the way.®

1 American Heart Association [2020 Heart Disease and Stroke Statistical Update Fact Sheet At-a-Glance](#).

2 Varies by state.

3 Starting with fifth application. January 1–December 31, 2021. All states eligible except NY. This incentive excludes Final Expense policies.

4 Must be underwritten or Open Enrollment Plan N. January 1–December 31, 2021.

5 Starting with fourth application. Must be underwritten or Open Enrollment Plan N. February 1–September 30, 2021.

6 Starting with fifth application. January 1–December 31, 2021. Excludes Final Expense policies.

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