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## Cigna Supplemental Benefits

Cigna Health and Life Insurance Company

Cigna National Health Insurance Company

# MAKE LIFE MORE REWARDING

Get ready for Med Supp products in new states this April

### Medicare Supplement with more rewards

**On April 18**, Cigna Medicare Supplement products are coming to new states! Our Medicare Supplement product, insured by Cigna Health and Life Insurance Company (CHLIC), is coming to **DE, ME, & WY**. Our Medicare Supplement product insured by Cigna National Health Insurance Company (CNHIC), is coming to **KY & OK**.

### Multi-policy discount

New for 2022, Cigna has increased our multi-policy discount in select states. Customers in households where more than one person enrolls or is enrolled in an individual Medicare Supplement policy provided by Cigna can earn a **multi-policy discount of up to 20% in DE, KY, OK & WY**.

With our premium discount offerings and more, Cigna Medicare Supplement products are designed to reward customers with better value and enhanced programs and services. Find out more about how Cigna can make life more rewarding!

### Example rates with discount

State	Gender	Plan N	Plan G
CHLIC DE	M	\$94.50	\$133.74
	F	\$84.37	\$119.41
CNHIC KY	M	\$81.73	\$115.67
	F	\$72.98	\$103.28
CNHIC OK	M	\$79.38	\$111.68
	F	\$70.87	\$99.71
CHLIC WY	M	\$77.32	\$110.95
	F	\$69.03	\$99.06
CHLIC ME <sup>1</sup>	M	\$152.69	\$195.10
	F		

Example: Non-tobacco, lowest area, with available multi-policy household discount. Plan G is Age 68 and Plan N is age 65.

### Sales materials

Additional materials will be available to order on [AgentView](#) in the coming weeks.

- **CHLIC DE:** [Application](#), [Outline of Coverage](#)
- **CNHIC KY:** [Application](#), [Outline of Coverage](#)
- **CHLIC ME:** [Application](#), [Outline of Coverage](#)
- **CNHIC OK:** [Application](#), [Outline of Coverage](#)
- **CHLIC WY:** [Application](#), [Brochure](#), [Outline of Coverage](#)

### Reward for you:

- **NEW! Earn \$200** for every application you write for underwritten Medicare Supplement Plans F, G, N, and Open Enrollment Plan N from **April 18 to May 31, with a minimum of four applications for DE, KY & OK.**<sup>2</sup>
- After May 31, 2022, [earn \\$100](#)<sup>3</sup> for every application you write for underwritten Medicare Supplement Plans F, G, N, and Open Enrollment Plan N with a minimum of four applications for DE, KY & OK

### ARLIC, CHLIC, and Loyal

Effective May 6, our Medicare Supplement products, insured by American Retirement Life Insurance Company (ARLIC), will no longer be available for sale under your distribution in DE, KY & WY.

Cigna Health and Life Insurance Company (CHLIC) Medicare Supplement products will also no longer be available for sale under your distribution in KY & OK.

Loyal American Life Insurance Company (Loyal), Medicare Supplement products will no longer be available for sale under your distribution in ME.

All applications for ARLIC, CHLIC, and Loyal Medicare Supplement products in DE, KY, ME, OK & WY must be signed by May 5 and must be in our office by May 20.

## Together, all the way.®

1. Discount in Maine is 7%.
2. Minimum of four applications. Incentives retroact to first application. Must be underwritten or Open Enrollment Plan N. From April 18 to May 31, 2022.
3. Eligibility varies by state. Review agent [flyer](#) for details.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including American Retirement Life Insurance Company, Cigna Health and Life Insurance Company, Cigna National Health Insurance Company, and Loyal American Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

The benefits of these policies will not duplicate any benefits paid by Medicare. The combined benefits of the policies and the benefits paid by Medicare will not exceed 100% of the Medicare eligible expenses incurred. These policies will not pay benefits for: the Medicare Part B Deductible (not applicable in plans C and F), any expense which customers are not legally obligated to pay; or services for which no charge is normally made in the absence of insurance, any services that are not medically necessary as determined by Medicare, any portion of any expense for which payment is made by Medicare or other government programs (except Medicaid); or for which payment would have been made by Medicare if the customer was enrolled in Parts A & B of Medicare, any type of expense not a Medicare eligible expense except as provided for in the policy, and any deductible, coinsurance or copay not covered by Medicare, unless such coverage is listed as an additional benefit in the policy.

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Cigna Supplemental Benefits | PO Box 5700 | Scranton PA, 18505-5700

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