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Cigna Supplemental Benefits

Loyal American Life Insurance Company

PROTECT YOUR CLIENTS FROM LIFE'S "WHAT-IF'S"

Cigna can help you lead the conversation

Most families will be impacted by either cancer or heart disease at some point¹ and the associated out-of-pocket costs are more than likely to cause significant strain on their financial health.² Help your clients protect themselves and their families from the monetary challenges associated with these diagnoses by adding [Cigna Flexible Choice Cancer and Heart Attack & Stroke](#) plans to your portfolio.

With Cigna Flexible Choice, your **clients can choose a Cancer policy, a Heart Attack & Stroke policy or both**. Plus, they can customize their coverage by adding a variety of riders. Lump-sum cash payments are paid directly to the policy holder or someone of their choosing and the money can be used for out-of-pocket medical costs as well as living expenses.³

The Cigna Flexible Choice base policy benefits include:

- Lump-sum benefits from \$5,000 to \$75,000⁴
- Issue ages from 18–99
- Guaranteed renewable for life⁵
- Riders available for added flexibility⁶

Cigna is here to help you guide your clients to healthier decisions and help you continue to build your business. [Click here](#) to learn more and for co-brandable marketing materials you can share with your clients.

Together, all the way.®

1. National Center for Health Statistics Leading Causes of Death in U.S.; <https://www.cdc.gov/nchs/fastats/leading-causes-of-death.htm>

2. Medical debt is the leading cause of bankruptcy, data shows: How to reduce your hospital bills | Fox Business; <https://www.foxbusiness.com/personal-finance/medical-debt-bankruptcy-hospital-bill-forgiveness>

3. Benefits received in excess of medical expenses may be considered taxable income. Consult a tax advisor.
4. May vary by state.
5. Rates can only be increased if rates are adjusted for all class members.
6. Optional riders available for an additional premium.

THE LUMP SUM CANCER POLICY IS A CANCER ONLY POLICY. THESE POLICIES PAY LIMITED BENEFITS ONLY. THEY DO NOT CONSTITUTE COMPREHENSIVE HEALTH INSURANCE COVERAGE AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE "MINIMUM ESSENTIAL COVERAGE" OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA). THIS COVERAGE IS NOT MEDICAID OR MEDICARE SUPPLEMENT INSURANCE.

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