

Cigna HealthcareSM Supplemental Benefits

Product Availability Guide

Products and Updated Information as of 01/17/2025



985450 01/25



Product Availability Chart

[*Click for Chart Definitions](#)

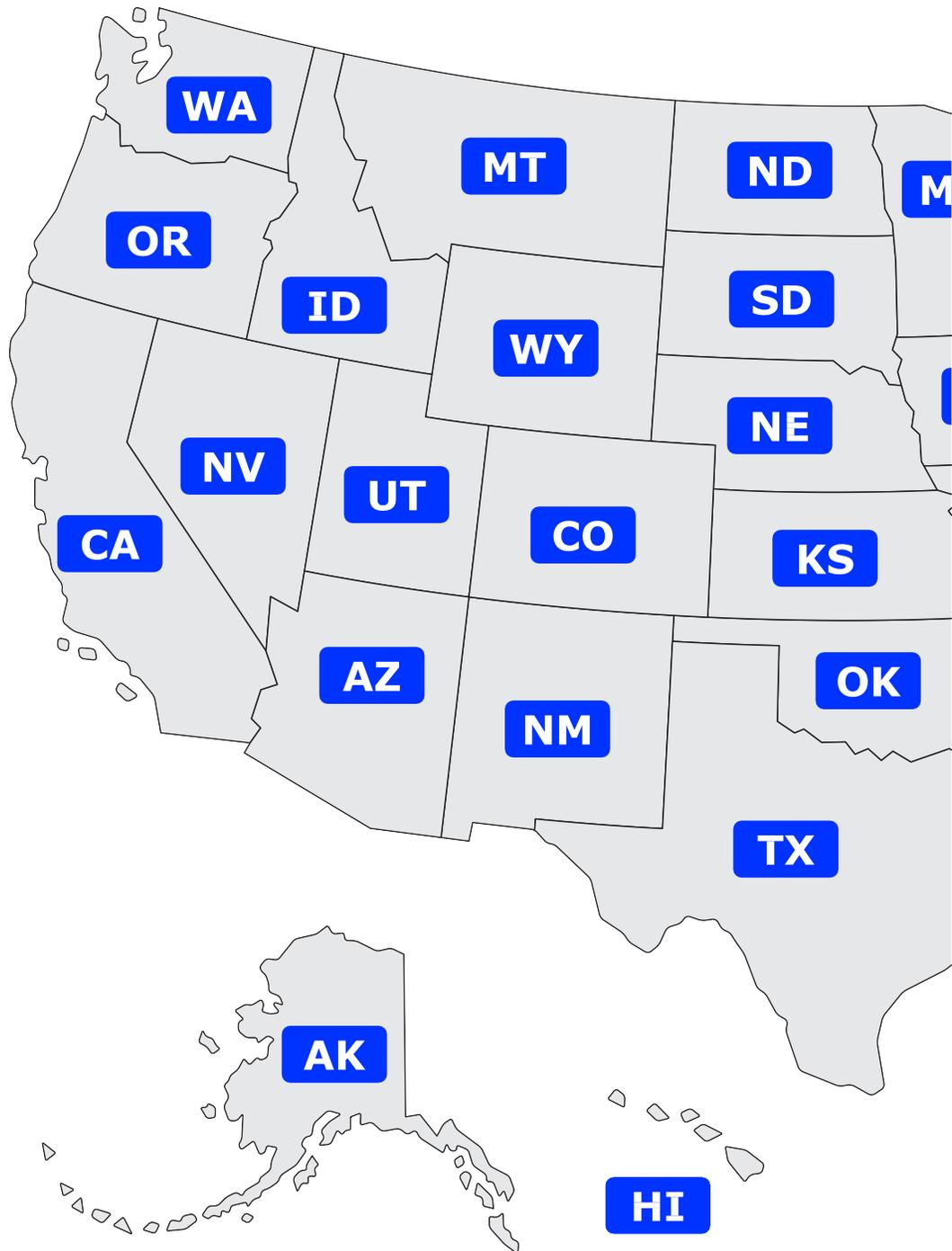
State	Med Supp Company*	Med Supp Plans*	ACC*	CT*	DVH*	FCCH*	FCHI*	CHI*	IWL*	STC*
Alabama	CNHIC	A, F, G, N	CA	•	•	•		•	•	•
Alaska	LOYAL	A, F, G, N	CA	•	•	•	•		•	
Arizona	CNHIC	A, F, G, HDG, N	CA	•	•	•		•	•	•
Arkansas	CNHIC	A, F, G, HDG, N	CA	•	•	•		•	•	•
California	ARLIC	A, F, G, HDG, N	AT	•	•	•			•	
Colorado	CIC	A, F, G, HDG, N	CA	•	•	•		•	•	
Connecticut	CNHIC	A, F, G, HDG, N	CA	•	•	•			•	
Delaware	CHLIC	A, F, G, HDG, N	CA	•	•	•	•		•	
D.C.	LOYAL	A, F, G, N	CA	•	•	•	•		•	
Florida	CNHIC	A, F, G, HDG, N	CA	•	•	•		•		
Georgia	CNHIC	A, F, G, HDG, N	CA	•	•	•		•	•	•
Hawaii	LOYAL	A, F, G, N	CA	•	•	•	•		•	•
Idaho	CHLIC	A, F, G, HDG, N	CA		•				•	
Illinois	CNHIC	A, F, G, HDG, N	CA	•	•	•		•	•	•
Indiana	CIC	A, F, G, HDG, N	AT	•	•	•	•		•	
Iowa	CNHIC	A, F, G, HDG, N	CA	•	•	•	•		•	
Kansas	CIC	A, F, G, HDG, N	CA	•	•	•		•	•	
Kentucky	CNHIC	A, F, G, HDG, N	CA	•	•	•		•	•	
Louisiana	CIC	A, F, G, HDG, N	CA	•	•	•		•	•	•
Maine	CHLIC	A, F, G, HDG, N	CA	•	•	•	•		•	
Maryland	CNHIC	A, F, G, N	CA	•	•	•	•			
Massachusetts		Not Available	CA			•	•		•	
Michigan	CNHIC	A, F, G, N	CA	•	•	•		•	•	•
Minnesota	CHLIC	Non-Standard	CA		•	•	•		•	
Mississippi	CNHIC	A, F, G, HDG, N	CA	•	•	•		•	•	•
Missouri	CNHIC	A, F, G, HDG, N	CA	•	•	•		•	•	•

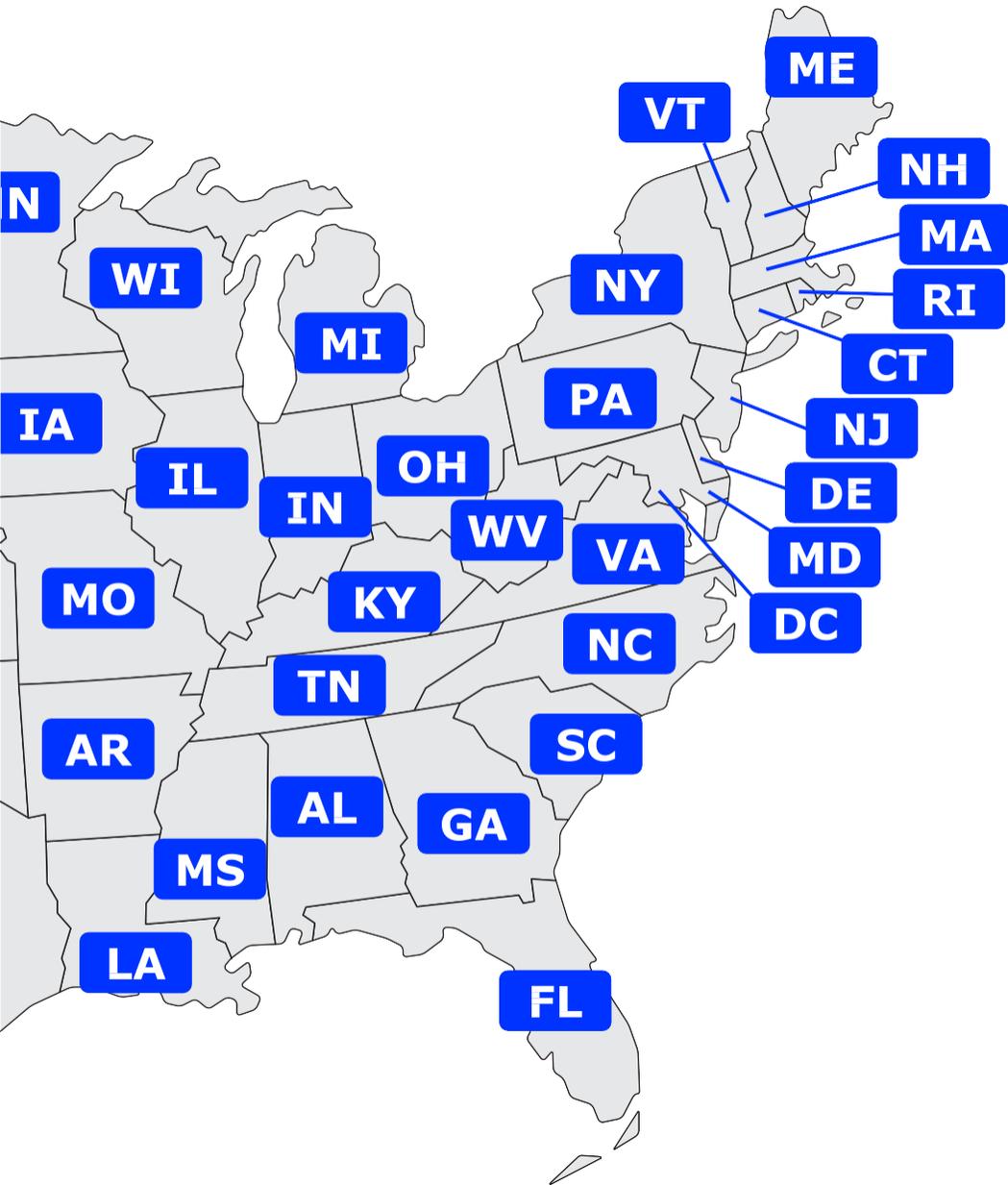
All product and state availability subject to change.

Products as of 01/17/2025

State	Med Supp Company*	Med Supp Plans*	ACC*	CT*	DVH*	FCCH*	FCHI*	CHI*	IWL*	STC*
Montana	CNHIC	A, F, G, HDG, N	CA	•	•	•	•		•	
Nebraska	CHLIC	A, F, G, HDG, N	CA	•	•	•	•			•
Nevada	CIC	A, F, G, HDG, N	CA	•	•	•		•	•	•
New Hampshire	CHLIC	A, F, HDF, G, N	CA		•	•			•	
New Jersey	CNHIC	A, D, F, G, HDG, N	CA		•	•	•		•	
New Mexico	CNHIC	A, F, HDF, G, N	CA			•			•	
New York			Not Available							
North Carolina	CNHIC	A, F, G, N	CA	•	•	•		•	•	•
North Dakota	CHLIC	A, F, G, N	CA	•	•	•	•		•	
Ohio	CNHIC	A, F, G, N	CA	•	•	•	•		•	
Oklahoma	CNHIC	A, F, G, N	CA	•	•			•	•	•
Oregon	CHLIC	A, F, G, N	AT	•	•	•	•		•	•
Pennsylvania	CIC	A, F, G, N	CA	•	•	•		•	•	
Rhode Island	CHLIC	A, F, G, N	CA	•		•	•		•	•
South Carolina	CNHIC	A, F, G, N	CA	•	•	•		•	•	
South Dakota	CNHIC	A, F, G, N	CA	•	•	•	•		•	
Tennessee	CIC	A, F, G, N	CA	•	•	•		•	•	
Texas	CIC	A, F, G, N	CA	•	•	•		•	•	•
Utah	CNHIC	A, F, G, N	CA		•	•	•		•	
Vermont	CHLIC	A, F, G, N	CA	•	•	•	•		•	
Virginia	CHLIC	A, F, G, N		•			•		•	
Washington	CHLIC	A, F, G, N	CA	•		•	•		•	
West Virginia	CHLIC	A, F, G, N	CA	•	•	•	•		•	•
Wisconsin	CNHIC	Non-Standard	CA	•	•	•		•	•	
Wyoming	CHLIC	A, F, G, N	CA		•	•	•		•	

Select your state to get started





Alabama

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

InsideRx^{®2}

Members can instantly save on thousands of generic medications. InsideRx is a prescription discount drug program that provides access to affordable medications through a simple, transparent and personalized experience.

Health Information Line³

A health advocate is ready to help answer your customers' health questions and guide them to find the right care. They can call and get the help they need 24 hours a day, seven days a week.

Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing

- deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Guaranteed Renewable for Life.
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

Alaska

Medicare Supplement Insurance

Insured by: Loyal American Life Insurance Company (Loyal)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- MP: Multi-Policy Discount (7%) - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by Loyal American Life Insurance Company.

Available Plans:	Premium Discount: (MP)	Rate Classes / Rating Type:
A, F, G, N	MP: 7%	Preferred Standard Attained Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices**, and **Specialty Provider Discounts** such as acupuncture, **Vision, Hearing**, and **Nutrition program discounts**.

Silver&Fit^{®4}

With flexible options to support any healthy aging journey, you can exercise at a fitness center, join classes and events from home, and access personalized resources to enhance your well-being.

InsideRx^{®2}

Members can instantly save on thousands of generic medications. InsideRx is a prescription discount drug program that provides access to affordable medications through a simple, transparent and personalized experience.

Health Information Line³

A health advocate is ready to help answer your customers' health questions and guide them to find the right care. They can call and get the help they need 24 hours a day, seven days a week.

Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Flexible Choice Hospital Indemnity

- Issue ages 50–85
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Arizona

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Issued Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

InsideRx^{®2}

Members can instantly save on thousands of generic medications. InsideRx is a prescription discount drug program that provides access to affordable medications through a simple, transparent and personalized experience.

Health Information Line³

A health advocate is ready to help answer your customers' health questions and guide them to find the right care. They can call and get the help they need 24 hours a day, seven days a week.

Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Guaranteed Renewable for Life.
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

Arkansas

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (12%)** - When you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.

Available Plans:	Premium Discounts: (LWS)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 12%	Community Rates

Value-added Services

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InsideRx^{®2}

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Health Information Line³

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89

- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Guaranteed Renewable for Life.
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

California

Medicare Supplement Insurance

Insured by: American Retirement Life Insurance Company (ARLIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount when You reside in a Household for the past 12 months with one to three adults that are age 50+, Your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 5%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of American Retirement Life Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 6% MP: 11%	Preferred Standard Attained Age

Value-added Services

Healthy Rewards^{®1}

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With flexible options to support any healthy aging journey, you can exercise at a fitness center, join classes and events from home, and access personalized resources to enhance your well-being.

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Supplemental Health Insurance Products

Accident Treatment

- Issue ages 18-64
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits cover burn, coma, broken bones, surgical, ambulance, accidental death and dismemberment, family lodging and more.

Cancer Treatment

- Issue ages 18-64
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-64
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$10,000 to \$75,000
- Optional Riders – Optional Riders – Acccident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Colorado

Medicare Supplement Insurance

Insured by: Cigna Insurance Company (CIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

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Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

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- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Guaranteed Renewable for Life.
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Connecticut

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **MP: Multi-Policy Discount (7%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	MP: 7%	Community Rates

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

InsideRx^{®2}

Members can instantly save on thousands of generic medications. InsideRx is a prescription discount drug program that provides access to affordable medications through a simple, transparent and personalized experience.

Health Information Line³

A health advocate is ready to help answer your customers' health questions and guide them to find the right care. They can call and get the help they need 24 hours a day, seven days a week.

Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Hospital Indemnity Intensive Care Unit,
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Delaware

Medicare Supplement Insurance

Insured by: Cigna Health and Insurance Company (CHLIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Health and Life Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Flexible Choice Hospital Indemnity

- Issue ages 50-85
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

District of Columbia

Medicare Supplement Insurance

Insured by: Loyal American Life Insurance Company (Loyal)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **MP: Multi-Policy Discount (7%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Loyal American Life Insurance Company.

Available Plans:	Premium Discounts: (MP)	Rate Classes / Rating Type:
A, F, G, N	MP: 7%	Preferred Standard Attained Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices**, and **Specialty Provider Discounts** such as acupuncture, **Vision, Hearing**, and **Nutrition program discounts**.

Silver&Fit^{®4}

With flexible options to support any healthy aging journey, you can exercise at a fitness center, join classes and events from home, and access personalized resources to enhance your well-being.

InsideRx^{®2}

Members can instantly save on thousands of generic medications. InsideRx is a prescription discount drug program that provides access to affordable medications through a simple, transparent and personalized experience.

Health Information Line³

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer and Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Cancer Recurrence Rider, Heart and Stroke Restoration, Return of Premium

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Flexible Choice Hospital Indemnity

- Issue ages 50–85
- No riders available
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

Florida

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **MP: Multi-Policy Discount (3%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by Cigna National Health Insurance Company.

Available Plans:	Premium Discount: (MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	MP: 3%	Non-Tobacco Tobacco Issued Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

InsideRx^{®2}

Members can instantly save on thousands of generic medications. InsideRx is a prescription discount drug program that provides access to affordable medications through a simple, transparent and personalized experience.

Health Information Line³

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Base Benefit \$10/day, limited to 31 days per confinement
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement,

substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

Georgia

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Issued Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

InsideRx^{®2}

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Health Information Line³

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Cancer Benefit amounts from \$5,000 to \$30,000 and Heart/Stroke Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease (not available with LSC).

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Guaranteed Renewable for Life.
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

Hawaii

Medicare Supplement Insurance

Insured by: Loyal American Life Insurance Company (Loyal)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- No Discounts Available

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, N	Not Available	Preferred Standard Attained Age

Value-added Services – No discussion allowed pre-sale

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices**, and **Specialty Provider Discounts** such as acupuncture, **Vision, Hearing**, and **Nutrition program discounts**.

Silver&Fit^{®4}

With flexible options to support any healthy aging journey, you can exercise at a fitness center, join classes and events from home, and access personalized resources to enhance your well-being.

InsideRx^{®2}

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Health Information Line³

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Flexible Choice Hospital Indemnity

- Issue ages 50–85
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

Idaho

Medicare Supplement Insurance

Insured by: Cigna Health and Life Insurance Company (CHLIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- No Discounts Available

Available Plans:	Premium-Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, HDF, G, N	Not Available	Community Rates

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

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Supplemental Health Insurance Products

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Illinois

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89

Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more

- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Guaranteed Renewable for Life.
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

Indiana

Medicare Supplement Insurance

Insured by: Cigna Insurance Company (CIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount when You reside in a Household for the past 12 months with one to three adults that are age 50+, Your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

InsideRx^{®2}

Members can instantly save on thousands of generic medications. InsideRx is a prescription discount drug program that provides access to affordable medications through a simple, transparent and personalized experience.

Health Information Line³

A health advocate is ready to help answer your customers' health questions and guide them to find the right care. They can call and get the help they need 24 hours a day, seven days a week.

Supplemental Health Insurance Products

Accident Treatment

- Issue ages 18–74
- Optional riders – Return of Premium
- Benefits cover burn, coma, broken bones, surgical, ambulance, accidental death and dismemberment, family lodging and more.

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Flexible Choice Hospital Indemnity

- Issue ages 50–85
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Iowa

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount when You reside in a Household for the past 12 months with one to three adults that are age 50+, Your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Flexible Choice Hospital Indemnity

- Issue ages 50–85
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Kansas

Medicare Supplement Insurance

Insured by: Cigna Insurance Company (CIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount when You reside in a Household for the past 12 months with one to three adults that are age 50+, Your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Guaranteed Renewable for Life.
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Kentucky

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$100,000
- Optional Riders – Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Return of Premium

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing

deductible, 100% coverage for preventive and diagnostic dental services and more

- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Guaranteed Renewable for Life.
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

Louisiana

Medicare Supplement Insurance

Insured by: Cigna Insurance Company (CIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount when you reside in a Household for the past 12 months with one to three adults that are age 50+, your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

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Health Information Line³

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89

- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Guaranteed Renewable for Life.
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

Maine

Medicare Supplement Insurance

Insured by: Cigna Health and Life Insurance Company (CHLIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **MP: Multi-Policy Discount (7%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Health and Life Insurance Company.

Available Plans:	Premium Discounts: (MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	MP: 7%	Community Rates

Value-added Services

Healthy Rewards^{®1}

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Flexible Choice Hospital Indemnity

- Issue ages 50–85
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Maryland

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Flexible Choice Hospital Indemnity

- Issue ages 50–85
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Massachusetts

Medicare Supplement Insurance

Insured by: None

No Plans Available

Premium Discounts

- No Discounts Available

Available Plans:	Available Discounts: (LWS/HHD)	Rate Classes / Rating Type:
None	None	None

Value-added Services

None

Supplemental Health Insurance Products

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$100,000
- Optional Riders – Cancer Recurrence

Flexible Choice Hospital Indemnity

- Issue ages 50–85
- No riders available
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Michigan

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89

- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Guaranteed Renewable for Life.
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

Minnesota

Medicare Supplement Insurance

Insured by: Cigna Health and Life Insurance Company (CHLIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- Not Available

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
Basic + Riders Extended Basic 2020 Extended Basic High-Deductible Coverage \$20/\$50 Copayment	Not Available	Community Rates Tobacco Non-Tobacco

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

InsideRx^{®2}

Members can instantly save on thousands of generic medications. InsideRx is a prescription discount drug program that provides access to affordable medications through a simple, transparent and personalized experience.

Health Information Line³

A health advocate is ready to help answer your customers' health questions and guide them to find the right care. They can call and get the help they need 24 hours a day, seven days a week.

Supplemental Health Insurance Products

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Parent coverage riders available
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Flexible Choice Hospital Indemnity

- Issue ages 50–85
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Mississippi

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89

- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Guaranteed Renewable for Life.
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

Missouri

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (10%)** - A discount when you reside in a Household for the past 12 months with one to three adults that are age 50+, your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.

Available Plans:	Premium Discounts: (LWS)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 10%	Preferred STD STD II STD III Issued Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

InsideRx^{®2}

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Cancer Benefit Builder, Cancer Recurrence, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more

- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Guaranteed Renewable for Life.
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

Montana

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount when you reside in a Household for the past 12 months with your spouse, civil union partner, or domestic partner and no more than three other adults aged 18+ (6% "Household" premium discount). We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

InsideRx^{®2}

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Health Information Line³

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Flexible Choice Hospital Indemnity

- Issue ages 50-85
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Nebraska

Medicare Supplement Insurance

Insured by: Cigna Health and Life Insurance Company (CHLIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Health and Life Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

InsideRx^{®2}

Members can instantly save on thousands of generic medications. InsideRx is a prescription discount drug program that provides access to affordable medications through a simple, transparent and personalized experience.

Health Information Line³

A health advocate is ready to help answer your customers' health questions and guide them to find the right care. They can call and get the help they need 24 hours a day, seven days a week.

Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options - Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders - Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Flexible Choice Hospital Indemnity

- Issue ages 50-85
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

Nevada

Medicare Supplement Insurance

Insured by: Cigna Insurance Company (CIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount when You reside in a Household for the past 12 months with one to three adults that are age 50+, Your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (5%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 6% MP: 11%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89

- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Guaranteed Renewable for Life.
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

New Hampshire

Medicare Supplement Insurance

Insured by: Cigna Health and Life Insurance Company (CHLIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by Cigna Health and Life Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, HDF, G, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Issued Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

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Supplemental Health Insurance Products

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$100,000

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

New Jersey

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **MP: Multi-Policy Discount (7%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, C, D, F, G, HDG, N	MP: 7%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

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Health Information Line³

A health advocate is ready to help answer your customers' health questions and guide them to find the right care. They can call and get the help they need 24 hours a day, seven days a week.

Supplemental Health Insurance Products

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$100,000
- Optional Riders – Cancer Recurrence, Heart and Stroke Restoration, Lump Sum Cancer

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Flexible Choice Hospital Indemnity

- Issue ages 50–85
- No Optional Riders
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

New Mexico

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount when You reside in a Household for the past 12 months with one to three adults that are age 50+, Your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

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Supplemental Health Insurance Products

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Return of Premium

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

North Carolina

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89

- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Guaranteed Renewable for Life.
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

North Dakota

Medicare Supplement Insurance

Insured by: Cigna Health and Life Insurance Company (CHLIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 4%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Health and Life Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, HDF, G, N	LWS: 6% MP: 4%	Preferred Attained Age Tobacco Non-Tobacco

Value-added Services

Healthy Rewards^{®1}

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Flexible Choice Hospital Indemnity

- Issue ages 50–85
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Ohio

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **MP: Multi-Policy Discount (7%)** - A discount when more than one member of your household enrolls or is enrolled in a Medicare Supplement policy provided by Cigna National Health Insurance Company or through an affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	MP: 7%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

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InsideRx^{®2}

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Health Information Line³

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Flexible Choice Hospital Indemnity

- Issue ages 50-85
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Oklahoma

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **MP: Multi-Policy Discount (20%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89

- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Guaranteed Renewable for Life.
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

Oregon

Medicare Supplement Insurance

Insured by: Cigna Health and Life Insurance Company (CHLIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- MP: Multi-Policy Discount (11%) - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Health and Life Insurance Company.

Available Plans:	Premium Discounts: (MP)	Rate Classes / Rating Type:
A, F, HDF, G, N	MP: 11%	Attained Age

Value-added Services

Not available

Supplemental Health Insurance Products

Accident Treatment

- Issue ages 18–74
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits cover burn, coma, broken bones, surgical, ambulance, accidental death and dismemberment, family lodging and more

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$100,000
- Optional Riders – Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Return of Premium

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Flexible Choice Hospital Indemnity

- Issue ages 50–85
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

Pennsylvania

Medicare Supplement Insurance

Insured by: Cigna Insurance Company (CIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- LWS: Living with Someone Discount (6%) - A discount when you reside in a household with your legal spouse (including civil union partner/domestic partner).
- MP: Multi-Policy Discount (6% LWS + 14%) - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, B, F, G, HDG, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- No Riders Available
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- No Riders Available

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Guaranteed Renewable for Life.
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Rhode Island

Medicare Supplement Insurance

Insured by: Cigna Health and Life Insurance Company (CHLIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Health and Life Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, HDF, G, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Hospital Indemnity

- Issue ages 50-85
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

South Carolina

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

InsideRx^{®2}

Members can instantly save on thousands of generic medications. InsideRx is a prescription discount drug program that provides access to affordable medications through a simple, transparent and personalized experience.

Health Information Line³

A health advocate is ready to help answer your customers' health questions and guide them to find the right care. They can call and get the help they need 24 hours a day, seven days a week.

Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$25,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Guaranteed Renewable for Life.
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

South Dakota

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Flexible Choice Hospital Indemnity

- Issue ages 50-85
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Tennessee

Medicare Supplement Insurance

Insured by: Cigna Insurance Company (CIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount when You reside in a Household for the past 12 months with one to three adults that are age 50+, Your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{1®}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards® discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

InsideRx^{®2}

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Health Information Line³

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Cancer Benefit Builder, Cancer Recurrence Rider, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Guaranteed Renewable for Life.
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Texas

Medicare Supplement Insurance

Insured by: Cigna Insurance Company (CIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount when You reside in a Household for the past 12 months with one to three adults that are age 50+, Your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

InsideRx^{®2}

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Health Information Line³

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer and Heart Attack & Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Base Benefit \$15/day limited to 31 days per confinement
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

Utah

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

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Supplemental Health Insurance Products

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$100,000
- Optional Riders – Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Return of Premium

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Flexible Choice Hospital Indemnity

- Issue ages 50–85
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Vermont

Medicare Supplement Insurance

Insured by: Cigna Health and Life Insurance Company (CHLIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- Not Available

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, HDF, G, N	Not Available	Community Rates

Value-added Services

Healthy Rewards^{®1}

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Flexible Choice Hospital Indemnity

- Issue ages 50–85
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Virginia

Medicare Supplement Insurance

Insured by: Cigna Health and Life Insurance Company (CHLIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **MP: Multi-Policy Discount (7%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Health and Life Insurance Company.

Available Plans:	Premium Discounts: (MP)	Rate Classes / Rating Type:
A, F, HDF, G, N	MP: 7%	Preferred STD Attained Age

Value-added Services

Healthy Rewards^{®1}

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders – Lump Sum Cancer
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Flexible Choice Hospital Indemnity

- Issue ages 50–85
- No Optional Riders
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Washington

Medicare Supplement Insurance

Insured by: Cigna Health and Life Insurance Company (CHLIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **MP: Multi-Policy Discount (5%)** – A spousal premium discount is a discount that is available when Your spouse or state-registered domestic partner living within the same Household enrolls or is enrolled in a Medicare Supplement policy provided by or through Cigna Health and Life Insurance Company.

Available Plans:	Premium Discounts: (MP)	Rate Classes / Rating Type:
A, F, HDF, G, N	MP: 5%	Community Rates

Value-added Services

Healthy Rewards^{®1}

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18–74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$25,000 to \$75,000
- Optional Riders – Cancer Benefit Builder, Cancer Recurrence, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Specified Disease

Flexible Choice Hospital Indemnity

- Issue ages 50–85
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

West Virginia

Medicare Supplement Insurance

Insured by: Cigna Health and Life Insurance Company (CHLIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Health and Life Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, HDF, G, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

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Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Flexible Choice Hospital Indemnity

- Issue ages 50-85
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Short Term Care

- Issue ages 18-89
- Benefit Period options: 180 and 360 days along with the option of a zero day or a 20-day elimination period.
- A 15% premium discount is available when both spouses purchase and are issued policies
- Inflation Protection Rider: Increases all benefit amounts by 5% simple interest annually
- Home Care Booster Rider: Doubles the amount of the Home Healthcare benefit.
- Child coverage is not available.

Wisconsin

Medicare Supplement Insurance

Insured by: Cigna National Health Insurance Company (CNHIC)

For customers' who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value-added service programs.¹

Premium Discounts

- **LWS: Living with Someone Discount (6%)** - A discount, when you reside in a Household with another adult who is age 18 or older, which includes your legal spouse, civil union partner, or domestic partner. We may request additional documentation to determine eligibility.
- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna National Health Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
Basic Plan and Optional Riders	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

Value-added Services

Healthy Rewards^{®1}

Cigna Healthcare Medicare Supplement plans come with the Healthy Rewards[®] discount program, which provides savings on ways to stay healthy. These include discounts on **Wearable fitness devices, Fitness Programs, and Specialty Provider Discounts** such as acupuncture, **Vision, Hearing, and Nutrition program discounts.**

InsideRx^{®2}

Members can instantly save on thousands of generic medications. InsideRx is a prescription discount drug program that provides access to affordable medications through a simple, transparent and personalized experience.

Health Information Line³

A health advocate is ready to help answer your customers' health questions and guide them to find the right care. They can call and get the help they need 24 hours a day, seven days a week.

Supplemental Health Insurance Products

Cancer Treatment

- Issue ages 18-99
- Optional Riders - Lump Sum Cancer, Lump Sum Heart/Stroke, Hospital Indemnity, Intensive Care Unit, Hospital and Intensive Care Unit, Return of Premium
- Benefits include radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more.

Choice Accident

- Issue ages 18-74 for base policy, Health Screening Rider and Parent Rider.
- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Cancer, Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Cancer Benefit Builder, Cancer Recurrence, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Lump Sum Cancer, Lump Sum Heart & Stroke, Radiation and Chemotherapy, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
- Up to a \$5,000 max benefit per year to cover dental, vision and hearing per person
- Benefits increase each year for the first four years from 60% to 90% in the fourth year (Excludes major restorative dental benefits, which remain at 60%)

Choice Hospital Indemnity

- Issue ages 18-89
- Guaranteed Issue for ages 64-70 on select plans, with no health questions.
- Guaranteed Renewable for Life.
- Rates do not increase due to age or health status.
- Optional Riders – Hospital Admission Rider, Intensive Care Rider, Outpatient Diagnostic Imaging Rider, and Ambulance Rider.
- Benefits include overnight hospital stays, observation room, mental health confinement, substance use confinements, emergency room visits, appliance, outpatient rehabilitation services, ambulation transportation, skilled nursing care and more.

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Wyoming

Medicare Supplement Insurance

Insured by: Cigna Health and Life Insurance Company (CHLIC)

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- **MP: Multi-Policy Discount (6% LWS + 14%)** - A discount when another member of Your Household enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Health and Life Insurance Company.

Available Plans:	Premium Discounts: (LWS/MP)	Rate Classes / Rating Type:
A, F, G, HDG, N	LWS: 6% MP: 20%	Preferred STD STD II STD III Attained Age

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- Issue ages 18-64 for the Accident Disability Rider which is guaranteed renewable until age 75.
- Three policy options – Core, Preferred, and Premier
- Optional riders - Accident Disability, Health Screening Benefit, and Parent Coverage
- Worldwide coverage
- Composite Rates - No age or occupation bands
- Covered benefits in the following categories: Accidental Injuries; Hospital and Services and Accidental Death & Dismemberment. Provides accident coverage, plus coverage for post-traumatic stress disorder, prosthesis replacement or repair and at-home modifications.

Flexible Choice Heart Attack & Stroke

- Issue ages 18-99
- Guaranteed renewable for life
- No tobacco questions on the application
- Benefit amounts from \$5,000 to \$75,000
- Optional Riders – Accident Indemnity, Hospital and Intensive Care Unit, Hospital Indemnity, Heart & Stroke Benefit Builder, Heart and Stroke Restoration, Intensive Care Unit, Return of Premium, Specified Disease

Flexible Choice Dental, Vision & Hearing

- Issue ages 18-89
- Additional options include disappearing deductible, 100% coverage for preventive and diagnostic dental services and more
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Flexible Choice Hospital Indemnity

- Issue ages 50–85
- Optional Riders – Lump Sum Cancer, Lump Sum Heart/Stroke, Specified Disease, Accident Benefit
- Benefits include overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more

Individual Whole Life

- Issue ages 50-85
- No annual policy fee
- 5% spousal premium discount
- Benefit amounts from \$2,000 - \$25,000

Cigna HealthcareSM Definitions

[<< Product Availability Chart](#)

Charter Names

- **ARLIC** – American Retirement Life Insurance Company
- **CHLIC** – Cigna Health and Life Insurance Company
- **CIC** – Cigna Insurance Company
- **CNHIC** – Cigna National Health Insurance Company
- **LOYAL** – Loyal American Life Insurance Company

Product Names

- **ACC** – Accident
- **AT** – Accident Treatment
- **CA** - Choice Accident
- **CHI** – Choice Hospital Indemnity
- **CT** – Cancer Treatment
- **DVH** – Dental, Vision and Hearing
- **FCCH** – Flexible Choice Lump Sum Cancer/Heart Attack & Stroke Base
- **FCHI** – Flexible Choice Hospital Indemnity
- **HI** – Hospital Indemnity
- **IWL** – Individual Whole Life
- **Med Supp** – Medicare Supplement
- **STC** – Short Term Care

Cigna HealthcareSM Informational Page

Helpful links and resources

- **Agent Resource Center (ARC)**
(877) 454-0923 or csbnewbusiness@cigna.com
Available Monday – Friday
8:00 am – 5:30 pm CST
- **Agent Contracting**
(877) 454-0923 or Fax (888) 832-4154
csblicensing@cigna.com
- **CSB Agent Marketing**
(877) 454-0923
csbagentmarketing@cigna.com
- **Claims**
(866) 459-1755 or Fax (512) 531-1480
- **Phone Verification (PV) Hotline**
(866) 825-4822
- **New Business**
(877) 454-0923 or Fax (888) 695-2591
CSBnewbusiness@cigna.com
- **Underwriting**
(877) 454-0923
CSBnewbusiness@cigna.com
- **Commissions**
(877) 454-0923 or Fax (512) 531-1480
CSBcommissions@cigna.com
- **Website Login Assistance**
(877) 454-0923
CSBnewbusiness@cigna.com
- **Customer Service**
(877) 454-0923 or Fax (888) 670-0146
csbsupport@cigna.com
- **Fax App Submissions**
Fax (877) 704-8186
- **Premium Accounting**
Fax (877) 704-8186
- **Agent Guide**
- **Broker Portal (CignaForBrokers)**

Addresses

- **Mailed Applications**
Cigna Supplemental Benefits
PO Box 5725
Scranton, PA 18505-5725
- **Overnight and Express Mail**
Cigna Supplemental Benefits
11501 Alterra Parkway
Austin, TX 78758
- **Customer Services**
PO Box 5700
Scranton, PA 18505-5700

1. **Healthy Rewards programs are NOT insurance.** Rather, these programs give a discount on the cost of certain goods and services. The customer must pay the entire discounted cost. Some Healthy Rewards programs are not available in all states, and programs may be discontinued at any time. Participating providers are solely responsible for their goods and services.
2. **INSIDE RX IS NOT INSURANCE.** Cannot be used by persons covered by state-funded or federal funded programs such as Medicare, Medicaid or Tricare, for purchases of featured medications (see insiderx.com/CSB for listing), even if processed outside of the benefit, as an uninsured (cash-paying) patient; or with any insurance benefit or copay assistance programs. You are responsible for the cost of prescription(s) when using the card. Card use is subject to additional terms. See website or call for participating pharmacies at www.insiderx.com/CSB, and additional terms may apply for persons under 18 or 65 or older for certain medications. *Savings based on cash price for eligible users of the Inside Rx card. Actual savings will vary. Administered by: Inside Rx, LLC.
3. These health advocates are trained nurses and hold current nursing licensure in a minimum of one state but are not practicing nursing or providing medical advice.
4. The Silver&Fit program is provided by ASH Fitness, a subsidiary of American Specialty Health Incorporated (ASH). Please talk with your doctor before starting or changing your exercise routine. All programs and services are not available in all areas. Persons shown are not Silver&Fit customers'. Silver&Fit, Something for Everyone, Silver&Fit Connected!, Fit at Home, and the Silver&Fit logo are trademarks of ASH. Limitations, customer fees, and restrictions may apply. Other names and logos may be trademarks of their respective owners. Kits are subject to change. Fitness center participation may vary by location and is subject to change. The Silver&Fit program is separate from your Medicare Supplement benefits. A discount program is not insurance, and you must pay the program fees. Services may be added or discontinued at any time. American Specialty Health Fitness, Inc. is an independent administrator.

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