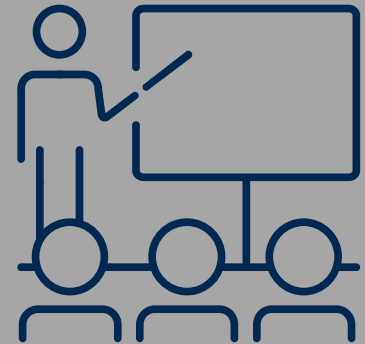


U.S. INDIVIDUAL
SALES TRAINING

ACCIDENT TREATMENT

Cigna Supplemental Solutions®
Insured by Loyal American Life Insurance Company



U.S. Individual Sales Training

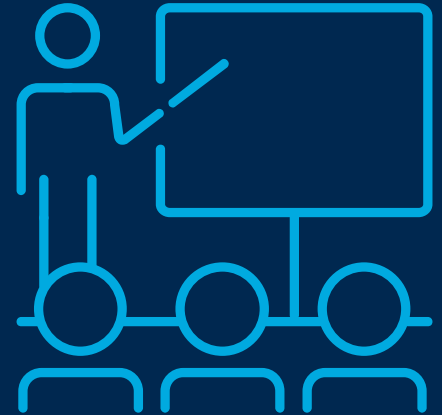
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Together, all the way.®



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ACCIDENT TREATMENT



Why Accident Treatment?

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Why Accident Treatment

Why the need for Accident Treatment Insurance?

- Mistake. Mishap. Calamity. Casualty. Whatever word you use, accidents are the most common cause of injury in the U.S.¹

Falls account for over 8 million hospital emergency room visits, representing the leading cause of visits (21.3%).

Slips and falls account for over 1 million visits, or 12% of total falls.²

1. National Safety Council, Injury Facts, 2012 Edition

2. National Floor Safety Institute, <https://nfsi.org>

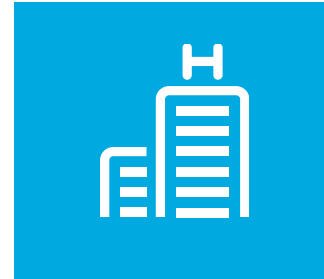
Why Accident Treatment?



With ACA many customers are experiencing **deductibles for the first time ever**



Encourages seeking medical attention and **reduces untreated injuries**



Supplemental products give customers financial support



Home and recreation-related injuries affect people of all ages, from infants to older adults, and account for about a third of all injury-related emergency department visits ¹

Would it be easier to budget \$30/month* then \$6,000-\$12,000 in deductibles and out-of-pocket expenses?

1. <http://www.cdc.gov.homeandrecreationalafety/index/html>

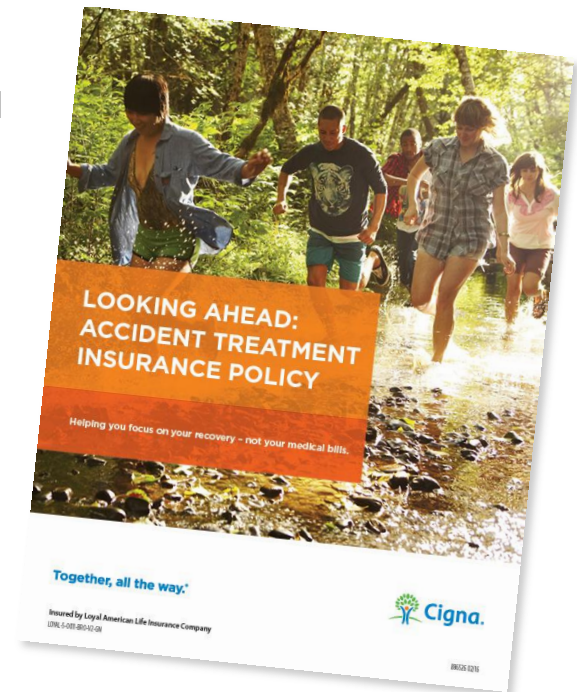
* Actual policy prices may vary

Accident Treatment

Insured by Loyal American Life Insurance Company

Indemnity Benefits to help pay for a broad range of treatments when injured in a covered accident

- Issue ages from 18 – 74
- Guaranteed renewable to age 80¹
- Covered benefits² can be categorized into the following: Accidental Injuries; Hospital and Services & Accidental Death & Dismemberment
- 29 benefits for the care and treatment of accident-related injuries, including but not limited to, burn, coma, broken bones, surgical, ambulance, accidental death and dismemberment, family lodging and more
- Available Benefit Amounts: Basic, Plus, Enhanced³
- For additional premium, optional riders⁴ may be added:
 - Lump Sum Cancer, Lump Sum Heart Attack & Stroke, Hospital and Intensive Care, Indemnity, Hospital Indemnity, Intensive Care Unit Indemnity and Return of Premium



1. Subject to the company's right to increase premiums on a class basis.
2. The policy provides a predetermined benefit amount based off of a benefit schedule that can be found in the brochure.
3. Scheduled amounts vary by tier, but the list of covered benefits is consistent across all levels. Tier selection be the same for all insured persons.
4. Rider availability varies by state.

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Accident Treatment

Insured by Loyal American Life Insurance Company

1. Choose a Benefit Plan

Coverage is available with three tiers of benefits: **Basic, Plus and Enhanced**. Use the benefit chart to determine which plan offers the benefit amounts best suited for your customer's needs.

2. Increase Coverage with Optional Riders*

Add an additional rider to the policy for an additional premium to extend coverage. Rider options include:

- Lump Sum Cancer Rider
- Lump Sum Heart Attack & Stroke Rider
- Hospital Indemnity Benefit Rider
- Intensive Care Unit Indemnity Benefit Rider
- Hospital and Intensive Care Unit Indemnity Benefit Rider
- Return of Premium Rider

3. Select Coverage

See the policy's rate sheets to view tailored coverage options for:

- Individuals
- Couples
- Single Parents
- Families

*Availability varies by state.

U.S. INDIVIDUAL SALES TRAINING



Accident Treatment

Insured by Loyal American Life Insurance Company

- Accident Treatment is a scheduled policy, which means Cigna files the exact benefit amount the policy will pay for each covered benefit. This is often an attractive policy design for customers because it is very transparent. There is no negotiating provider networks
- It doesn't matter where the customer is treated, or by which doctor or hospital -- To make a claim the member just has fill out the claim form and attach the related Explanation of Benefits (EOB) and Cigna will review the claim and cover eligible covered expenses.
- Some benefits don't have a calendar year max, which means if there is a subsequent covered accident, the customer may be eligible for another payment

Accident Treatment

Sample of Covered Benefits*

Sample of Fee Schedule

Fracture (Broken Bone) Benefits	Basic		Plus		Enhanced	
	Open Reduction**	Closed Reduction**	Open Reduction**	Closed Reduction**	Open Reduction**	Closed Reduction**
Hip, Thigh	\$1,500	\$750	\$2,000	\$1,000	\$2,500	\$1,250
Vertebrae, Pelvis or Leg	\$750	\$375	\$1,000	\$500	\$1,250	\$625
Arm, Hand, Wrist, Foot, Ankle, Knee Cap, Lower Jaw, Shoulder Blade, Bones of Face or Nose	\$375	\$190	\$500	\$250	\$625	\$325
Rib	\$750	\$75	\$1,000	\$100	\$1,250	\$125
Heel & Finger	\$450	\$75	\$500	\$100	\$625	\$125
Coccyx & Toe	\$150	\$75	\$200	\$100	\$250	\$125

*Benefits and benefit amounts may vary by state. **Reduction is a surgical procedure to restore a fracture or dislocation to the correct alignment.

**Open reduction refers to the method wherein the fracture fragments are exposed surgically. Closed reduction refers to manipulation of the bone fragments without surgical exposure of the fragments.

Refer to our brochure and the Outline of Coverage for full policy/rider benefit details, exclusions and limitations.

U.S. INDIVIDUAL SALES TRAINING



Accident Treatment

Sample of Covered Benefits*

Sample of Fee Schedule

Hospital and Services Benefits	Basic	Plus	Enhanced
Accident Emergency Treatment (<i>Hospital Emergency Room / Urgent Care Center or Physician's Office</i>)	\$100 / \$75	\$150 / \$100	\$200 / \$125
Accident Follow-Up Treatment	\$25 per visit	\$35 per visit	\$50 per visit
Ambulance (<i>Air / Ground or Water</i>)	\$1,000 / \$250	\$1,500 / \$500	\$2,000 / \$750
Appliance	\$50	\$100	\$125
At Home Recovery	\$50	\$100	\$150
Attending Physician	\$50	\$100	\$150
Blood, Plasma, Platelets	\$100	\$150	\$200
Diagnostic Imaging (<i>X-rays / Major Diagnostic Exams</i>)	\$25 per image / \$100 per image	\$30 per image / \$150 per image	\$35 per image / \$200 per image

*Benefits and benefit amounts may vary by state.

Refer to our brochure and the Outline of Coverage for full policy/rider benefit details, exclusions and limitations.

U.S. INDIVIDUAL SALES TRAINING



Accident Treatment

Sample of Covered Benefits*

Hospital and Services Benefits	Sample of Fee Schedule		
	Basic	Plus	Enhanced
Family Lodging And Meals	\$75 per day	\$100 per day	\$125 per day
Hospital Confinement (1-90 Days / 91-365 Days)	\$200 per day / \$400 per day	\$300 per day / \$600 per day	\$400 per day / \$800 per day
Hospital Intensive Care Unit Confinement	\$300 per day	\$450 per day	\$600 per day
Initial Accident Hospitalization (Hospital / Hospital Intensive Care Unit)	\$1,000 / \$1,500	\$1,500 / \$2,500	\$2,000 / \$3,500
Prosthetic Device/Artificial Limb	\$500	\$1,000	\$1,500
Rehabilitative Therapy	\$40 per treatment	\$60 per treatment	\$80 per treatment
Rehabilitation Facility	\$75	\$100	\$150
Transportation	\$200	\$400	\$600

*Benefits and benefit amounts may vary by state.

Refer to our brochure and the Outline of Coverage for full policy/rider benefit details, exclusions and limitations.

U.S. INDIVIDUAL SALES TRAINING



Accident Treatment

Sample of Covered Benefits*

Sample of Fee Schedule

Accidental Death & Dismemberment	Basic	Plus	Enhanced
Accidental Death in a Common Carrier <i>Policy owner & Spouse / Child(ren)</i>	\$75,000 / \$15,000	\$100,000 / \$20,000	\$150,000 / \$25,000
Accidental Death in Other Accidents <i>Policy owner & Spouse / Child(ren)</i>	\$25,000 / \$10,000	\$50,000 / \$15,000	\$75,000 / \$20,000
Loss of Both Arms or Both Legs <i>Policy owner & Spouse / Child(ren)</i>	\$20,000 / \$10,000	\$25,000 / \$12,500	\$40,000 / \$20,000
Loss of Sight in Both Eyes, Both Hands or Both Feet <i>Policy owner & Spouse / Child(ren)</i>	\$20,000 / \$10,000	\$25,000 / \$12,500	\$40,000 / \$20,000
Loss of Sight in One Eye, Loss of Hand, Foot, Arm or Leg <i>Policy owner & Spouse / Child</i>	\$10,000 / \$5,000	\$12,500 / \$7,500	\$20,000 / \$10,000
Loss of Finger(s) and/or Toe(s) <i>Policy owner & Spouse / Child</i>	\$1,000 / \$500	\$1,500 / \$750	\$2,000 / \$1,000

*Benefits and benefit amounts may vary by state.

Refer to our brochure and the Outline of Coverage for full policy/rider benefit details, exclusions and limitations.

U.S. INDIVIDUAL SALES TRAINING



Accident Treatment

Rider Solutions

More Options for Customers...

Sometimes life throws you a curve ball. We offer extra coverage that can help protect customers when they need it most. With the Accident Treatment Policy, customers have the flexibility to add on riders for an additional premium.

Customize Policy with optional Available Riders (for an additional premium):*

- Lump Sum Cancer Rider
- Lump Sum Heart Attack and Stroke Rider
- Hospital Indemnity Benefit Rider
- Intensive Care Unit Indemnity Benefit Rider
- Hospital and Intensive Care Unit Indemnity Benefit Rider
- Return of Premium Rider

*Availability varies by state.

Refer to our brochure and the Outline of Coverage for full policy/rider benefit details, exclusions and limitations.

U.S. INDIVIDUAL SALES TRAINING



Accident Treatment

Rider Solutions

Lump Sum Cancer Rider

Pays a lump sum benefit, from \$5K - \$100K, upon diagnosis of cancer (invasive) or Carcinoma in Situ (non-invasive).

Lump Sum Cancer Coverage	% of Selected Benefit Amount
Cancer	100%
Carcinoma in Situ	

Refer to our brochure and the Outline of Coverage for full policy/rider benefit details, exclusions and limitations.

U.S. INDIVIDUAL SALES TRAINING



Accident Treatment

Rider Solutions

Lump Sum Heart Attack and Stroke Rider

Pays a percentage of the selected benefit amount, from \$5K - \$100K, should your customer receive a diagnosis or procedure for one of the qualifying events listed in the chart.

Lump Sum Heart Attack & Stroke Qualifying Events	% of Benefit amount payable for each event	Max. % of Benefit amount payable
Heart Attack	100%	100%
Heart Transplant	100%	
Stroke	100%	
Coronary Artery Bypass Surgery*	25%	
Aortic Surgery*	25%	
Heart Valve Replacement/Repair*	25%	
Angioplasty*	10%	
Stent*	10%	

*Payable only once in an insured person's lifetime.

Refer to our brochure and the Outline of Coverage for full policy/rider benefit details, exclusions and limitations.

U.S. INDIVIDUAL SALES TRAINING



Accident Treatment

Additional Riders



Hospital Indemnity Benefit Rider

Pays a selected benefit amount, from \$100 - \$1,000, payable for each day that your customer is confined to a hospital.



Intensive Care Unit (ICU) Indemnity Benefit Rider

Pays a selected benefit amount, from \$100 - \$1,000, payable for each day that your customer is confined to the ICU as an inpatient.



Hospital and Intensive Care Unit Indemnity Benefit Rider*

The benefits of both the Hospital Indemnity Benefit Rider and the Intensive Care Unit Indemnity Benefit Rider are combined into one. Pays a selected benefit amount, from \$100 - \$1,000, payable for each day that your customer is confined to a hospital. Pays double if confined in the ICU as an inpatient.



Return of Premium Rider

Should the customer pass away, the rider pays 100% of the total premiums paid for the policy and any riders, less claims paid.

*Cannot be sold with the Hospital Indemnity Benefit Rider or the Intensive Care Unit Indemnity Benefit Rider.

Refer to our brochure and the Outline of Coverage for full policy/rider benefit details, exclusions and limitations.

U.S. INDIVIDUAL SALES TRAINING



Accident Treatment

Product Availability Chart

SUPPLEMENTAL BENEFITS PRODUCT AVAILABILITY CHART as of 10/2/2017

Insured by American Retirement Life Insurance Company, Cigna Health and Life Insurance Company or Loyal American Life Insurance Company.



	Flexible Choice Cancer							Flexible Choice Heart & Stroke							Cancer Treatment							Accident Treatment						
	B	CR	LSH	HICU	HI	ICU	ROP	B	HR	LSC	HICU	HI	ICU	ROP	B	LSC	LSH	HICU	HI	ICU	ROP	B	LSC	LSH	HICU	HI	ICU	ROP
Alabama	*							*							*							*						
Alaska	*							*							*							*						
Arizona	*							*							*							*						
Arkansas	*							*							*							*						
California	*							*							*							*						
Colorado	*							*							*							*						
Connecticut	*							*							*							*						
Delaware	*							*							*							*						
D.C.	*							*							*							*						
Florida	*							*							*							*						
Georgia	*							*							*							*						
Hawaii	*							*							*							*						
Idaho	*							*							*							*						
Illinois	*							*							*							*						
Indiana	*							*							*							*						
Iowa	*							*							*							*						
Kansas	*							*							*							*						
Kentucky	*							*							*							*						
Louisiana	*							*							*							*						
Maine	*							*							*							*						
Maryland	*							*							*							*						

- Located in AgentView > home > resource center
- Check product availability in the selling states
- State information is updated regularly

All products and state availability are subject to change.

● = Express App available

▲ = Express App NOT available

* = Combo application

B = Base policy

CR = Cancer Recurrence

HR = Heart and Stroke Restoration

LSC = Lump Sum Cancer

LSH = Lump Sum Heart and Stroke

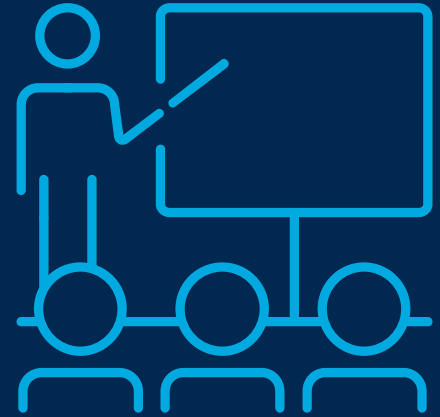
HICU = Hospital and Intensive Care Unit

HI = Hospital Indemnity

ICU = Intensive Care Unit

ROP = Return of Premium

ACCIDENT TREATMENT



Sample Rates

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Accident Treatment

Occupational Guide

Reference the Occupational Guide to determine what class to use when quoting your customer.

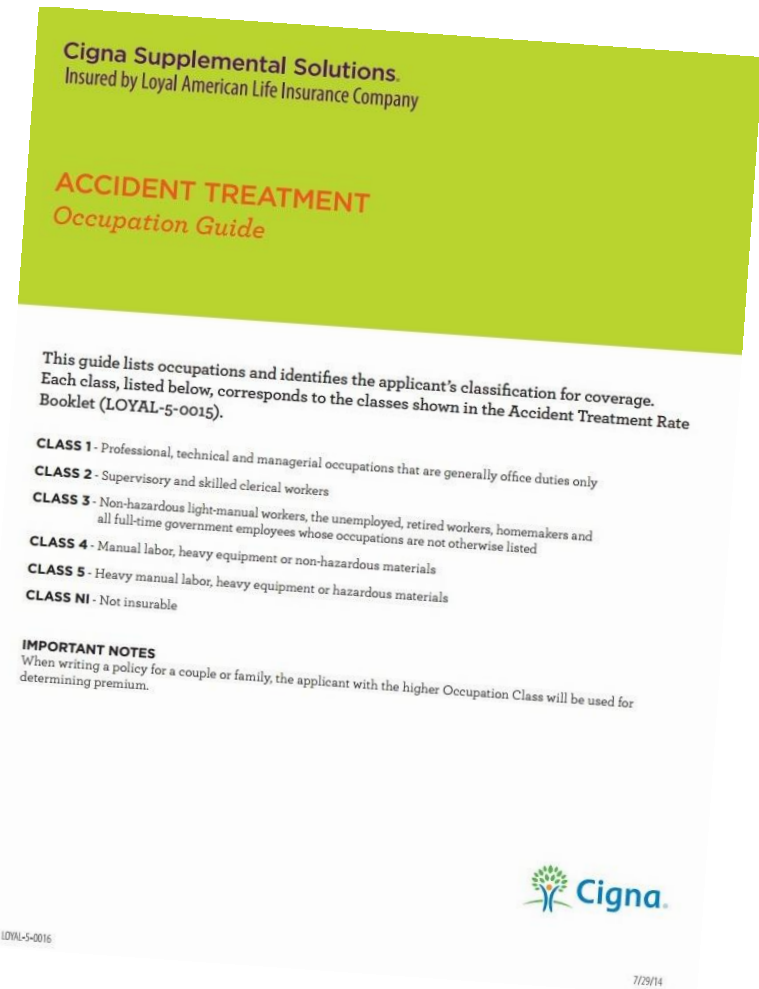
CLASS 1 - Professional, technical and managerial occupations that are generally office duties only

CLASS 2 - Supervisory and skilled clerical workers

CLASS 3 - Non-hazardous light-manual workers, the unemployed, retired workers, homemakers and all full-time government employees whose occupations are not otherwise listed

CLASS 4 - Manual labor, heavy equipment or non-hazardous materials

CLASS 5 - Heavy manual labor, heavy equipment or hazardous materials



Accident Treatment

Sample Rates

Sample Rates: Single Male/39 Years Old



Individual Coverage Age 39	Monthly Premiums*
Accident Treatment Policy (Plus Plan/Class 1)	\$16.25
\$20,000 Lump Sum Heart Attack & Stroke Rider	\$14.00
Total	\$30.25

*Sample rates based on state of KY. Rates may vary by state.

U.S. INDIVIDUAL SALES TRAINING



Accident Treatment

Sample Rates

Sample Rates: Family, based on Issue Age of 44

Family Coverage Age 44	Monthly Premiums*
Accident Treatment Policy (Plus Plan/Class 1)	\$58.00
\$10,000 Lump Sum Cancer Rider	\$18.00
Total	\$76.00

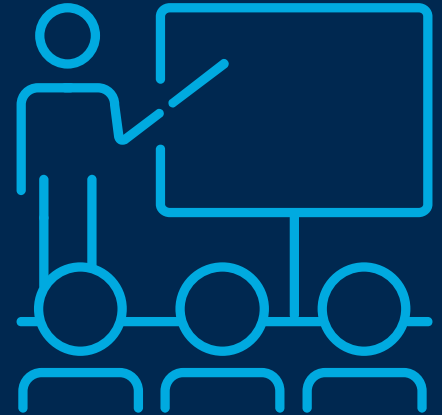


*Sample rates based on state of KY. Rates may vary by state.

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ACCIDENT TREATMENT



Underwriting Questions

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Accident Treatment

Underwriting Questions

UW Questions for All Riders

1. Has any Applicant been diagnosed with or received medical advice or treatment from a Medical Professional for Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or Human Immunodeficiency Virus (HIV) infection?

UW Questions for Lump Sum Cancer Rider, Hospital Indemnity and Intensive Care Unit Rider(s)

2. During the past ten (10) years, has any Applicant consulted with or been diagnosed, treated, hospitalized, or prescribed medication by a Medical Professional for, or had symptoms of, internal cancer, leukemia, Hodgkin's lymphoma (formerly known as Hodgkin's disease), other cancers of the blood, melanoma, malignant tumors, or carcinoma in situ?
3. During the past five (5) years, has any Applicant been advised by a Medical Professional to have any diagnostic tests related to cancer that have not been completed, for which test results have not been received, or had abnormal test results where cancer has not been ruled out?

(Yes answer, means rider coverage will not be issued)

Accident Treatment

Underwriting Questions

UW Questions for Lump Sum Heart Attack/Stroke Rider, Hospital Indemnity and Intensive Care Unit Rider(s) continued

4. During the past ten (10) years, has any Applicant been advised by a Medical Professional to have any diagnostic testing related to any disease of the heart or circulatory system that has not been completed or for which results have not been received?
5. During the past ten (10) years, has any Applicant consulted with a Medical Professional, or been diagnosed, treated, or hospitalized for myocardial infarction (heart attack), stroke or transient ischemic attack (TIA), any disorder of the heart or of the circulatory system (other than hypertension requiring two (2) or less medications to control), insulin-dependent Diabetes, Diabetic Neuropathy or Retinopathy, uncontrolled hypertension (high blood pressure), or hypertension requiring more than two (2) medications to regulate?

(Yes answer, means rider coverage will not be issued)

Accident Treatment

Underwriting Questions

UW Hospital Indemnity and Intensive Care Unit Rider(s)

6. During the past ten (10) years, has any Applicant used illegal drugs, or received medical advice or treatment for prescription drug abuse, alcoholism, or alcohol abuse?
7. Is any Applicant currently pregnant, an expectant parent, in the process of adoption, or undergoing fertility treatment?
8. During the past three (3) years, has any Applicant been advised to have medical tests (other than routine Pap tests, mammograms, or colonoscopies) or to have medical treatment(s) that have not been performed?
9. Is any Applicant currently bedridden, require the assistance of a wheelchair or a walker, or, within the past two (2) years, been confined in a hospital (other than for a normal pregnancy, an accidental injury that has completely resolved, or for an acute medical condition where confinement was limited to two (2) days or less) or a nursing facility, or received home health care services or long-term care disability benefits?

(Yes answer, means rider coverage will not be issued)

Accident Treatment

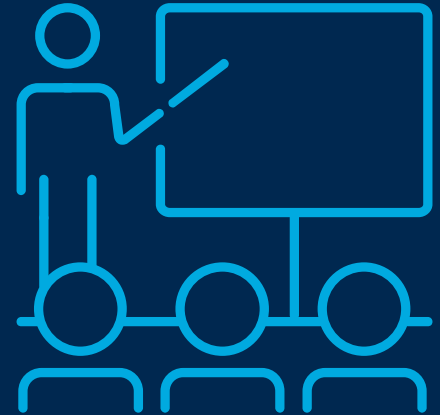
Underwriting Questions

UW Hospital Indemnity and Intensive Care Unit Rider(s) continued

10. Has any Applicant ever consulted with a Medical Professional, or been diagnosed, treated, or hospitalized for connective tissue disease such as Systemic Lupus or Cystic Fibrosis; kidney disease requiring dialysis; renal (kidney) insufficiency, renal failure, or polycystic kidney disease; liver disease including Cirrhosis or Hepatitis (other than Hepatitis A); Rett Syndrome or Pervasive Development Disorder?
11. During the past five (5) years, has any Applicant consulted with a Medical Professional or been diagnosed, treated, or hospitalized for Sleep Apnea, Emphysema, Chronic Obstructive Pulmonary Disease, or Chronic Bronchitis; Pulmonary Fibrosis or Pulmonary Hypertension; Tuberculosis; Ulcerative Colitis or Crohn's Disease; blood clot or Pulmonary Embolism; paralysis, paraplegia, hemiplegia, or any disorder of the central nervous system; Bipolar Disorder, Psychosis, Major Depression, or suicide attempt; degenerative disc disease, herniated disc, degenerative joint disease, rheumatoid or psoriatic arthritis?

(Yes answer, means rider coverage will not be issued)

ACCIDENT TREATMENT



Important Reminders

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Accident Treatment

Things to Remember

Customers Benefit from Accident Treatment insurance

- Benefits paid directly to customer or their designee
- No coordination of benefits
- Benefits payable regardless of where services are rendered
- Individual owns their policy; not subject to employer decision making
- Lock in rate at attained age of purchase
- Benefits are fixed scheduled benefits that pay based of the injuries received in an accident.



Accident Treatment

How to Sell

Who is interested?

Families with active children.

Customers concerned about Major Medical co-pays and deductibles.



NO underwriting.

Base policy has no underwriting.

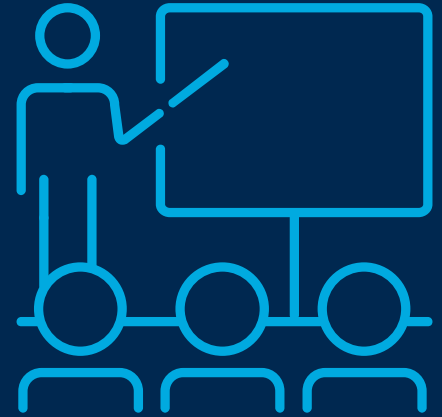


Refer to our brochure and the Outline of Coverage for full policy/rider benefit details, exclusions and limitations.

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CONTACTS



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Contact sheet – Cigna Supplemental Benefits (CSB)

Telephone and Email

Agent Resource Line: 877.454.0923

Phone Verification (PV): 866.825.4822 PV email: CSBNewBusiness@Cigna.com

Claims: 866.459.1755

Sales Training Team email: USI.SalesTraining@Cigna.com

Agent Marketing email: CSBAgentMarketing@Cigna.com

To reach any of the following departments, call: 877.454.0923:

New Business – email to CSBNewBusiness@Cigna.com

Underwriting – email to CSBNewBusiness@Cigna.com

Commissions – email to CSBCommissions@Cigna.com

Licensing & Website Registration – email to CSBLicensing@Cigna.com

Website Log-in Assistance – email to CSBAccountService@Cigna.com

Product Availability – email to CSBAgentMarketing@Cigna.com

Customer Services – email to CSBSupport@Cigna.com

Issues with supply orders placed – email to uconnect.cigna@1touchpoint.com

Fax Numbers

New Business Requirements: 888.695.2591

Fax App Submission: 877.704.8186

Customer Services: 888.670.0146

Premium Accounting: 888.670.0146

Commissions: 512.531.1469

Licensing: 888.832.4154

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Addresses

Overnight and Express Mail:

11200 Lakeline Blvd., Suite 100 Austin, TX 78717

New Business Address: P.O. Box 559015

Austin, TX 78755-9015

Customer Services Address: P.O. Box 26580

Austin, TX 78755-0580



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