

FLEXIBLE CHOICE CANCER AND HEART ATTACK & STROKE

Insured by Loyal American Life Insurance Company

887258 Offered by: Loyal American Life Insurance Company.

Together, all the way.®



Same great product with new updates!

Underwriting

- Reduced look back periods for the **Lump Sum Cancer Policy (and Rider)**
 - 2 year look back on cancer testing to determine if cancer is present
 - 5 year look back on diagnosis/treatment
- **Lump Sum Heart Attack / Stroke Policy (and Rider)**
 - 5 year look back on heart related testing
 - 5 year look back on diagnosis/treatment

Updated Riders

- **Four new riders added** to Flexible Choice 2.0
 - Benefit Builder
 - Radiation and Chemotherapy Rider
 - Specified Disease
 - Accident Fixed Indemnity
- **Existing six riders will** remain unchanged
 - No change to rates on base or existing riders

Overall Features

- Flexible product options to customize a plan specific to the insured
- Phone sales ready
- Additional customizable riders added to product offering
- **Easy application process** and simplified issue underwriting
- Coverage options to meet every budget and need
- 100% coverage for invasive and non-invasive cancer diagnosis



Flexible Choice Cancer and Heart Attack & Stroke

Simple and flexible.

- Cigna's Flexible Choice Cancer and Heart Attack & Stroke insurance policies can help ease the financial burdens associated with their diagnosis, allowing policyholders to focus on recovery.



- ✓ Financial benefits that help with services and other expenses—if an unexpected diagnosis occurs. These policies also provide financial peace of mind so that customers can focus on their care and recovery.
- ✓ These policies can provide benefits to help with costs like daily living expenses, childcare, or copays
- ✓ Coverage options for your customer's unique situation, covering both the over and under 65 markets
- ✓ Affordable premiums, with customizable riders¹ available for maximum coverage
- ✓ Not affected by any other insurance your customer may have
- ✓ A nationally recognized brand to stand behind what you sell!
- ✓ Guaranteed renewable for life²

1. Riders are available at an additional premium. Availability varies by state.
2. Subject to the company's right to increase premiums on a class basis. See policy documents for details.

Why the need for Supplemental Insurance?

\$207 billion
is the total
projected cost of
cancer in the U.S.
in 2020¹

In the US, the
lifetime risk of
developing cancer
is: 40% (1 in 2) in
men and 38%
(slightly more
than 1 in 3) in
women²

In the U.S.

the average American
can't afford \$500 of
unexpected costs.

About 1 in 4

Adults skipped necessary
medical treatment due to
affordability⁵

About 36%

of Americans say
they have had to
use up all or most of
their savings⁵

7.9 million
living
Americans
have suffered
a heart
attack³

Stroke
is the leading
cause of
disability⁴

About 92.1
million
Americans are
living with
some form of
the after-
effects of a
stroke⁴



1. Journal of the National Cancer Institute: Cancer Prevalence and Cost of Care Projections (<http://costprojections.cancer.gov/>), accessed 10/29/18.
2. American Cancer Society, Cancer Facts & Figures 2018; pg 1, 2
3. The Heart Foundation, Heart Disease Facts, Heart Disease Statistics (<http://www.theheartfoundation.org/heart-disease-facts/heart-disease-statistics/>), accessed 10/29/18.
4. https://healthmetrics.heart.org/wp-content/uploads/2017/06/Heart-Disease-and-Stroke-Statistics-2017-ucm_491265.pdf – 2018 Update; pg. 1.
5. <http://www.norc.org/NewsEventsPublications/PressReleases/Pages/survey-finds-large-number-of-people-skipping-necessary-medical-care-because-cost.aspx>
6. American Stroke Association, "Heart Disease and Stroke Statistics 2018 At-a-Glance." January, 2018

Flexibility to fit customer needs

Why the need for Supplemental Insurance

Flexible Choice Cancer and Heart Attack & Stroke Insurance

Adds financial support

Once the insured or chosen beneficiary has received a lump-sum payment, they can use this money to pay for:

- ✓ Medical expenses
- ✓ Outpatient or office-based provider visits
- ✓ Loss of wages
- ✓ Living expenses
- ✓ Medical supplies
- ✓ Lodging

Provides a peace of mind

Customers have the freedom to use the lump sum payment as they choose

- Deductibles/coinsurance/co-pays
- Home Health Care
- Extended hospital stays
- Over-the-counter medications not covered by insurance
- Prescription drugs
- Rehabilitation
- Transportation
- Experimental therapy
- Child Care
- Unexpected expenses



Positioning

Financial support to assist customers with out-of-pocket copays, coinsurance and non-reimbursed expenses.

Who is interested?

- Individuals and families concerned about supporting their finances during a critical event.
- Customers concerned about unexpected expenses, Major Medical co-pays, deductibles and out of pocket exposure.

Policy options to compliment current medical coverage

- Lump Sum benefits paid directly to the customer or chosen beneficiary, starting at \$5,000, to use any way the customer would like, as well as Rider Solutions for added flexibility (additional premiums apply).
- Coverage is not affected by any other insurance your customer may have.

Helps add financial security

- We can't predict the future. So, it's good to plan ahead. Flexible Choice Cancer and Heart Attack & Stroke insurance policies can help add financial security and give your customers the freedom to focus on what matters – recovery – after having a heart attack or stroke or being diagnosed with cancer.

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



A valuable way to help customers with out-of-pocket expenses.

A Flexible Choice Cancer and Heart Attack & Stroke policy helps customers upon a diagnosis of cancer, heart attack or stroke.

- Flexible Lump Sum Benefits from \$5,000 to \$75,000¹ (\$1,000 increments)
- Competitive rates with no application fee
- Coverage Available for Ages 18-99, in most states
- Four new rider solutions!
- Reduced cancer treatment look back period! No change to simplified issue underwriting
- Guaranteed Renewable for Life²
- Cash benefit will be paid directly to insured or chosen beneficiary
- Issue age rated²
- Unisex rates
- No tobacco question
- Individual, Couple, Single Parent, Family Coverage Options

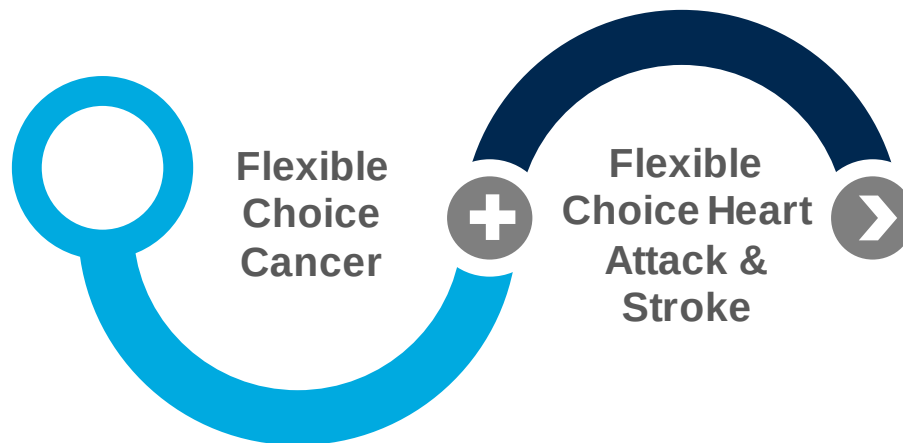
1. A maximum total of \$75,000 of coverage is available for similar policies from our combined family of companies.

2. Subject to the company's right to increase premiums on a class basis. See policy documents for details.

3. Riders are available at an additional premium. Availability varies by state.



How the base policy works



- Flexible Lump Sum Benefits from \$5,000 to \$75,000.¹
- Each base policy (Cancer or Heart & Stroke) can be added to the other base policy as a rider.

Key differentiators:

- Cigna covers both Cancer or Carcinoma in Situ at 100% of the selected benefit amount upon diagnosis² of
- After lump sum selected base policy is paid out, the selected rider on the policy will automatically become a standalone policy.*
- Spouses and Children on the policy receive full lump sum benefit amount.

*Riders other than Lump Sum Cancer or Lump Sum Heart and Stroke cannot become a stand-alone policy.

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

1. A maximum total of \$75,000 of coverage is available for similar policies from our combined family of companies.
2. Coverage must be in force.

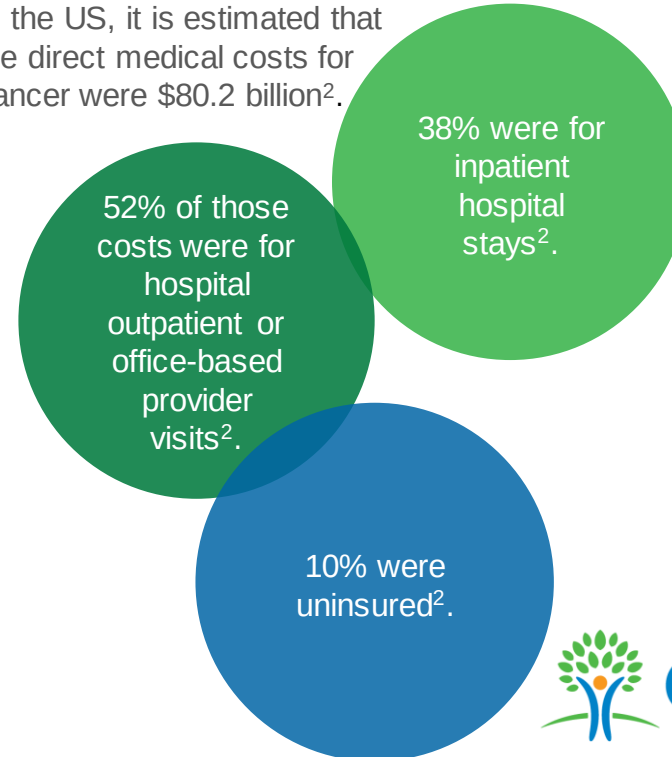


Flexible Choice Cancer policy

A Cancer insurance policy can help pay a percentage of the selected benefit amount **for treatment costs or any other expenses**. So customers can focus on their recovery.

- A Flexible Choice Cancer insurance policy pays 100% of the selected benefit amount, from \$5,000 to \$75,000¹.
- Lump-sum cancer coverage 100% of selected benefit amount for Cancer and Carcinoma in situ
- This coverage is also available as a rider on a Flexible Choice Heart Attack & Stroke policy.

In the US, it is estimated that the direct medical costs for cancer were \$80.2 billion².



1. Pay selected benefit amount if diagnosed with cancer while the policy is in force.
2. source - <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2019/cancer-facts-and-figures-2019.pdf> / Page 9.



Flexible Choice Heart Attack & Stroke policy

Pays a percentage of the selected benefit amount **if the customer receives a diagnosis of or procedure** for one of the qualifying events listed in the chart:

Qualifying Events	% of Benefit amount payable for each event**
Heart Attack	100%
Heart Transplant	100%
Stroke ¹	100%
Coronary Artery Bypass Surgery*	25%
Aortic Surgery*	25%
Heart Valve Replacement/Repair*	25%
Angioplasty*	10%
Stent*	10%

*Payable only once in a customer's lifetime.

** The total benefit cannot exceed the amount of coverage selected at time of application. For example, If someone purchases a \$20,000 policy the maximum amount they can be paid is \$20,000. If they have bypass surgery they will receive \$5,000, and if they later have a stroke they will receive \$15,000, which is the remaining value of their policy.

1. Stroke must persist for 30 days. See exclusions, limitations, and reductions section for the full definition of stroke.



Flexible Choice Cancer and Heart Attack & Stroke

Cancer Recurrence Benefit Rider

With our **Cancer Recurrence Benefit Rider¹**, customers can receive a percentage of their benefit amount (not to exceed an additional 100% of the selected benefit amount) **upon an additional diagnosis of Cancer or Carcinoma in Situ²**.

Heart Attack & Stroke Restoration Benefit Rider

Like the Cancer Recurrence Benefit Rider, the **Heart Attack & Stroke Restoration Benefit Rider³** will pay a percentage of the customer's selected benefit amount **should they suffer subsequent heart attacks, strokes or require a heart transplant⁴**.

Percentage of amount payable

0% Less than 2
years

25% 2 or more
but less than 5
years

75% 5 or more
but less than 10
years

100% 10 or more
years

Years Without Advice or Treatment

1. Cancer Recurrence Rider can only be added to a Cancer base policy. Cancer Recurrence Rider availability may vary by state. Coverage must be in force. See policy outline for more information.
2. Provided they have not received advice or treatment for at least 2 years from the date of their last diagnosis.
3. Heart Restoration Rider can only be added to a Heart Attack & Stroke base policy.
4. Not to exceed an additional 100% of the selected benefit amount. Provided the date of their last diagnosis for a heart attack, stroke or heart transplant was at least 2 years from their current diagnosis.



Existing riders

More optional riders (for an additional premium).

-  **Hospital Indemnity Benefit Rider**
 - Pays selected benefit amount, from **\$100 - \$1,000 for each day^{1, 4}** that the customer is confined² to a hospital as a result of injury, sickness or complications of pregnancy.
-  **Intensive Care Unit Indemnity Benefit Rider**
 - Pays selected benefit amount, from **\$100 - \$1,000 per day^{1, 4}** when the customer is confined² to the intensive care unit as an inpatient.
-  **Hospital and Intensive Care Unit Indemnity Benefit Rider³**
 - The benefits of both the Hospital Indemnity Benefit Rider and the Intensive Care Unit Benefit Rider are **combined into one rider** with this option. The customer will receive the selected benefit amount, from **\$100 - \$1,000 for each day¹** they are confined² to a hospital as an inpatient (double if confined² to the ICU as an inpatient).
-  **Return of Premium Rider**
 - Returns **100% of total premiums paid** for policy and rider from the rider effective date on, less and claims paid, should the customer pass away. The Return of Premium Rider will include the Building Benefit Rider

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

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

1. Rider must be in force.

2. Under the direction and supervision of a physician.

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

4. Hospital Indemnity Benefit, Intensive Care Unit Benefit and Hospital and Intensive Care Unit Indemnity Benefit Riders Benefits are only payable for the first 31 days for any one period of confinement. Once you reach age 65, coverage will be reduced by 50%.



New rider solutions!

Customize policy with optional riders (for an additional premium).

1

Benefit Building Cancer and Heart & Stroke Rider^{1*}

2

Radiation and Chemotherapy Benefit Rider

3

Specified Disease² / Critical Illness Rider

4

Accident Indemnity*

Ideal if customer:

- Want the added comfort and financial protection, so they can have the freedom to focus on more important things.
- Need a valuable way to help with out-of-pocket expenses.
- Have a family history or otherwise at a higher risk.
- Concerned that their basic medical coverage won't provide enough coverage.
- Frequently seek medical care outside their medical plan's provider network.

1. Both riders can be added at time of initial sale or at a later date, but underwriting must be passed.
2. The Rider will pay out a 50% benefit for Alzheimer's; the reduced benefit is to keep pricing and risk low (the 50% payout option was chosen over an option where sales beyond age 64 would not be allowed. Maximum Specified Disease Rider benefit is \$50,000.
3. Subject to the company's right to raise premiums on a class basis.

*These riders are able to be added after the initial sale.



New! Benefit Building Rider*

Affordable options to expand base policy.

- This rider can be added when a **Lump Sum Cancer** or **Heart Attack & Stroke** policy are purchased.
- If customer have not suffered a qualifying health event, the **selected benefit amount will increase by \$500 or \$1,000¹ each year**, on the policy anniversary date for up to 35 years.
- The premium is locked in at the time of purchase.
- As defined in the policy the selected benefit amount will increase on rider anniversary date, as long as the rider remains in force.
- If a spouse or dependent has the Building Benefit Rider and later get their own policy, the accrued build will follow them to their own policy. The accrual will still cap after 35 years.

\$1,000 build	\$10,000 build	\$20,000 build	\$30,000 build	\$35,000 build
\$20,000 Policy	\$20,000 Policy	\$20,000 Policy	\$20,000 Policy	\$20,000 Policy
\$21,000 After 1 year	\$30,000 After 10 years	\$40,000 After 20 years	\$50,000 After 30 years	\$55,000 After 35 years

Example scenario shows policyholder who purchased a \$20,000 Lump Sum Cancer policy and a \$1,000 Cancer Benefit Building Rider. Note: In the below illustration, starting day 1 of year 10, we grant the \$1,000 increase.

*Rider availability varies by state.

1. Based on the amount selected at the time of application.



New! Radiation and Chemotherapy Benefit Rider

An affordable hybrid cancer policy option.

- The Radiation and Chemotherapy Benefit Rider¹ pays for radiation and chemotherapy treatment.

Radiation and Chemotherapy Benefits	Sample Benefit Amount		
	Prime	Advantage	Supreme
Immunotherapy (Maximum of five months per calendar year)	\$300/month	\$500/month	\$700/month
Injected Chemotherapy	\$300/week	\$500/week	\$700/week
Non-Hormonal Oral Chemotherapy	\$300/month	\$500/month	\$700/month
Hormonal Oral Chemotherapy (Maximum of 36 months)	\$300/month	\$500/month	\$700/month
Anti-Nausea Drug (Maximum of 10 months per calendar year)	\$75/month	\$125/month	\$175/month
Radiation	\$600/week	\$1,000/week	\$1,400/week
Experimental Treatment for Cancer (Maximum of 30 days; Must be NCI approved)	\$75/day	\$125/day	\$175/day

1. This rider can only be attached to the Lump Sum Cancer base policy and can only be purchased if the Cancer Recurrence Benefit Rider is also purchased.

Note: Benefits and benefit amounts may vary by state. Refer to the Outline of Coverage for full policy/rider benefit details, exclusions and limitations.



New! Specified Disease / Critical Illness Rider

- The **Specified Disease Rider^{1 2}** can be added to the Lump Sum Cancer or Lump Sum Heart policy at time of the base policy sale³.
- This rider will pay 100% (50% for Alzheimer's Dementia) of the chosen benefit amount upon a diagnosis or procedure for one the covered specified diseases.
- Benefits range from **\$5,000 to a maximum of \$50,000**
- Available to ages 18 -74
- The benefit amount selected must be less than or equal to the base policy.

Covered Conditions	
✓	Amyotrophic Lateral Sclerosis (ALS)
✓	Coma
✓	End Stage Renal Failure
✓	Major Organ Transplant
✓	Multiple Sclerosis (MS)
✓	Paralysis
✓	Alzheimer's Dementia ²
✓	Loss of Sight
✓	Loss of Hearing
✓	Loss of Speech
✓	Severe Burns

1. Alzheimer's and blindness/hearing/speech related questions will be added to the underwriting when applying for the Specified Disease Rider.
 2. Alzheimer's Dementia pays at 50%; Once the Alzheimer's Dementia benefit pays, the rider will not pay any further benefits for any other condition for that covered individual.
 3. Can be added to LSC or LSH policy at a different time, underwriting will be required.



New! Accident Fixed Indemnity Rider

The Accident Fixed Indemnity Benefit Rider¹ pays a fixed indemnity benefit when an insured person suffers covered injuries in a covered accident.

This rider also includes benefits for accidental death and dismemberment.



- Three **simple** plan options: Prime, Advantage and Supreme
- Transparent **scheduled accident plan** → customer gets what they see regardless of the actual costs or out of pocket exposure
- **Pays in addition** to any hospital benefits → no coordination of benefits with hospital indemnity base policy or customer medical coverage. Guaranteed renewable to age 80.
- Covers a **wide range** of features including fractures, dislocation, emergency dental work, ambulance, x-ray, doctor visit and more!

1. Please see Outline of Coverage for complete list of benefits, exclusions, limitations and reductions. Riders are available for an additional premium. Availability varies by state. Maximum issue age for Accident Fixed Indemnity Rider is 74.
2. Subject to the company's right to raise premiums on a class basis.



Accident Fixed indemnity Benefit Rider

More protection beyond just hospital coverage

Benefit	Prime	Advantage	Supreme
Dislocation (Hip)	\$1,500	\$2,000	\$2,500
Fracture (Hip, thigh - Femur)	\$750	\$1,000	\$1,250
Concussion (brain)	\$100	\$200	\$300
Eye injury (surgical repair)	\$150	\$200	\$200
Laceration (two to six inches long, repaired by stitches)	\$150	\$200	\$250
Hospital Emergency room visit	\$75	\$100	\$125
Urgent care visit	\$75	\$100	\$100
X-ray	\$25	\$50	\$75
Ambulance (air)	\$1000	\$1000	\$1500
(Appliance) Crutches	\$100	\$100	\$150

1. Chart is for illustrative use only. Please see Outline of Coverage for complete list of benefits, exclusions, limitations and reductions. Riders are available for an additional premium. Availability varies by state. Maximum issue age for Accident Fixed Indemnity Rider is 74.



Expand Coverage

Sample rates

Matt | Age: 64 | Looking to purchase a new plan now

Background

- Flexible Choice Cancer Base Policy¹ (\$10,000 benefit amount)
- Cancer Building Benefit Rider (\$1,000 per year increment benefit amount)

How this rider builds

\$5,000 build	\$10,000 build	\$20,000 build	\$25,000 build	\$35,000 build
\$10,000 policy	\$10,000 policy	\$10,000 policy	\$10,000 policy	\$10,000 policy
\$15,000 After 5 year	\$20,000 After 10 years	\$30,000 After 20 years	\$35,000 After 30 years	\$45,000 After 35 years

Monthly premiums

- ✓ \$26.50 (base policy)
- ✓ \$11.36 (rider)

\$37.86 Total

Matt



Total benefit amount:

Lump sum Cancer¹ + Cancer Building Benefit Rider after 35 years = \$45,000

¹This is an example used for illustrative purposes and not an actual customer experience. Sample cancer base policy rates based on non-tobacco, zip code of 85001. Actual rates may vary.

Note: Cancer Building Benefit Rider can be added to the Lump Sum Cancer base policy at time of initial sale or at a later date, but underwriting must be passed; if the applicant cannot qualify for the Lump Sum Cancer base policy the rider will not be issued. For customers who are purchasing multiple Supplemental Health policies, there is a product limit total of \$75,000.



Expand Coverage

Sample rates

Jane | Age: 68 | Looking to change existing plan

Background

- Flexible Choice Heart Attack & Stroke Base Policy¹ (\$10,000 benefit amount)
- Heart & Stroke Building Benefit Rider (\$1,000 per year increment benefit amount)

How this rider builds

\$5,000 build	\$10,000 build	\$20,000 build	\$25,000 build	\$35,000 build
\$10,000 policy	\$10,000 policy	\$10,000 policy	\$10,000 policy	\$10,000 policy
\$15,000 After 5 year	\$20,000 After 10 years	\$30,000 After 20 years	\$35,000 After 30 years	\$45,000 After 35 years

Monthly premiums

- ✓ \$33.50 (base policy)
- ✓ \$13.42 (rider)

\$46.92 Total



Total benefit amount:

Lump sum Heart Attack & Stroke¹ + Heart & Stroke Building Benefit Rider after 35 years = \$45,000

¹This is an example used for illustrative purposes and not an actual customer experience. Sample cancer base policy rates based on non-tobacco, zip code of 85001. Actual rates may vary.

Note: Heart Attack & Stroke Building Benefit Rider can be added to the Lump Sum Heart Attack & Stroke base policy at time of initial sale or at a later date, but underwriting must be passed; if the applicant cannot qualify for the Lump Sum Heart Attack & Stroke base policy the rider will not be issued. For customers who are purchasing multiple Supplemental Health policies, there is a product limit total of \$75,000.



Expand Coverage

Sample rates

Guy | Age: 70 | Looking to purchase a new plan now

Background

- Flexible Choice Heart Attack & Stroke Base Policy¹ (\$10,000 benefit amount)
- Heart & Stroke Building Benefit Rider (\$500 per year increment benefit amount)

How this rider builds

\$2,500 build	\$5,000 build	\$10,000 build	\$12,500 build	\$17,500 build
\$10,000 policy	\$10,000 policy	\$10,000 policy	\$10,000 policy	\$10,000 policy
\$12,500 After 5 year	\$15,000 After 10 years	\$20,000 After 20 years	\$22,500 After 25 years	\$27,500 After 35 years

Monthly premiums

✓ \$42.50 (base policy)

✓ \$ 7.32 (rider)

\$49.82 Total



Total benefit amount:

Lump sum Heart Attack & Stroke¹ + Heart & Stroke Building Benefit Rider after 35 years = \$27,500

¹This is an example used for illustrative purposes and not an actual customer experience. Sample cancer base policy rates based on non-tobacco, zip code of 85001. Actual rates may vary.

Note: Heart Attack & Stroke Building Benefit Rider can be added to the Lump Sum Heart Attack & Stroke base policy at time of initial sale or at a later date, but underwriting must be passed; if the applicant cannot qualify for the Lump Sum Heart Attack & Stroke base policy the rider will not be issued. For customers who are purchasing multiple Supplemental Health policies, there is a product limit total of \$75,000.



Expand Coverage

Sample rates



Sample Rates: Individual Coverage, based on issue age of 40-44

Coverage Description	Monthly Rates
Cancer Base Policy ¹ <i>(\$20,000 Benefit Amount)</i>	\$19.00
With a Cancer Building Benefit Rider <i>(\$1,000 Increment Benefit Amount)</i>	\$4.64
Total	\$23.64

¹Sample cancer base policy rates based on non-tobacco, zip code of 85001. Actual rates may vary.

Note: For customers who are purchasing multiple Supplemental Health policies, there is a product limit total of \$75,000 in Cancer Benefit or \$75,000 in Heart Attack & Stroke benefit, for a maximum combined total product limit of \$75,000 in total supplemental health coverage. Cancer Recurrence Rider can only be added to a Cancer base policy. Heart Restoration Rider can only be added to a Heart Attack & Stroke base policy.



Expand Coverage

Sample rates

Sample Rates: Individual Coverage, based on issue age band of 60-64

Coverage Description	Monthly Rates	Coverage Description	Monthly Rates
Cancer Base Policy ¹ (\$10,000 Benefit Amount)	\$26.50	Cancer Base Policy ¹ (\$10,000 Benefit Amount)	\$26.50
With a Cancer Building Benefit Rider (\$500 Increment Benefit Amount)	\$5.68	With a Cancer Building Benefit Rider (\$1,000 Increment Benefit Amount)	\$11.36
Total	\$32.18	Total	\$37.86

¹Sample cancer base policy rates based on non-tobacco, zip code of 85001. Actual rates may vary.

Note: For customers who are purchasing multiple Supplemental Health policies, there is a product limit total of \$75,000 in Cancer Benefit or \$75,000 in Heart Attack & Stroke benefit, for a maximum combined total product limit of \$75,000 in total supplemental health coverage. Cancer Recurrence Rider can only be added to a Cancer base policy. Heart Restoration Rider can only be added to a Heart Attack & Stroke base policy.



Expand Coverage

Sample rates

Sample Rates: Individual Coverage, based on issue age band of 65-69

Coverage Description	Monthly Rates	Coverage Description	Monthly Rates
Cancer Base Policy ¹ (\$10,000 Benefit Amount)	\$32.00	Cancer Base Policy ¹ (\$10,000 Benefit Amount)	\$32.00
With a Cancer Building Benefit Rider (\$500 Increment Benefit Amount)	\$6.71	With a Cancer Building Benefit Rider (\$1,000 Increment Benefit Amount)	\$13.42
Total	\$38.71	Total	\$45.42

¹Sample cancer base policy rates based on non-tobacco, zip code of 85001. Actual rates may vary.

Note: For customers who are purchasing multiple Supplemental Health policies, there is a product limit total of \$75,000 in Cancer Benefit or \$75,000 in Heart Attack & Stroke benefit, for a maximum combined total product limit of \$75,000 in total supplemental health coverage. Cancer Recurrence Rider can only be added to a Cancer base policy. Heart Restoration Rider can only be added to a Heart Attack & Stroke base policy.



Expand Coverage

Sample rates

Sample Rates: Individual Coverage, based on issue age band of 70-74

Coverage Description	Monthly Rates	Coverage Description	Monthly Rates
Cancer Base Policy ¹ (\$10,000 Benefit Amount)	\$36.50	Cancer Base Policy ¹ (\$10,000 Benefit Amount)	\$36.50
With a Cancer Building Benefit Rider (\$500 Increment Benefit Amount)	\$7.37	With a Cancer Building Benefit Rider (\$1,000 Increment Benefit Amount)	\$14.74
Total	\$43.87	Total	\$51.24

¹Sample cancer base policy rates based on non-tobacco, zip code of 85001. Actual rates may vary.

Note: For customers who are purchasing multiple Supplemental Health policies, there is a product limit total of \$75,000 in Cancer Benefit or \$75,000 in Heart Attack & Stroke benefit, for a maximum combined total product limit of \$75,000 in total supplemental health coverage. Cancer Recurrence Rider can only be added to a Cancer base policy. Heart Restoration Rider can only be added to a Heart Attack & Stroke base policy.

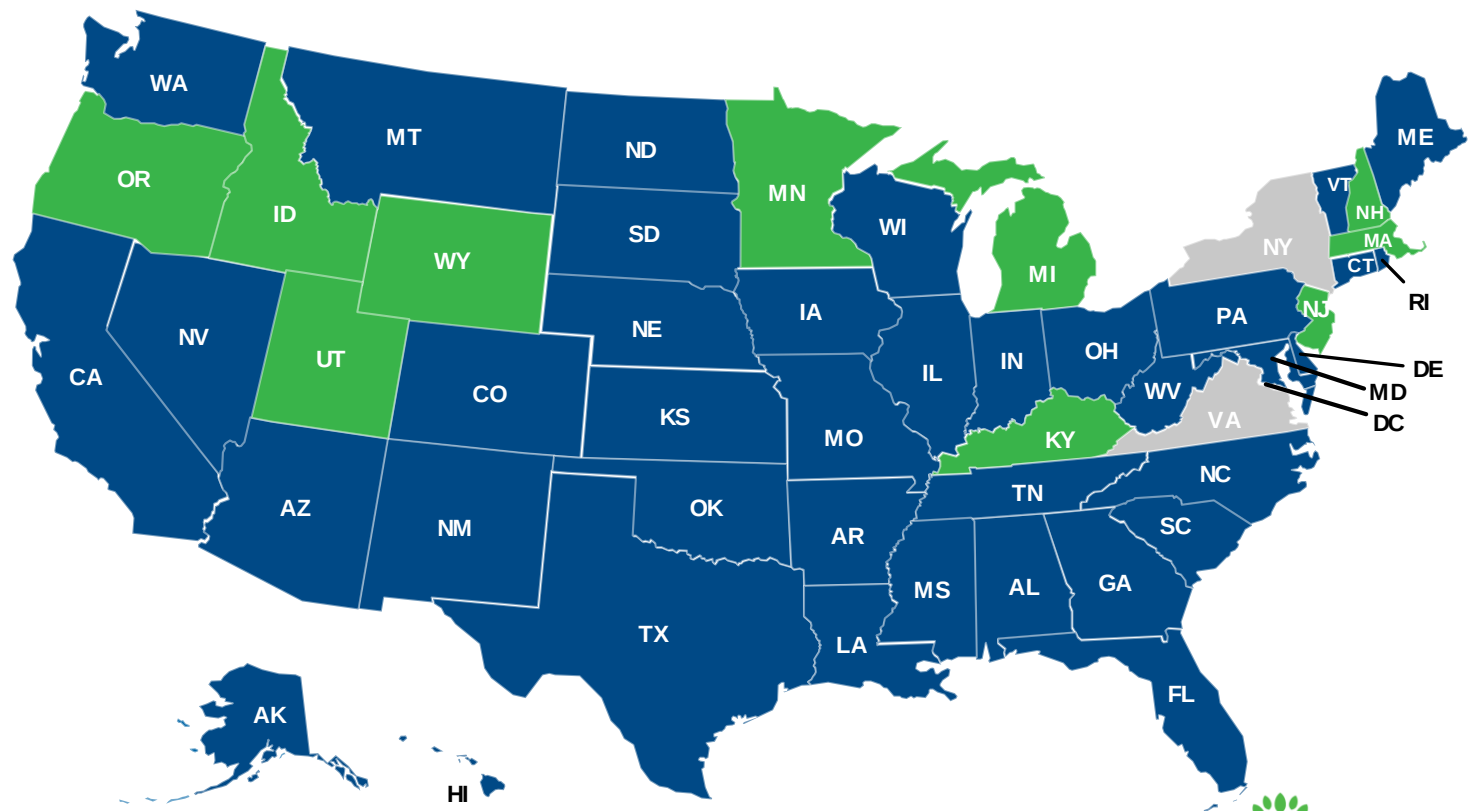


All Simplified issue underwriting

Customer must answer medical questions.				
Medical questions	Lump Sum Cancer Policy (and Rider)	Lump Sum Heart/Stroke Policy (and Rider)	Hospital Indemnity, Intensive Care Unit or Hospital and Indemnity Rider	Specified Disease Benefit Rider
AIDS/HIV, ARC	✓	✓	✓	✓
2 year look back on cancer testing to determine if cancer is present 5 year look back on cancer diagnosis/treatment	✓	NA	✓	✓
5 year look back on heart related testing 5 year look back on heart disease diagnosis/treatment	NA	✓	✓	✓
Height and weight	NA	✓	NA	NA
Look at current activities 12 month look back on hospital confinement 5 year look back on organ transplant	NA	NA	✓	NA
2 year look back on unperformed medical treatment 5 year look back on consulted with medical professional on diagnosis/treatment 5 year look back on organ transplant	NA	NA	✓	✓
5 year look back on aneurysm or pulmonary hypertension, diagnosis/treatment Has any Applicant ever had, been diagnosed with, treated for, or taken medication for dementia (including Alzheimer's disease) or any neurological disease or disorder?	NA	NA	NA	✓

Note: Policy and rider availability varies by state. Refer to our brochure and the Outline of Coverage for full policy/rider benefit details, exclusions and limitations.

Where we sell



Flex Choice 2.0 Flex Choice 1.0 No product available



Resources

Product availability chart

Product Availability Chart

- Located in AgentView > Home > Resource Center
- Updated regularly
- Rider availability is listed by state
- Check the availability in selling states where you have resident and non-resident licenses

Chart shown for illustrative purposes only. Please visit www.AgentViewCigna.com to view complete Product Availability Chart.

PRODUCT AVAILABILITY CHART

Flexible Choice Cancer and Heart Attack & Stroke as of 8/10/2020

All product and state availability subject to change.

State	CBase	HBase	CR	HR	LSCR	LSHR	HI	ICU	HICU	ROP	AI	SD	RC	CBB	HBB	GR	IA	BA
Alabama	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Alaska	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Arizona	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Arkansas	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
California	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-64 \$10K-\$100K
Colorado	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Connecticut	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Delaware	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
D.C.	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$100K
Florida	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Georgia	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Hawaii	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Idaho	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$100K
Illinois	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Indiana	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$100K
Iowa	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Kansas	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Kentucky	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$100K
Louisiana	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Maine	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Maryland	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Massachusetts	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$100K
Michigan	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$100K
Minnesota	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$100K
Mississippi	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Missouri	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K

State	CBase	HBase	CR	HR	LSCR	LSHR	HI	ICU	HICU	ROP	AI	SD	RC	CBB	HBB	GR	IA	BA
Montana	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Nebraska	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Nevada	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
New Hampshire	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$100K
New Jersey	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$100K
New Mexico	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
New York	Not Available																	
North Carolina	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
North Dakota	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Ohio	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Oklahoma	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Oregon	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$100K
Pennsylvania	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Rhode Island	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
South Carolina	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$25K-\$75K
South Dakota	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Tennessee	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Texas	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Utah	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$100K
Vermont	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$100K
Virginia	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Washington	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$25K-\$75K
West Virginia	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Wisconsin	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$75K
Wyoming	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	18-99 \$5K-\$100K

• = Express App
♦ = Exp App not available
* = Combo application
† Only available with HBase

CBase = Cancer Base
HBase = Heart Base
CR = Cancer Recurrence
HR = Heart & Stroke Restoration

LSCR = Lump Sum Cancer Rider
LSHR = Lump Sum Heart/Stroke Rider
HI = Hospital Indemnity
ICU = Intensive Care Unit

HICU = Hospital and Intensive Care Unit
ROP = Return of Premium
SD = Specified Disease
RC = Radiation and Chemotherapy
AI = Accident Indemnity

CBB = Cancer Benefit Builder
HBB = Heart & Stroke Benefit Builder
GR = Group Rates
IA = Issue Age
BA = Benefit Amount

All products insured by Loyal American Life Insurance Company.

Express App

Accessed via AgentView

- Agency Management
- Resource Center
- Business Building
- Forms & Materials
- Servicing Forms
- Benefits & Incentives
- Training
- Notices
- EXPRESS APP 2.0**

home > welcome to agentview

Welcome to AgentView

Agent FAQs regarding the Cigna and Buoy Health COVID-19 assessment tool.

**Daily updates for New Agent registration, Policy data under the My Customers section, Commission data, and Production Reports will be updated after 10:00 am CST, except on the last day of the month when data will update the second business day. Agent Resource Center phone line hours: 8:00 am to 5:30 pm CST - 877-454-0923*

AGENTS: Make sure we have a valid email address for you and you have our email address CSBFieldComm@cigna.com on your safe list so you receive all of our important notices. If for some reason you accidentally unsubscribed and are no longer receiving our notices, email CSBAgentMarketing@cigna.com

Related Links

[Commissions](#)

Quick Links [modify my links](#)

Select... ▼



Express App 2.0

START A NEW QUOTE 

Zip Code

Date of Birth

Age

Gender

Please Select

QUICK QUOTE/APPLY 



*For agent use only



DATE	LAST NAME	FIRST NAME	PHONE NUMBER	DATE OF BIRTH	ZIP CODE	STATE	APP	LAST DISPOSITION
2019-10-01	DOE	JOHN	555-555-5555	1950-04-06	38120	TN	hasApplication	Quote
2019-10-10	DOE	JANE	555-555-5555	1954-09-05	77708	TX	hasApplication	Quote



Policy selection – Lump Sum Cancer & Heart

Coverage type and riders

1. Getting Started

Policy Selection

2. End Quote

Flexible Choice Cancer/Heart Attack & Stroke

A Flexible Choice insurance policy helps you focus on your recovery, not your finances. Provides lump-sum benefits for diagnosis of cancer and/or heart conditions and stroke and multiple riders for recurrence, restoration and more. Insured by Loyal American Life Insurance Company.

1. Getting Started

Policy Selection

2. End Quote

Flexible Choice Cancer/Heart Attack & Stroke

A Flexible Choice insurance policy helps you focus on your recovery, not your finances. Provides lump-sum benefits for diagnosis of cancer and/or heart conditions and stroke with the flexibility to add multiple riders for recurrence, restoration and more. Insured by Loyal American Life Insurance Company.

Take a look at the additional programs, discounts and services available here!

Coverage Type	Benefit Amount	Total Lump Sum Cancer Premium
Please Select	\$5,000	\$0.00
Individual		\$0.00
Individual & Spouse/Civil Union Partner/Domestic Partner		\$0.00
One-Parent Family		\$0.00
Family		\$0.00
*Hospital Indemnity Rider	\$100	\$0.00
*Intensive Care Unit Rider	\$100	\$0.00

Gender (M/F)

Female

APPLICANT 2

First Name

Last Name

Date of Birth

Gender

Please Select

START APPLICATION >

- Choose the **coverage type** from the dropdown box
 - Individual
 - Individual and Spouse/Domestic Partner
 - One-Parent Family
 - Family
- Select any applicable **riders**
- For HI/ICU/HICU riders **read statement** shown

Review and Accept

 Cigna

 EXPRESS APP

Getting Started

Applicant Information ✓

Lump Sum Heart \$53.00

Additional Information

Prior or Other Coverage

Agent Certification

Billing Information

HIPAA

Marketing HIPAA

Review And Accept

Additional Info & Medicare

Review Plan Selection

Medicare Supplement (JOHN) \$127.98

Additional Info & Medicare

Review Plan Selection

Send Forms

Review And Accept

Please use the Send Forms button above to send required Pre-Sale documents (Application Packet, Customer Booklet, Proposals (As Applicable)).

Product:

Lump Sum Heart

Agent Acceptance

Effective Date Request

Requested Effective Date (MM/DD/YYYY)

☐ Date of Approval

☐ Request Date

Applicant Social Security No.

1. Have you been provided a blank copy of the application packet with any state specific disclosures, including HIPAA, Outline of Coverage and a "Guide to Health Insurance People with Medicare"?

☐ Yes

☐ No

SAVE

SUBMIT >

FAQs/Support

CSB Agent Guide

Declinable Drug List

CMS Guide to Health Insurance for People with Medicare

AgentView

- To submit the application for processing, click the "Submit" button.
- To submit an additional application queued in the Navigation Bar, click on Additional Info for the next applicant
- To return to the homepage and start a new quote, click on the blue Express App icon, above the Navigation Bar
- If an applicant does not wish to proceed with an application, do not click on Submit.

Phone verification (PV)

What is a PV?

A PV is a phone interview that applicants must complete¹ at the point of sale in order for CSB to process some applications. The PV acts as an electronic signature and also verifies medical questions with the applicant.*

What is a Case number?

During the PV, the applicant will receive a PV case number that should be included on the app before submitting.

Where do I call?

PV Line: 866.825.4822 and

Live PV Associates are available for you your customer Monday – Friday from 7 a.m. to 6 p.m. central time.

For Pre-Qualification questions, you can speak to an Underwriting Specialist by calling New Business at 877.454.0923, option 3.

*PV is needed when a customer has a total of more than \$50K of total coverage at Cigna.

1. Flexible Choice over \$50,000 require live PV.



For Flexible Choice Cancer and Heart Attack & Stroke, PV is required when selling over \$50K of coverage or when a customer is purchasing more than \$50k.



Phone verification

When does my customer need a PV?

Product	EXPRESS APP (no wet signature)	Phone/Fax (no wet signature)	Paper/Fax (with wet signature)
Flexible Choice Cancer and Heart Attack & Stroke, PV is only required when more than \$50K of total coverage is being purchased.	Not needed	Live PV	Not needed

Live PV: 7am to 6pm CST, Mon – Fri, call 866-825-4822



Phone sales: saving time and money

Benefits of Phone Sales

- Improved efficiency
- Write business in both Resident and Non-Resident licensed states
- Increase your book of business
- Cover more ground quickly
- All CSB products are eligible for Phone Sales



- Fill out the application in **EXPRESS APP** while talking to your customer.



- If the sale requires a Phone Verification, conference in your customer and call the PV line at the point of sale. If no PV is required, skip this step.



- Submit the application via **EXPRESS APP** or fax.

Complete the *entire* application, over the phone!



Start selling today!

Getting Started with Cigna

Not Contracted?

Contact your Upline

Phone: 877.454.0923

Already Contracted?

Go to:

AgentViewCigna.com

Positioning

- Reduce customer's maximum out of pocket exposure
- Assistance with cost share on cancer treatment/chemotherapy
- Can be used for traditional medical and non-medical costs
- No network constraints

Opening Statements

- Who do you currently have your cancer insurance with?
- Would you like to add the additional heart attack or stroke coverage?
- Whatever you do make sure you don't drop your cancer policy!

Features & Differentiators

- Global Brand
- Phone sales capabilities for all products
- Lump sum payments
- Customizable riders
- Coverage options for every budget and need
- 100% coverage for invasive and noninvasive cancer diagnosis





Vancouver, June 13 – 17, 2021.

Qualification period* – March 1, 2020 through February 28, 2021

Qualifications*:

- NMOs with a minimum of \$7,500,000 in production credits receives one qualifier and guest. NMOs with a minimum of \$15,000,000 in production credits will be able to bring two qualifiers and a guest for each.
- Recruiting Agencies with a minimum of \$2,000,000 in production credits will be able to bring one qualifier and a guest
- Agents with a minimum of \$225,000 in production credits will be able to bring one guest.



*See program flyer on Agent View for details

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Contact list

CSB

Contact	Phone	Fax	Email
Agent Resource Center	877.454.0923		CSBNewBusiness@Cigna.com
Phone Verification (PV) hotline	866.825.4822		CSBNewBusiness@Cigna.com
All claims	866.459.1755	512.531.1480	
New business	877.454.0923	888.695.2591	CSBNewBusiness@Cigna.com
Underwriting	877.454.0923		CSBNewBusiness@Cigna.com
Commissions	877.454.0923	512.531.1469	CSBCommissions@Cigna.com
Licensing and website registration	877.454.0923	888.832.4154	CSBLicensing@Cigna.com
Website login assistance	877.454.0923		CSBNewBusiness@Cigna.com
Product availability	877.454.0923		CSBAgentMarketing@Cigna.com
Customer services	877.454.0923	888.670.0146	CSBSupport@Cigna.com
FaxApp submission		877.704.8186	
Premium accounting		888.670.0146	
Supplies			Refer to AgentView for ordering.

Addresses

Mailed Applications
Cigna Supplemental Benefits
PO Box 5725
Scranton, PA 18507

Overnight and Express Mail
Cigna Supplemental Benefits
11200 Lakeline Blvd., Suite 100
Austin, TX 78717

Customer Services
PO Box 5700
Scranton, PA 18507





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