

CIGNA MEDICARE SUPPLEMENT

Cigna Health and Life Insurance Company (CHLIC)
California Launch

Together, all the way.®



Cigna value

Why we do what we do

Cigna Mission:

To improve the health, well-being and peace of mind of those we serve by making health care simple, affordable, and predictable.

Customers deserve to
live better lives

Focus on health care,
not sick care

If customers stay
healthier, they can get
more out of life



Cigna value

For our customers

- ✓ The internationally recognized **Cigna name-brand**. This delivers peace of mind we will be there for them when they need us most.
- ✓ Standardized plan options¹, with **freedom to choose** any doctor, hospital or provider that accepts Medicare
- ✓ Policies are guaranteed renewable² for life. Helps insure the plan **will be there when customers need it** most.
- ✓ **MyPolicyHQ.com** allows customers to easily review claims, change premium payment options, print temporary ID cards, and more!
- ✓ **Value-added** customer programs.⁴
- ✓ Available 24/7/365, our toll-free, **24 hour Health Information Line**, allows customers to talk one-on-one with a clinician.
- ✓ **94% of claims** received electronically are **auto-adjudicated**, resulting in quick turnaround times for customers.
- ✓ **Ranked #13** on the 2020 Fortune 500 List.
- ✓ **Cigna named to the Dow Jones** North America and World Indices in 2019.

1. Not all plans are available in all states. Some plan offerings may vary by state. Premium and benefits vary by plan selected. Check the state's outline of coverage for availability.
2. All Medicare Supplement policies are guaranteed renewable for life, subject to the company's right to adjust premium on a class basis. Policies are not terminated for any reasons other than non-payment of premiums or material misrepresentation in the application for insurance.
3. Financial strength and credit ratings represent the opinions of the rating agencies with respect to the financial ability to meet claim obligations and the creditworthiness of an obligor to meet its senior unsecured financial obligations, respectively. The above statement is not exclusive. Financial or credit rating information for a particular Cigna subsidiary may be requested by contacting Cigna, or by visiting www.Cigna.com
4. These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. Programs and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Programs are provided through third party vendors who are solely responsible for their products and services. Program availability may vary by location, and are not available where prohibited by law. Customer programs can not be discussed pre-sale in Kansas.



Cigna value

For our brokers

- ✓ The internationally recognized **Cigna name-brand**.
- ✓ **Ranked #13** on the 2020 Fortune 500 List.
- ✓ Cigna named to the **Dow Jones North America and World Indices** in 2019.
- ✓ Supplemental insurance policy selections¹ for all stages of life, including valuable Critical Illness coverage and Life Insurance for customer **peace of mind**.
- ✓ **Cost-effective** premiums and rates so customers can find what works best for them.
- ✓ All policies are Guaranteed Renewable – ensures the policy will **be there** when customers need it most.²
- ✓ Tools and services to help make it **easy** to quote multiple policies for your customer, and submit your business electronically.
- ✓ 'Phone Sales' capabilities for all Cigna products, making it **easy** to write business in your Resident and Non-Resident licensed states!
- ✓ Live Phone Verification Technicians available 5 days a week, makes it **easy** for Brokers to get their Phone Sales verified and submitted.
- ✓ **Fast** policy issue times, with an average turnaround time of 3-5 days.
- ✓ **Commissions** paid daily.
- ✓ **Agent Resource Center** representatives are available to take your call M-F, 8am – 5:30pm Central at **877.454.0923**.

1. Not all policies are available in all states.

2. Subject to the company's right to increase premiums on a class basis. Not all policies are guaranteed renewable for life, see policy documents for guaranteed renewable age limitations and details.

3. Financial strength and credit ratings represent the opinions of the rating agencies with respect to the financial ability to meet claim obligations and the creditworthiness of an obligor to meet its senior unsecured financial obligations, respectively. The above statement is not exclusive. Financial or credit rating information for a particular Cigna subsidiary may be requested by contacting Cigna, or by visiting www.Cigna.com

CHLIC highlights

**The Cigna
Brand**

**Discounts
11% HHD
6% LWS**

**Increased
Commissions**

**15-Month
Advance with
No Interest**

**Active&Fit
Direct**

**No Application
Fee**

**Cigna Healthy
Rewards®**

**24-Hr Health
Information
Line**



Brochure



**LIVE
LIFE
FULLY**

Together, all the way.™

Cigna Medicare Supplement Insurance policies

Insured by Cigna Health and Life Insurance Company

THIS IS A LIMITED POLICY which must be used to supplement your Medicare coverage. This is a solicitation for insurance. An insurance agent may contact you. Our company and agents are not connected with or endorsed by the U.S. Government or the federal Medicare program. Premium and benefits vary by plan selected.



Healthy Rewards¹ helps you save more and live life to the fullest.

Cigna Medicare Supplement Insurance comes with the Healthy Rewards programs. It's all designed to help protect you from illness and from high out-of-pocket costs. The insurance helps pay for eligible health care services not covered by Medicare, and Healthy Rewards gives you discounts and savings on ways to stay healthier every day.

Healthy Rewards Discount Programs

Customer programs provide personal value to our plans.

discounts

- in routine vision services such as eye exams and eyeglasses at more than 10,000 locations nationwide.
- discounts**
- in average of 62% off retail on hearing aids and 40% off services and testing at 5,600+ locations.

Health and wellness discounts

Enjoy savings on popular weight management, nutrition programs and alternative medicine services such as acupuncture, massage therapy and occupational therapy.

The ActiveFit Direct² program:

Access to over 10,000 fitness centers nationwide for \$25 per month.³

Policy benefits

Cigna Medicare Supplement plan coverage⁴

Medicare Part A deductible
 Hospital deductible for each benefit period⁵

Medicare Part A deductible
 General nursing and miscellaneous services and supplies (per benefit period)⁶ Includes hospital costs in your lifetime after Medicare benefits are used up.

Coinsurance or copay
 However this benefit covers the copay/coinsurance that is required for outpatient prescription and must meet Medicare's requirements, including a doctor's certification of terminal illness.

Coinsurance
 Medicare (90-day limit). Must have been in a hospital for at least three days and have entered the discharge from hospital. Medicare covers all eligible expenses for the first 20 days.

Year deductible
 Coinsurance or copay (after Part B deductible)
 Medicare-approved expenses.

Charges
 Medicare expense, not to exceed the charge limitation established by Medicare.

Calendar year covered at 100%. Remainder of Medicare-approved amounts (after the Part B deductible has been met) not covered by Medicare

Emergency care received outside of the United States, which began during the first 60 days of each trip after deductible per calendar year, not to exceed the lifetime maximum of \$50,000.

	Plan A	Plan G	Plan N	Plan F ⁷
Medicare Part A deductible		✓	✓	✓
Hospital deductible for each benefit period ⁵		✓	✓	✓
Medicare Part A deductible General nursing and miscellaneous services and supplies (per benefit period) ⁶ Includes hospital costs in your lifetime after Medicare benefits are used up.	✓	✓	✓	✓
Coinsurance or copay However this benefit covers the copay/coinsurance that is required for outpatient prescription and must meet Medicare's requirements, including a doctor's certification of terminal illness.		✓	✓	✓
Coinsurance Medicare (90-day limit). Must have been in a hospital for at least three days and have entered the discharge from hospital. Medicare covers all eligible expenses for the first 20 days.		✓	✓	✓
Year deductible Coinsurance or copay (after Part B deductible) Medicare-approved expenses.		✓	✓	✓
Charges Medicare expense, not to exceed the charge limitation established by Medicare.		✓	✓	✓
Calendar year covered at 100%. Remainder of Medicare-approved amounts (after the Part B deductible has been met) not covered by Medicare	✓	✓	✓	✓
Emergency care received outside of the United States, which began during the first 60 days of each trip after deductible per calendar year, not to exceed the lifetime maximum of \$50,000.	✓	Page 80%	Page 80%	Page 80%

1. You must compare identical policies.
 2. Subject to plan selection. Check your state's office of coverage for availability.
 3. Deductible varies which requires for paying a plan deductible before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year.
 4. Coverage begins on the first day you remain in a hospital, and ends after you have been out of the hospital and have not received skilled care in any other facility for 60 days in a row.
 5. Not to exceed \$2,000 per office visit and \$100 per emergency room visit for Plan F.

6. Services are NOT insurance and do not provide reimbursement for financial losses. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

7. Not subject to charge.

8. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

9. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

10. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

11. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

12. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

13. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

14. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

15. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

16. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

17. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

18. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

19. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

20. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

21. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

22. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

23. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

24. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

25. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

26. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

27. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

28. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

29. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

30. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

31. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

32. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

33. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

34. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

35. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

36. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

37. Not for use and applicable laws. This is a discount program and is NOT insurance. Program availability may vary by location and services may be added or discontinued at any time. Customers are required to pay the entire discounted charge for any services or services available through these programs. Programs are provided through third-party vendors who are solely responsible for such charges.

38. Not for use and applicable laws. This is a discount program and is

Living With Someone discount

NEW Living With Someone discount



6% discount



Cigna has a **6% household discount** for our CHLIC Medicare Supplement Insurance policies when the insured lives with someone.

When is my customer eligible?



When the insured lives in a household¹ with **another person** who is 18 years or older.

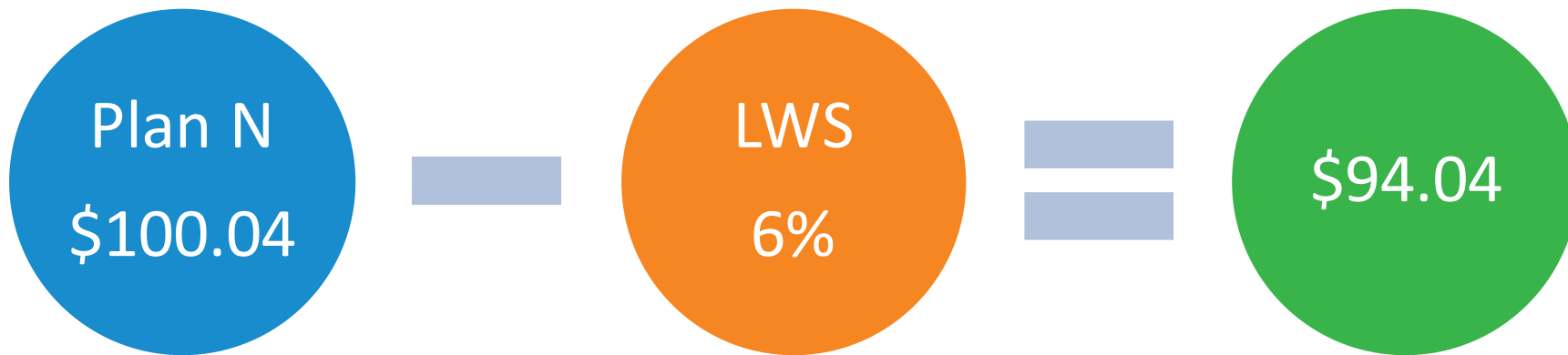
Is it calculated automatically?



Yes! There is **Automated** quoting in Express App and Mobile Quote – discuss the potential savings for your customer during the quoting process, and apply the discount real-time on your application

1. Household is defined as a condominium unit, a single family home, or an apartment unit within an apartment complex. Assisted Living Facilities, Group Homes, Adult Day Care facilities and Nursing Homes, or any other health residential facility are not included in the definition of "Household"

Living With Someone discount



1. Plan N - Area 1, female, 65 years old, preferred rate class, 6% LWS discount

2. Household is defined as a condominium unit, a single family home, or an apartment unit within an apartment complex. Assisted Living Facilities, Group Homes, Adult Day Care facilities and Nursing Homes, or any other health residential facility are not included in the definition of "Household"

Household discount

NEW Household discount encourages additional household members to purchase



11% discount



Cigna offers up to a **11% household discount** for our CHLIC Medicare Supplement Insurance policies

When is my customer eligible?



When a customer and **another member of their Household¹** enrolls or is enrolled in a Medicare Supplement policy provided by or through an Affiliate of Cigna Health and Life Insurance Company

Is it calculated automatically?



Yes! There is **Automated** quoting in Express App and Mobile Quote – discuss the potential savings for your customer during the quoting process, and apply the discount real-time on your application

1. Household is defined as a condominium unit, a single family home, or an apartment unit within an apartment complex. Assisted Living Facilities, Group Homes, Adult Day Care facilities and Nursing Homes, or any other health residential facility are not included in the definition of "Household"

Household discount



1. Plan N - Area 1, female, 65 years old, preferred rate class, 15% Multi-policy HHD
 2. Household is defined as a condominium unit, a single family home, or an apartment unit within an apartment complex. Assisted Living Facilities, Group Homes, Adult Day Care facilities and Nursing Homes, or any other health residential facility are not included in the definition of "Household"
- Confidential, unpublished property of Cigna. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel. © 2020 Cigna



California Competitive Analysis – Plan N

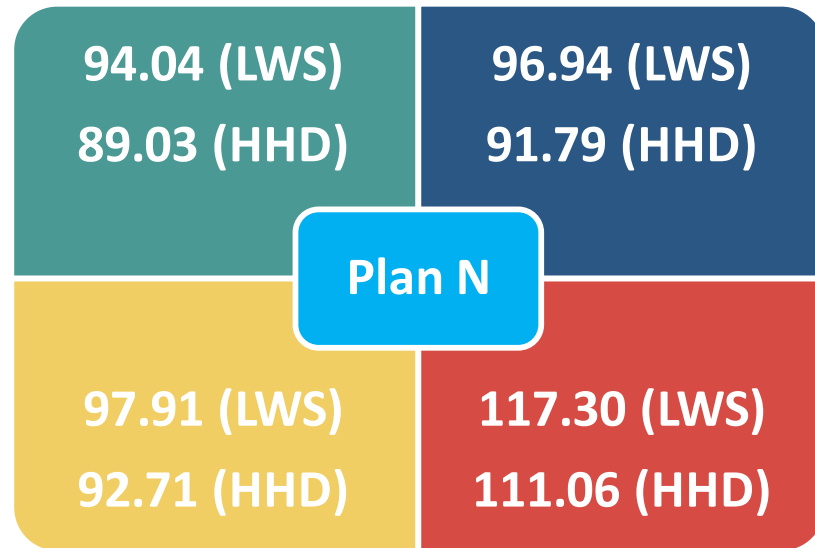
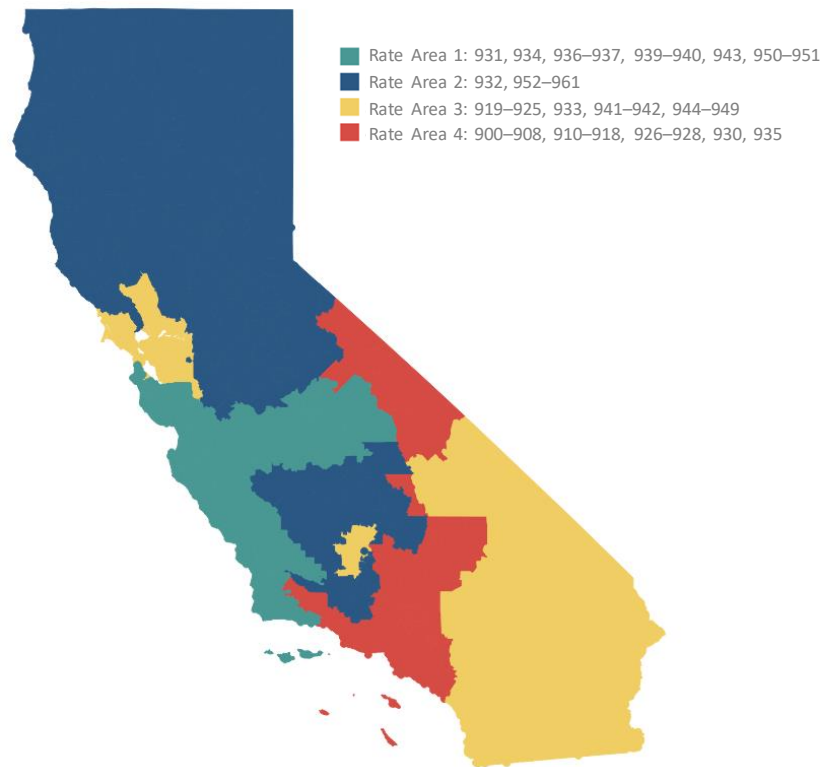
MEDICARE SUPPLEMENT MONTHLY RATES - CA - PLAN N (Area 1)

NON-TOBACCO HOUSEHOLD DISCOUNT RATES ONLY

	Eff	HHD	FEMALE			MALE		
Company	Date		65	70	75	65	70	75
AARP - UnitedHealthcare Insurance Company (Standard/Household)	4/1/20	5%	88.27	111.22	134.17	88.27	111.22	134.17
Cigna Health & Life Insurance Company (11%Discount)	8/24/20	11%	89.03	108.32	131.79	97.94	119.16	144.97
Cigna Health & Life Insurance Company (6%Discount)	8/24/20	6%	94.04	114.41	139.20	103.44	125.85	153.12
Cigna Health & Life Insurance Company (0%Discount)	8/24/20	0%	100.04	121.71	148.08	110.04	133.88	162.89
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	9/1/20	5%	102.64	125.35	154.63	102.64	125.35	154.63
Blue Shield of California Life & Health Insurance Company	4/1/20	7%	105.09	121.83	177.63	105.09	121.83	177.63
Humana Insurance Company	6/1/20	0%	105.38	126.02	149.04	105.38	126.02	149.04
Health Net Life Insurance Company (Not Los Angeles and San Diego)	2/1/20	0%	112.00	135.00	168.00	112.00	135.00	168.00
Transamerica Premier Life Insurance Company	5/1/20	0%	112.95	125.22	152.37	112.95	125.22	152.37
Anthem BlueCross - California	3/1/20	5%	119.37	145.82	177.51	119.37	145.82	177.51
Mutual of Omaha Insurance Company	7/1/20	12%	121.19	132.83	155.70	121.19	132.83	155.70
Humana Insurance Company (Achieve/Household)	4/1/20	12%	122.63	127.36	157.16	122.63	127.36	157.16



Rate Areas – Plan N



Female, 65, non-tobacco

California Competitive Analysis – Plan G

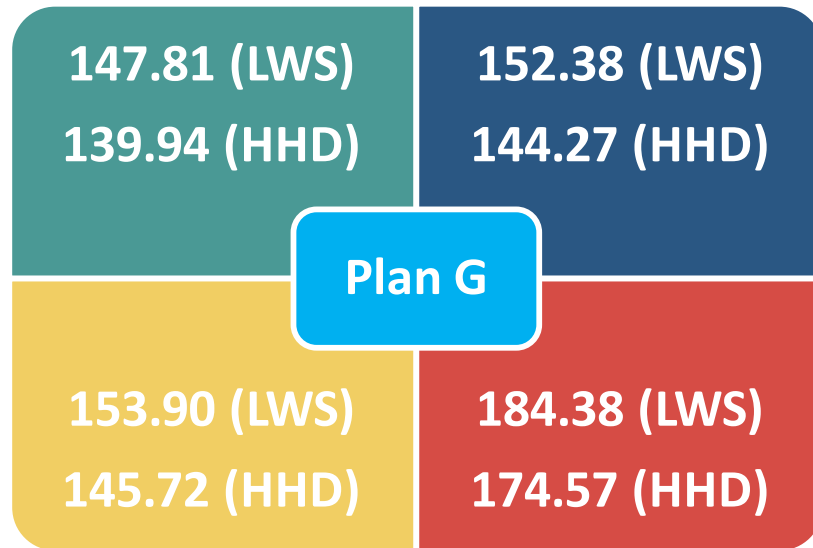
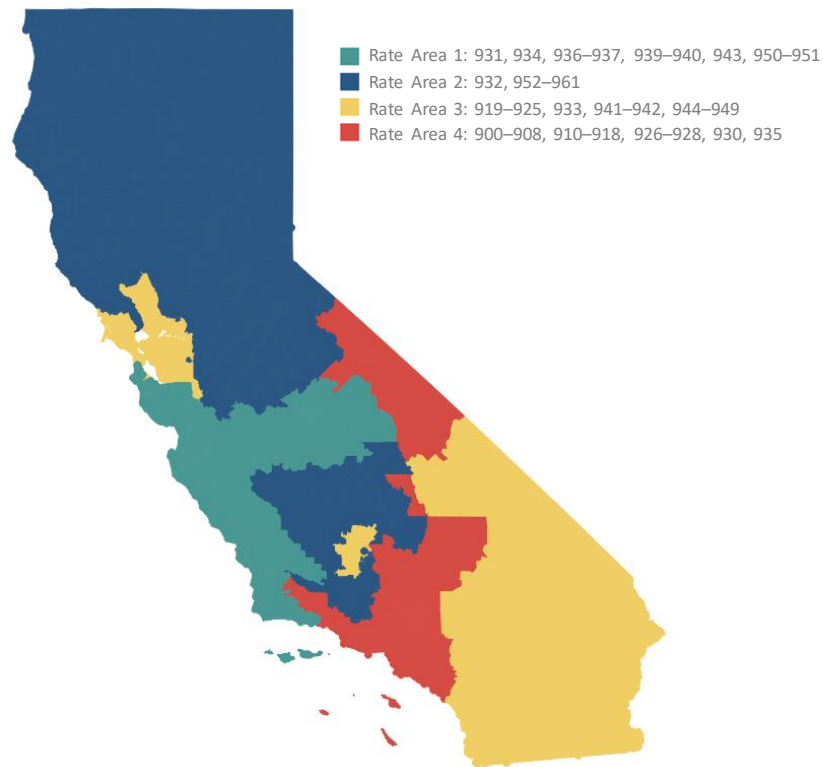
MEDICARE SUPPLEMENT MONTHLY RATES - CA - PLAN G (Area 1)

NON-TOBACCO HOUSEHOLD DISCOUNT RATES ONLY

	Eff	HHD	FEMALE			MALE		
Company	Date		65	70	75	65	70	75
AARP - UnitedHealthcare Insurance Company (Standard/Household)	4/1/20	5%	104.49	131.56	158.64	104.49	131.56	158.64
Cigna Health & Life Insurance Company (11%Discount)	8/24/20	11%	115.02	139.94	170.26	126.53	153.94	187.29
Blue Shield of California Life & Health Insurance Company	7/1/20	7%	106.95	140.43	200.88	106.95	140.43	200.88
Anthem BlueCross - California	3/1/20	5%	117.32	143.33	174.48	117.32	143.33	174.48
Transamerica Premier Life Insurance Company	5/1/20	0%	132.62	147.03	178.87	132.62	147.03	178.87
Cigna Health & Life Insurance Company (6%Discount)	8/24/20	6%	121.49	147.81	179.83	133.63	162.59	197.81
Cigna Health & Life Insurance Company (0%Discount)	8/24/20	0%	129.24	157.24	191.31	142.16	172.96	210.44
Health Net Life Insurance Company (Not Los Angeles and San Diego)	2/1/20	0%	132.00	160.00	198.00	132.00	160.00	198.00
Humana Insurance Company (Achieve/Household)	4/1/20	12%	157.27	162.73	194.98	157.27	162.73	194.98
Humana Insurance Company	6/1/20	0%	145.57	174.08	205.88	145.57	174.08	205.88
Mutual of Omaha Insurance Company	7/1/20	12%	160.64	176.06	206.40	160.64	176.06	206.40
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	9/1/20	5%	150.12	181.70	220.55	150.12	181.70	220.55



Rate Areas – Plan G



Female, 70, non-tobacco

California Competitive Analysis – Plan F

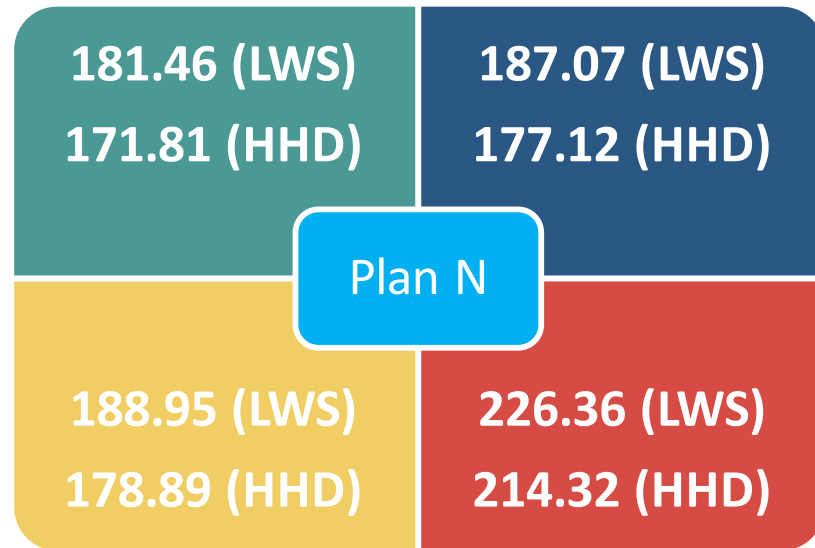
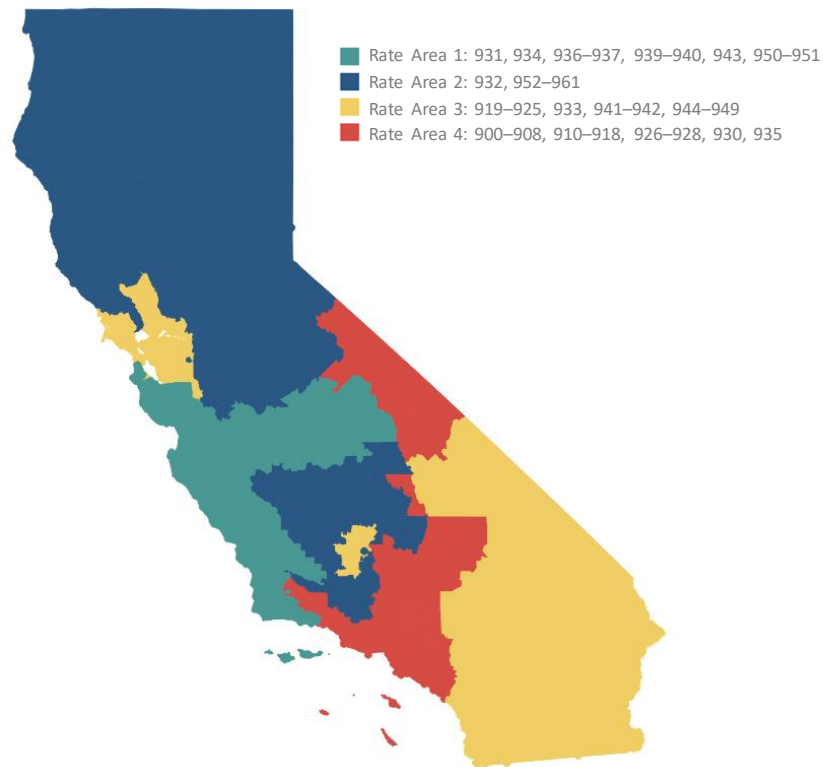
MEDICARE SUPPLEMENT MONTHLY RATES - CA - PLAN F (Area 1)

NON-TOBACCO HOUSEHOLD DISCOUNT RATES ONLY

	Eff	HHD	FEMALE			MALE		
Company	Date		65	70	75	65	70	75
Blue Shield of California Life & Health Insurance Company (Plan F Extra)	7/1/20	7%	136.71	164.61	225.06	136.71	164.61	225.06
AARP - UnitedHealthcare Insurance Company (Standard/Household)	4/1/20	5%	131.63	165.60	199.58	131.63	165.60	199.58
Cigna Health & Life Insurance Company (11%Discount)	8/24/20	11%	141.22	171.81	209.03	155.34	188.99	229.94
Health Net Life Insurance Company (Not Los Angeles and San Diego)	2/1/20	0%	144.00	174.00	215.00	144.00	174.00	215.00
Cigna Health & Life Insurance Company (6%Discount)	8/24/20	6%	149.15	181.46	220.78	164.06	199.61	242.85
Humana Insurance Company (Achieve/Household)	4/1/20	12%	181.56	188.60	222.47	181.56	188.60	222.47
Transamerica Premier Life Insurance Company	5/1/20	0%	171.97	190.67	231.97	171.97	190.67	231.97
Cigna Health & Life Insurance Company (0%Discount)	8/24/20	0%	158.67	193.04	234.87	174.54	212.35	258.36
Mutual of Omaha Insurance Company	7/1/20	12%	190.92	209.27	245.33	190.92	209.27	245.33
Anthem BlueCross - California	3/1/20	5%	171.96	209.91	255.34	171.96	209.91	255.34
Humana Insurance Company	6/1/20	0%	180.93	216.37	255.90	180.93	216.37	255.90
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	9/1/20	5%	204.88	247.86	300.95	204.88	247.86	300.95



Rate Areas – Plan F



Female, 70, non-tobacco

Underwriting

Multiple Rate Classes Available

Tiered Rating Structure^{1,3}

Rate Classes	Tobacco	Medical Questions
Preferred	Non-tobacco	Open Enrollment/Guaranteed Issue ² or Applicant answers “no” to health questions
Standard	Tobacco user ⁴	Applicant answers “no” to health questions

CHLIC Additional rate class information
 Use applicable Declinable Drug List
 Prescription history check
 Underwriter has final determination

1. Rate Class availability varies by state.
2. No medical questions should be asked to applicants during any open enrollment or guarantee issue period. Open Enrollment and Guaranteed Issue applicants will receive a Preferred rate.
3. Product availability varies by state.
4. Tobacco use within the past 12 months



Express App 2.0

Access 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

Home Page

START A NEW QUOTE

Zip Code

Date of Birth

Age

Gender

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

[FAQs/Support](#)

[CSB Agent Guide](#)

[Declinable Drug List](#)

[CMS Guide to Health Insurance for People with Medicare](#)

[AgentView](#)



Policy Selection

[Send Forms](#)

BEVERLY HILLS, CA

Getting Started

Policy Selection

End Quote

Disposition and Notes

Policy Selection

initial premium **\$0.00**

☐ **Medicare Supplement (CHLIC)**

Private health insurance designed to supplement original Medicare.
Insured by Cigna Health and Life Insurance Company



Medicare Supplement (LOYAL)

Private health insurance designed to supplement original Medicare.
Insured by Loyal American Life Insurance Company



Hospital Indemnity

Provides benefits for expenses incurred from hospital visits.
Insured by Loyal American Life Insurance Company

APPLICANT 1

First Name

Last Name

Date of Birth

04/01/1955

Age

65

Gender (M/F)

Female

Medicare Part A Effective Date



Policy Selection

Policy Selection

initial premium \$65.06

☒ Applicant 1

Rate Class*

Payment Method / Mode

Preferred

EFT - Monthly

Coverage Applied for

Plan A
\$85.80

Plan G
\$91.41

Plan N
\$65.06

☒ Household Discount

-\$6.89


☒ Living with Someone Discount

-\$4.59



Review and accept

Submitting the Application


EXPRESS APP

Send Forms

Getting Started

- Applicant Information ✓
- Medicare Supplement (JANE) \$65.06
- Additional Info & Medicare ✓
- Open Enrollment/Guaranteed Issue Questions ✓
- Guaranteed Issue Right ✓
- Review Plan Selection ✓
- Household Members ✓
- Marketing HIPAA ✓
- Billing Information ✓
- Agent Certification ✓
- Replacement Notice ✓
- State Required Form(s) ✓
- Review And Accept**
- Product GUID & Definition XML
- Medicare Supplement (JOHN) \$72.21
- Additional Info & Medicare

Review And Accept

PRODUCTS: Medicare Supplement

Agent Acceptance
Requested Effective Date (MM/DD/YYYY)

Customer Verification

i Applicant Electronic Signature
The purpose of the below questions is to capture the applicant electronic signature. The applicant needs to remember the answers to the below questions in case the application needs to be verified.

a. Security Question:
Please Select

b. Security Answer:

c. Security PIN (4 digits)

Commissions	Licensed Agent's First Name	Licensed Agent's Last Name	Writing Number	Split (%)
	Joe	Agent	123456789	100
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Comments

Page Context
MEDSUPP

SAVE

SUBMIT >



Birthday Rule

California

When submitting an application during this open enrollment period, please include documentation verifying active Medicare Supplement status and birthday. Acceptable forms of proof include:

Medicare Supplement Status

1. Renewal notice (from their old insurer)
2. Old policy or invoice, including paid-to-date
3. Confirmation of policy ownership

Birthday

1. Driver's License or Non-Driver ID Card
2. US or US Territory Birth Certificate
3. Certificate of Citizenship
4. Permanent Resident Card
5. US Military Photo ID Card
6. Employment Authorization Card

Additional documentation, if none available above, may be considered.



Phone sales: saving time and money

Benefit of doing business with CSB

Complete the *entire* application, over the phone!



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

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

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



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



Phone Verification

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

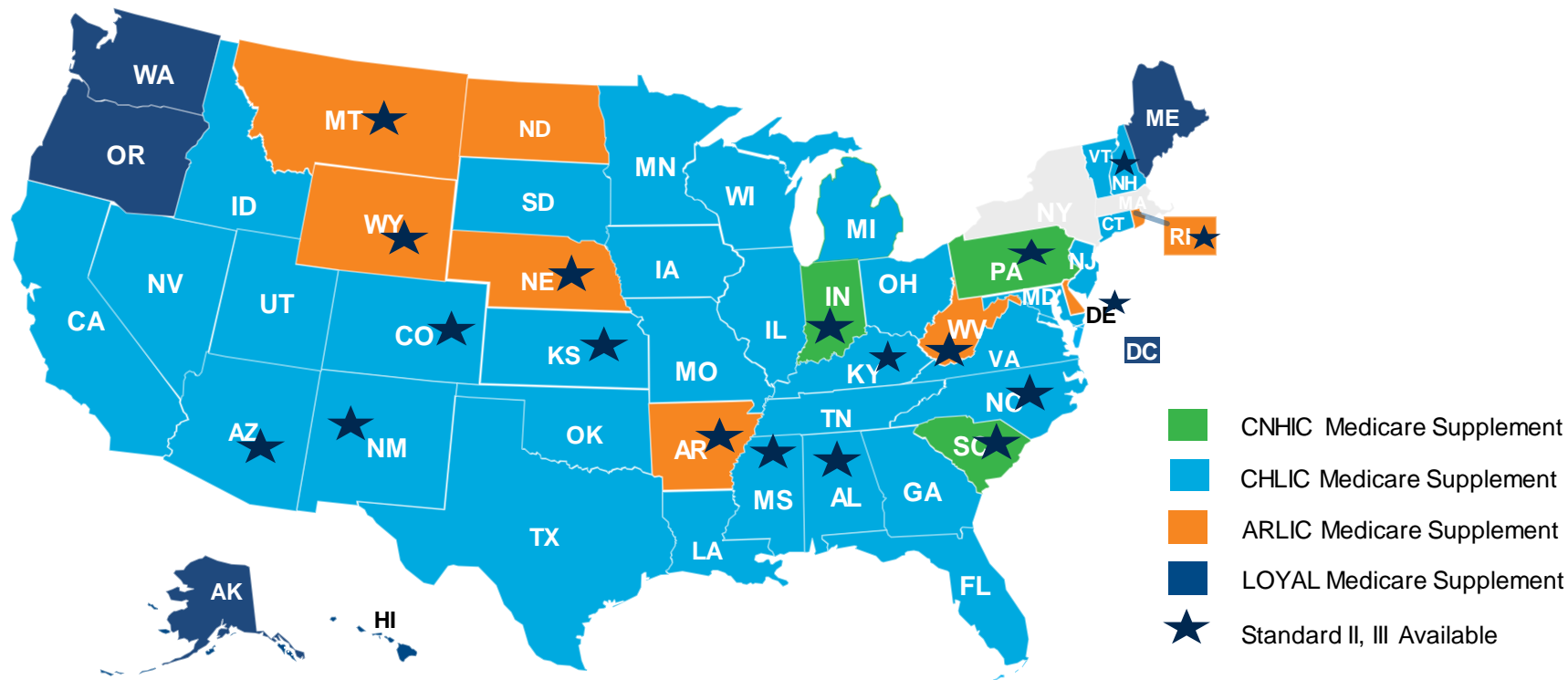
Product		EXPRESS APP (no wet signature)	Phone/Fax (no wet signature)	Paper/Fax (w/wet signature)
Medicare Supplement (CNHIC, CHLIC, ARLIC, LOYAL)	OE/GI	Not needed*	Live PV	Not needed*
	Underwritten States offering Preferred, Standard classes	Live PV	Live PV	Live PV

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

*Applicant verification in lieu of a PV



Cigna Medicare Supplement Availability



As of 9.15.20

Confidential, unpublished property of Cigna. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel. © 2020 Cigna

WE CARE ABOUT YOUR CUSTOMERS



COVID-19 Response



Buoy for Cigna Symptom Checker

Cigna has partnered with Buoy Health to provide a free, web-based tool to help Medicare Supplement customers assess their COVID-19 symptoms and risk. Furthering our mission of improving the health, well-being, and peace of mind of those we serve. This tool, and additional resources, can be found in the Cigna COVID-19 Resource Center. You can access the Buoy Health FAQs on AgentView.

Premium Grace Periods

Departments of Insurance in several states have issued guidance directing insurers to extend grace periods for customer premium payments during the COVID-19 pandemic. We have temporarily adjust our grace periods accordingly to ensure compliance with these recent directives. We will continue our policy to pend customer claims until all premiums are paid current. We will notify affected customers directly and customers can also contact us at 866-459-4272.



Brave of Heart Fund

The Cigna Foundation and the New York Life Foundation each made initial contributions of \$25 million to seed the Fund. The New York Life Foundation will also match the first \$25 million of additional individual donations received. Together, the companies hope to raise more than \$100 million to protect the families of healthcare workers who lost their lives to COVID-19 from financial hardship and provide behavioral and emotional support. The Fund began accepting applications in May.



Cigna Healthy Rewards® discounts¹



Virtual Workouts²



Yoga, Fitness and Wellness Products



Wearable Fitness Devices



Hearing Exams and Hearing Aids³



Complementary and alternative medicine⁴



Nutritional Home Delivery Meal Service



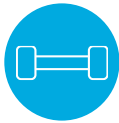
Eyeglasses⁵



Laser Vision Correction (LASIK)⁶

Cigna Healthy Rewards® discounts

Fitness club memberships



Active&Fit™ Direct

- Choose from 10,000 + fitness centers nationwide for \$25/month^{1,2}
- Active&Fit™ Direct members can access multiple fitness centers
- 1,500+ on-demand workout videos at no additional cost



1. Cost will increase to \$29.99 + \$29.99 enrollment fee, effective January 2021

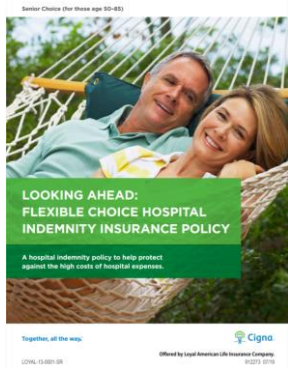
2. This is a discount program and is NOT insurance. This program is separate from medical plan benefits. The customer is required to pay the entire discounted charge. ASH is an independent company/entity and is solely responsible for the Active&Fit Direct program. ASH is not an affiliate of Cigna. The Active&Fit Direct program is provided by American Specialty Health Fitness, Inc (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). Active&Fit Direct is a trademark of ASH and used with permission herein.

WE CARE ABOUT YOUR BUSINESS



Cigna Supplemental Benefits

Product Portfolio



Flexible Choice Hospital Indemnity

Indemnity benefits to help pay for a broad range of hospital expenses.

- › Issue ages 50–85
- › Guaranteed renewable for life⁴
- › Accident, cancer, heart and specified disease riders available^{2,3}
- › Benefits include: Overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care and more



Individual Whole Life

Designed to help pay final expenses with Level and Modified benefits to provide coverage under a variety of health conditions.

- › No annual policy fee
- › 5% spousal premium discount¹
- › No height/weight chart
- › Issue ages 50–85
- › Benefit amounts from \$2,000–\$25,000²
- › Accidental Death Benefit to Age 100 Rider³



Flexible Choice Cancer and Heart Attack & Stroke

Provide lump-sum benefits for diagnosis of cancer and/or heart conditions and stroke with the flexibility to add multiple riders² for recurrence, restoration, specified disease, accidents and more.

- › Benefit amounts from \$5,000 to \$75,000²
- › Issue ages 18–99 and your dependents
- › Guaranteed renewable for life⁴
- › Optional riders³ available to increase benefits
- › No tobacco questions on the application



Cigna Supplemental Benefits

Product Portfolio



Cancer Treatment

Indemnity benefits to help pay for a broad range of cancer treatments, care and associated costs.

- › Issue ages 18–99
- › Guaranteed renewable for life⁴
- › Lump-sum Cancer and Heart Attack & Stroke riders available^{2,3}
- › Hospital, ICU and Return of Premium riders also available^{2,3}
- › Benefits include: Radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more



Accident Treatment

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

- › Issue ages 18–74
- › Guaranteed renewable to age 80⁴
- › Lump-sum Cancer and Heart Attack & Stroke Riders available^{2,3}
- › Hospital, ICU and Return of Premium Riders also available^{2,3}
- › Benefits include: Burn, coma, broken bones, surgical, ambulance, accidental death and dismemberment, family lodging and more

1. Only available if both individuals apply at the same time.

2. May vary by state.

3. Optional riders available for an additional premium.

4. Rates can only be increased if rates are adjusted for all classmembers.

Quote On-The-Go With ExpressQuote

Get quotes anywhere, anytime!

Visit CignaExpQuote.com

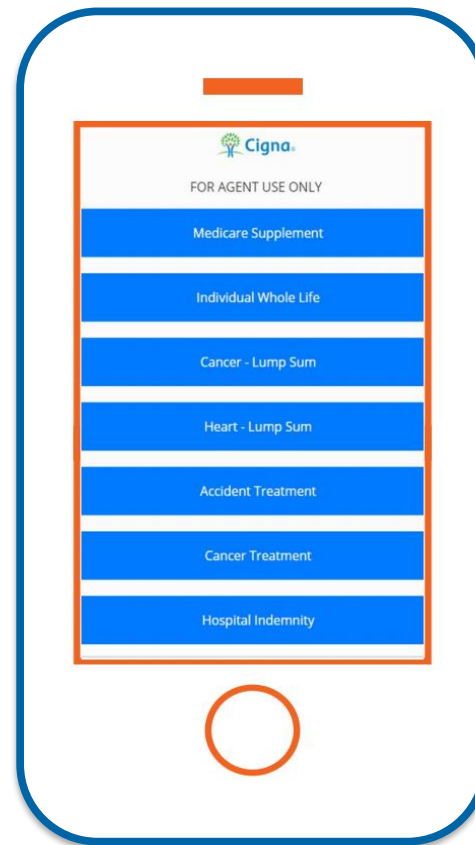
Simply select your product and ExpressQuote will walk you through the entire process.

Customize your quote

Add or remove products and modify benefit amounts to meet your customer's budget and needs.

View your quote

Generate custom quotes on your phone within seconds.



Competitive Compensation

- Highly competitive compensation
- Advanced commissions paid daily – with no interest¹
- Competitive rates with no application fee
- Earn trip credits for our agent trip to Vancouver
- Earn targeted leads with a direct mail campaign²
- Earn cash incentives for apps²

1. See commission schedule for details
2. See [contest flyer](#) on AgentView for contest rules



2020 Rewards

Get ready for Cigna to reward you in a big, big way.

1,000/
2,000

Leads targeted with a direct mail campaign for every fourth underwritten Medicare Supplement app

See below for state eligibility.

\$100

For every underwritten Medicare Supplement app with minimum of five apps

\$25

For every supplemental health app with minimum of five apps¹

These reward programs will run July 1 through September 30.

› \$100/\$25 bonus

› 2,000 leads

The 1,000-lead program runs through the end of the year.

The qualification period restarts at the first of every month.²

Cigna Supplemental Benefits gives you more rewards to help you win. **Rewards, including up to 2,000 leads** with a direct mail campaign every month, for every fourth Medicare Supplement application you write.³

You also **get \$100 per application** when you write five Medicare Supplement applications.³

More rewards means **\$25 for every application you write for any Supplemental Health product**, beginning with the fifth application written each month.¹

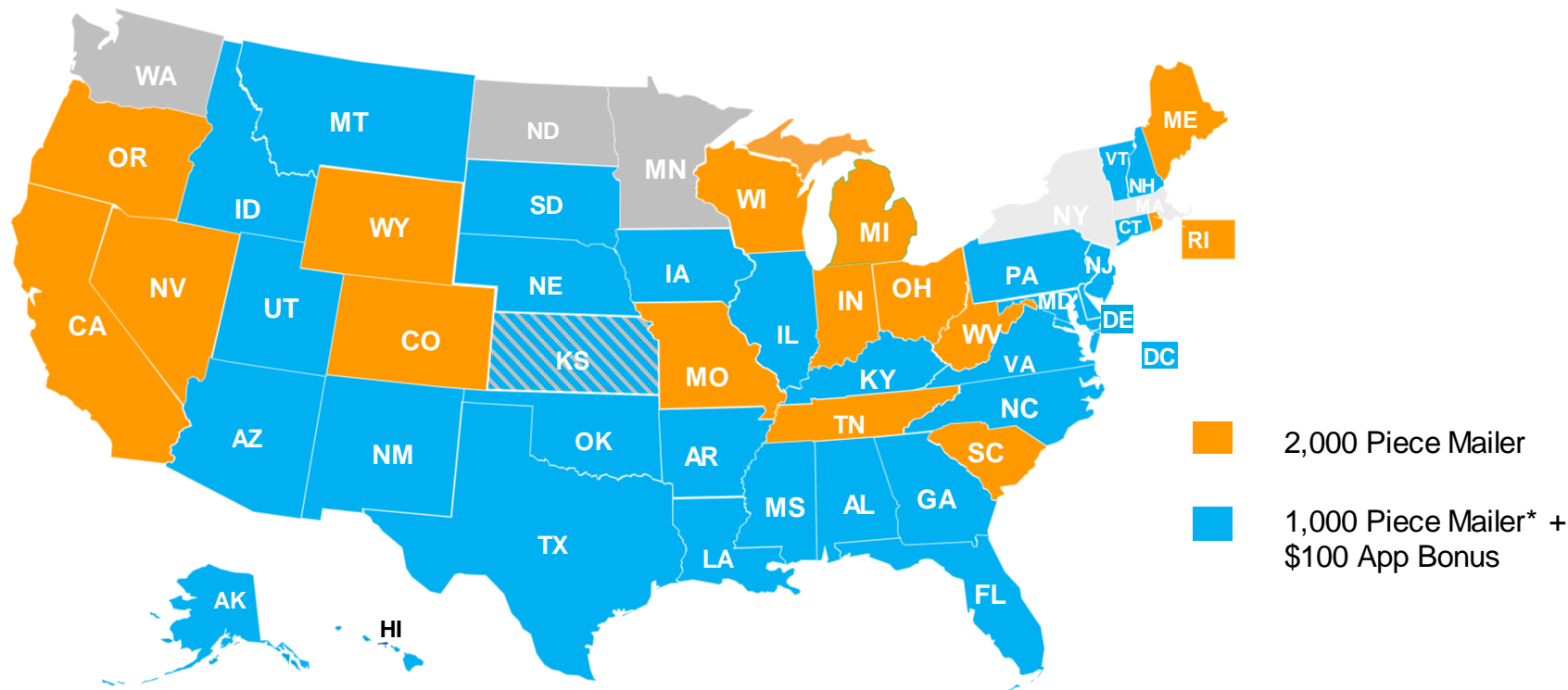
Get ready to be rewarded.

1. Excludes Final Expense policies.

2. For example, a policy written July 15, 2020, with an August 1, 2020 effective date, would pay out September 2020.

3. Must be underwritten.

Leads For Every 4th Underwritten Application!



*KS is only eligible for the \$100 app bonus and not the lead mailer



2021 Convention



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

Confidential, unpublished property of Cigna. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel. © 2020 Cigna

APPENDIX



California Competitive Analysis – Plan N

MEDICARE SUPPLEMENT MONTHLY RATES - CA - PLAN N (Area 2)

NON-TOBACCO HOUSEHOLD DISCOUNT RATES ONLY

	Eff	HHD	FEMALE			MALE		
Company	Date		65	70	75	65	70	75
AARP - UnitedHealthcare Insurance Company (Standard/Household)	4/1/20	5%	88.27	111.22	134.17	88.27	111.22	134.17
Cigna Health & Life Insurance Company (11%Discount)	8/24/20	11%	91.79	111.67	135.87	100.97	122.84	149.45
Cigna Health & Life Insurance Company (6%Discount)	8/24/20	6%	96.94	117.95	143.50	106.64	129.74	157.85
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	9/1/20	5%	102.64	125.35	154.63	102.64	125.35	154.63
Cigna Health & Life Insurance Company (0%Discount)	8/24/20	0%	103.13	125.48	152.66	113.45	138.02	167.93
Blue Shield of California Life & Health Insurance Company	4/1/20	7%	105.09	121.83	177.63	105.09	121.83	177.63
Humana Insurance Company	6/1/20	0%	105.38	126.02	149.04	105.38	126.02	149.04
Health Net Life Insurance Company (Not Los Angeles and San Diego)	2/1/20	0%	112.00	135.00	168.00	112.00	135.00	168.00
Transamerica Premier Life Insurance Company	5/1/20	0%	112.95	125.22	152.37	112.95	125.22	152.37
Anthem BlueCross - California	3/1/20	5%	119.37	145.82	177.51	119.37	145.82	177.51
Mutual of Omaha Insurance Company	7/1/20	12%	121.19	132.83	155.70	121.19	132.83	155.70
Humana Insurance Company (Achieve/Household)	4/1/20	12%	122.63	127.36	157.16	122.63	127.36	157.16



California Competitive Analysis – Plan N

MEDICARE SUPPLEMENT MONTHLY RATES - CA - PLAN N (Area 3)

NON-TOBACCO HOUSEHOLD DISCOUNT RATES ONLY

	Eff	HHD	FEMALE			MALE		
Company	Date		65	70	75	65	70	75
AARP - UnitedHealthcare Insurance Company (Standard/Household)	4/1/20	5%	88.27	111.22	134.17	88.27	111.22	134.17
Cigna Health & Life Insurance Company (11%Discount)	8/24/20	11%	92.71	112.79	137.23	101.98	124.07	150.95
Cigna Health & Life Insurance Company (6%Discount)	8/24/20	6%	97.91	119.13	144.94	107.70	131.04	159.43
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	9/1/20	5%	102.64	125.35	154.63	102.64	125.35	154.63
Cigna Health & Life Insurance Company (0%Discount)	8/24/20	0%	104.16	126.73	154.19	114.58	139.40	169.61
Blue Shield of California Life & Health Insurance Company	4/1/20	7%	105.09	121.83	177.63	105.09	121.83	177.63
Humana Insurance Company	6/1/20	0%	105.38	126.02	149.04	105.38	126.02	149.04
Health Net Life Insurance Company (Not Los Angeles and San Diego)	2/1/20	0%	112.00	135.00	168.00	112.00	135.00	168.00
Transamerica Premier Life Insurance Company	5/1/20	0%	112.95	125.22	152.37	112.95	125.22	152.37
Anthem BlueCross - California	3/1/20	5%	119.37	145.82	177.51	119.37	145.82	177.51
Mutual of Omaha Insurance Company	7/1/20	12%	121.19	132.83	155.70	121.19	132.83	155.70
Humana Insurance Company (Achieve/Household)	4/1/20	12%	122.63	127.36	157.16	122.63	127.36	157.16



California Competitive Analysis – Plan N

MEDICARE SUPPLEMENT MONTHLY RATES - CA - PLAN N (Area 4)

NON-TOBACCO HOUSEHOLD DISCOUNT RATES ONLY

	Eff	HHD	FEMALE			MALE		
Company	Date		65	70	75	65	70	75
AARP - UnitedHealthcare Insurance Company (Standard/Household)	4/1/20	5%	88.27	111.22	134.17	88.27	111.22	134.17
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	9/1/20	5%	102.64	125.35	154.63	102.64	125.35	154.63
Blue Shield of California Life & Health Insurance Company	4/1/20	7%	105.09	122.76	178.56	105.09	122.76	178.56
Humana Insurance Company	6/1/20	0%	105.38	126.02	149.04	105.38	126.02	149.04
Cigna Health & Life Insurance Company (11%Discount)	8/24/20	11%	111.06	135.13	164.40	122.17	148.64	180.84
Cigna Health & Life Insurance Company (6%Discount)	8/24/20	6%	117.30	142.72	173.64	129.03	156.99	191.00
Anthem BlueCross - California	3/1/20	5%	119.37	145.82	177.51	119.37	145.82	177.51
Mutual of Omaha Insurance Company	7/1/20	12%	121.19	132.83	155.70	121.19	132.83	155.70
Health Net Life Insurance Company (Not Los Angeles and San Diego)	2/1/20	0%	122.00	147.00	183.00	122.00	147.00	183.00
Humana Insurance Company (Achieve/Household)	4/1/20	12%	122.63	127.36	157.16	122.63	127.36	157.16
Cigna Health & Life Insurance Company (0%Discount)	8/24/20	0%	124.79	151.83	184.72	137.27	167.01	203.19
Transamerica Premier Life Insurance Company	5/1/20	0%	127.40	141.23	171.85	127.40	141.23	171.85



California Competitive Analysis – Plan G

MEDICARE SUPPLEMENT MONTHLY RATES - CA - PLAN G (Area 2)

NON-TOBACCO HOUSEHOLD DISCOUNT RATES ONLY

	Eff	HHD	FEMALE			MALE		
Company	Date		65	70	75	65	70	75
AARP - UnitedHealthcare Insurance Company (Standard/Household)	4/1/20	5%	104.49	131.56	158.64	104.49	131.56	158.64
Blue Shield of California Life & Health Insurance Company	7/1/20	7%	106.95	140.43	200.88	106.95	140.43	200.88
Anthem BlueCross - California	3/1/20	5%	117.32	143.33	174.48	117.32	143.33	174.48
Cigna Health & Life Insurance Company (11%Discount)	8/24/20	11%	118.58	144.27	175.53	130.44	158.70	193.08
Transamerica Premier Life Insurance Company	5/1/20	0%	132.62	147.03	178.87	132.62	147.03	178.87
Cigna Health & Life Insurance Company (6%Discount)	8/24/20	6%	125.24	152.38	185.39	137.77	167.62	203.93
Health Net Life Insurance Company (Not Los Angeles and San Diego)	2/1/20	0%	132.00	160.00	198.00	132.00	160.00	198.00
Cigna Health & Life Insurance Company (0%Discount)	8/24/20	0%	133.24	162.10	197.22	146.56	178.31	216.95
Humana Insurance Company (Achieve/Household)	4/1/20	12%	157.27	162.73	194.98	157.27	162.73	194.98
Humana Insurance Company	6/1/20	0%	145.57	174.08	205.88	145.57	174.08	205.88
Mutual of Omaha Insurance Company	7/1/20	12%	160.64	176.06	206.40	160.64	176.06	206.40
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	9/1/20	5%	150.12	181.70	220.55	150.12	181.70	220.55



California Competitive Analysis – Plan G

MEDICARE SUPPLEMENT MONTHLY RATES - CA - PLAN G (Area 3)

NON-TOBACCO HOUSEHOLD DISCOUNT RATES ONLY

	Eff	HHD	FEMALE			MALE		
Company	Date		65	70	75	65	70	75
AARP - UnitedHealthcare Insurance Company (Standard/Household)	4/1/20	5%	104.49	131.56	158.64	104.49	131.56	158.64
Blue Shield of California Life & Health Insurance Company	7/1/20	7%	106.95	140.43	200.88	106.95	140.43	200.88
Anthem BlueCross - California	3/1/20	5%	117.32	143.33	174.48	117.32	143.33	174.48
Cigna Health & Life Insurance Company (11%Discount)	8/24/20	11%	119.77	145.72	177.28	131.74	160.29	195.01
Transamerica Premier Life Insurance Company	5/1/20	0%	132.62	147.03	178.87	132.62	147.03	178.87
Cigna Health & Life Insurance Company (6%Discount)	8/24/20	6%	126.50	153.90	187.24	139.15	169.29	205.97
Health Net Life Insurance Company (Not Los Angeles and San Diego)	2/1/20	0%	132.00	160.00	198.00	132.00	160.00	198.00
Humana Insurance Company (Achieve/Household)	4/1/20	12%	157.27	162.73	194.98	157.27	162.73	194.98
Cigna Health & Life Insurance Company (0%Discount)	8/24/20	0%	134.57	163.72	199.20	148.03	180.10	219.12
Humana Insurance Company	6/1/20	0%	145.57	174.08	205.88	145.57	174.08	205.88
Mutual of Omaha Insurance Company	7/1/20	12%	160.64	176.06	206.40	160.64	176.06	206.40
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	9/1/20	5%	150.12	181.70	220.55	150.12	181.70	220.55



California Competitive Analysis – Plan G

MEDICARE SUPPLEMENT MONTHLY RATES - CA - PLAN G (Area 4)

NON-TOBACCO HOUSEHOLD DISCOUNT RATES ONLY

	Eff	HHD	FEMALE			MALE		
Company	Date		65	70	75	65	70	75
AARP - UnitedHealthcare Insurance Company (Standard/Household)	4/1/20	5%	104.49	131.56	158.64	104.49	131.56	158.64
Blue Shield of California Life & Health Insurance Company	7/1/20	7%	106.95	140.43	200.88	106.95	140.43	200.88
Anthem BlueCross - California	3/1/20	5%	117.32	143.33	174.48	117.32	143.33	174.48
Humana Insurance Company (Achieve/Household)	4/1/20	12%	157.27	162.73	194.98	157.27	162.73	194.98
Transamerica Premier Life Insurance Company	5/1/20	0%	149.58	165.84	201.75	149.58	165.84	201.75
Health Net Life Insurance Company (Not Los Angeles and San Diego)	2/1/20	0%	143.00	172.00	213.00	143.00	172.00	213.00
Humana Insurance Company	6/1/20	0%	145.57	174.08	205.88	145.57	174.08	205.88
Cigna Health & Life Insurance Company (11%Discount)	8/24/20	11%	143.48	174.57	212.39	157.83	192.03	233.63
Mutual of Omaha Insurance Company	7/1/20	12%	160.64	176.06	206.40	160.64	176.06	206.40
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	9/1/20	5%	150.12	181.70	220.55	150.12	181.70	220.55
Cigna Health & Life Insurance Company (6%Discount)	8/24/20	6%	151.54	184.38	224.32	166.70	202.81	246.76
Cigna Health & Life Insurance Company (0%Discount)	8/24/20	0%	161.22	196.15	238.64	177.34	215.76	262.51



California Competitive Analysis – Plan F

MEDICARE SUPPLEMENT MONTHLY RATES - CA - PLAN F (Area 2)

NON-TOBACCO HOUSEHOLD DISCOUNT RATES ONLY

	Eff	HHD	FEMALE			MALE		
Company	Date		65	70	75	65	70	75
Blue Shield of California Life & Health Insurance Company (Plan F Extra)	7/1/20	7%	136.71	164.61	225.06	136.71	164.61	225.06
AARP - UnitedHealthcare Insurance Company (Standard/Household)	4/1/20	5%	131.63	165.60	199.58	131.63	165.60	199.58
Health Net Life Insurance Company (Not Los Angeles and San Diego)	2/1/20	0%	144.00	174.00	215.00	144.00	174.00	215.00
Cigna Health & Life Insurance Company (11%Discount)	8/24/20	11%	145.58	177.12	215.50	160.14	194.84	237.05
Cigna Health & Life Insurance Company (6%Discount)	8/24/20	6%	153.76	187.07	227.60	169.14	205.78	250.37
Humana Insurance Company (Achieve/Household)	4/1/20	12%	181.56	188.60	222.47	181.56	188.60	222.47
Transamerica Premier Life Insurance Company	5/1/20	0%	171.97	190.67	231.97	171.97	190.67	231.97
Cigna Health & Life Insurance Company (0%Discount)	8/24/20	0%	163.58	199.02	242.13	179.93	218.92	266.35
Mutual of Omaha Insurance Company	7/1/20	12%	190.92	209.27	245.33	190.92	209.27	245.33
Anthem BlueCross - California	3/1/20	5%	171.96	209.91	255.34	171.96	209.91	255.34
Humana Insurance Company	6/1/20	0%	180.93	216.37	255.90	180.93	216.37	255.90
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	9/1/20	5%	204.88	247.86	300.95	204.88	247.86	300.95



California Competitive Analysis – Plan F

MEDICARE SUPPLEMENT MONTHLY RATES - CA - PLAN F (Area 3)

NON-TOBACCO HOUSEHOLD DISCOUNT RATES ONLY

	Eff	HHD	FEMALE			MALE		
Company	Date		65	70	75	65	70	75
Blue Shield of California Life & Health Insurance Company (Plan F Extra)	7/1/20	7%	136.71	164.61	225.06	136.71	164.61	225.06
AARP - UnitedHealthcare Insurance Company (Standard/Household)	4/1/20	5%	131.63	165.60	199.58	131.63	165.60	199.58
Health Net Life Insurance Company (Not Los Angeles and San Diego)	2/1/20	0%	144.00	174.00	215.00	144.00	174.00	215.00
Cigna Health & Life Insurance Company (11%Discount)	8/24/20	11%	147.04	178.89	217.65	161.74	196.78	239.42
Humana Insurance Company (Achieve/Household)	4/1/20	12%	181.56	188.60	222.47	181.56	188.60	222.47
Cigna Health & Life Insurance Company (6%Discount)	8/24/20	6%	155.30	188.95	229.88	170.83	207.84	252.87
Transamerica Premier Life Insurance Company	5/1/20	0%	171.97	190.67	231.97	171.97	190.67	231.97
Cigna Health & Life Insurance Company (0%Discount)	8/24/20	0%	165.21	201.01	244.55	181.73	221.11	269.01
Mutual of Omaha Insurance Company	7/1/20	12%	190.92	209.27	245.33	190.92	209.27	245.33
Anthem BlueCross - California	3/1/20	5%	171.96	209.91	255.34	171.96	209.91	255.34
Humana Insurance Company	6/1/20	0%	180.93	216.37	255.90	180.93	216.37	255.90
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	9/1/20	5%	204.88	247.86	300.95	204.88	247.86	300.95



California Competitive Analysis – Plan F

MEDICARE SUPPLEMENT MONTHLY RATES - CA - PLAN F (Area 4)

NON-TOBACCO HOUSEHOLD DISCOUNT RATES ONLY

	Eff	HHD	FEMALE			MALE		
Company	Date		65	70	75	65	70	75
Blue Shield of California Life & Health Insurance Company (Plan F Extra)	7/1/20	7%	136.71	164.61	225.06	136.71	164.61	225.06
AARP - UnitedHealthcare Insurance Company (Standard/Household)	4/1/20	5%	131.63	165.60	199.58	131.63	165.60	199.58
Health Net Life Insurance Company (Not Los Angeles and San Diego)	2/1/20	0%	155.00	187.00	232.00	155.00	187.00	232.00
Humana Insurance Company (Achieve/Household)	4/1/20	12%	181.56	188.60	222.47	181.56	188.60	222.47
Mutual of Omaha Insurance Company	7/1/20	12%	190.92	209.27	245.33	190.92	209.27	245.33
Anthem BlueCross - California	3/1/20	5%	171.96	209.91	255.34	171.96	209.91	255.34
Cigna Health & Life Insurance Company (11%Discount)	8/24/20	11%	176.16	214.32	260.75	193.77	235.75	286.83
Transamerica Premier Life Insurance Company	5/1/20	0%	193.96	215.06	261.64	193.96	215.06	261.64
Humana Insurance Company	6/1/20	0%	180.93	216.37	255.90	180.93	216.37	255.90
Cigna Health & Life Insurance Company (6%Discount)	8/24/20	6%	186.05	226.36	275.40	204.66	249.00	302.94
Cigna Health & Life Insurance Company (0%Discount)	8/24/20	0%	197.93	240.81	292.98	217.72	264.89	322.28
Continental Life Insurance Company of Brentwood, Tennessee (Aetna)	9/1/20	5%	204.88	247.86	300.95	204.88	247.86	300.95



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

08/20 © 2020 Cigna. Some content provided under license.

