

For Agent/Broker Use Only

Cigna Healthcare Choice Short-Term Care

Insured by Loyal American Life Insurance Company



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WebEx Tips + Tricks

- Mute
- Video
- Raise Hand
- Reaction
- Slido
- Chat



Objective



By the end of this training, you should be able to apply the following:

- Effectively educate customers on our Choice Short Term Care product.
- Create a strategic action plan to position Short Term Care.
- Utilize the underwriting process for Short Term Care.

Agenda



1

Policy Overview

2

Consultative Selling Strategy

3

Product Deep Dive

4

Rate Samples

5

The Application

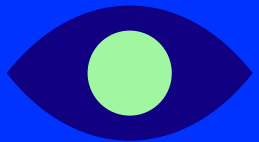
Our mission



To improve the health and vitality of those we serve.



Our vision



A better future built on the vitality of every individual and every community.



Cigna Value For Brokers

- ✓ The internationally recognized **Cigna name-brand**.
- ✓ **Ranked #15** on the 2023 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 most²
- ✓ 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!
- ✓ eSignature features available for in-person and remote* sales to allow for a smooth application process, eliminating the need for a phone verification
- ✓ **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 CT 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

*available only for Underwritten Medicare Supplement applications

Overview



Overview

Available for issue ages 18-89
Guaranteed renewable for life¹
No application fee, no annual policy fee
Underwriting – PV, Medical questions and RX check

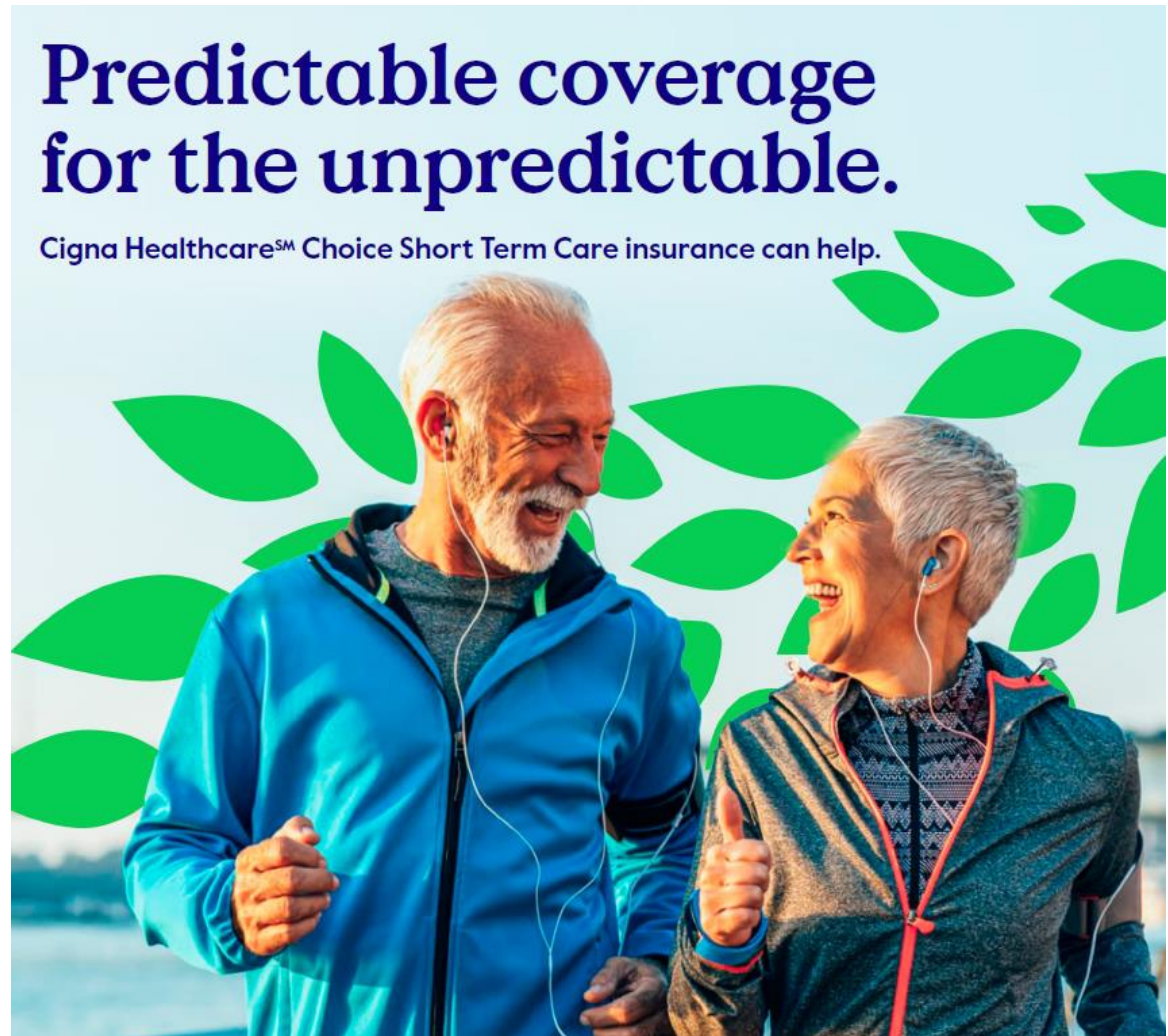
Primary and Spousal Coverage
15% spousal discount²

3 plan options (Choice 100, 200, & 300)
Benefit Period Options: 180 and 360 days.
Elimination Period⁴ Options: 0 and 20 days.

Optional riders³ available to customize coverage

- Inflation Protection
- HomeCare Booster

There are no network requirements or coordination of benefits
Benefits are paid directly to insured unless specified otherwise and can be used however they choose.



1. Subject to the company's right to increase premiums on a class basis. See policy documents for details.
2. Discount will be removed if coverage voluntarily lapses.
3. Riders are available at an additional premium. Availability varies by state.
4. Elimination period applies to all benefits on the plan

Why the need for Short Term Care?



29%
of adults age
65+ get paid
in-home care. ¹

28%
of adults age 65+
get at least 90
days
of nursing facility
care. ¹

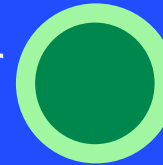
6 months
is the average length
of in-home
care for adults age 70-
79. ¹



Worry about the
costs of care



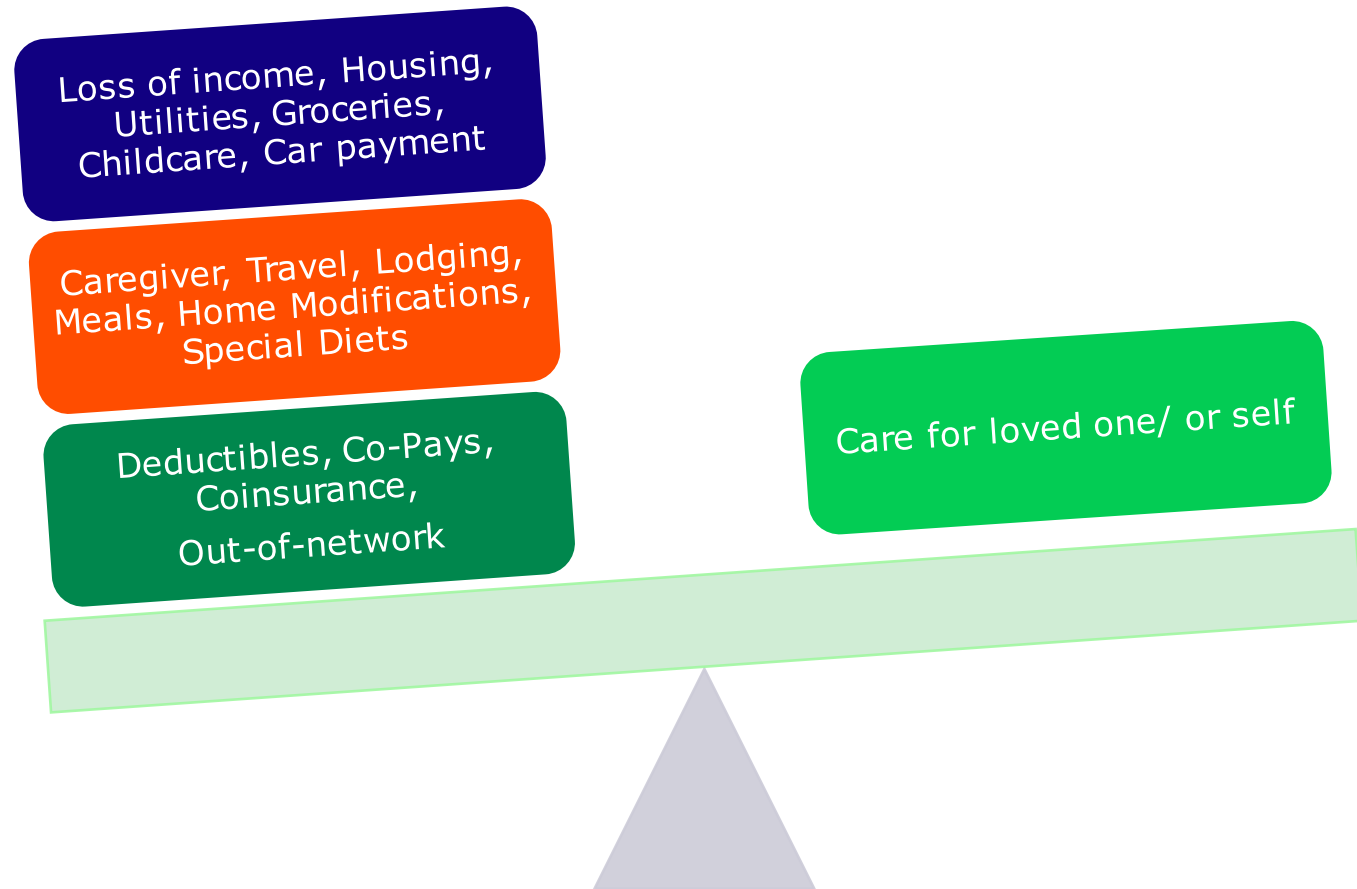
Fear of burdening their
family and friends



Uncertainty about
the future

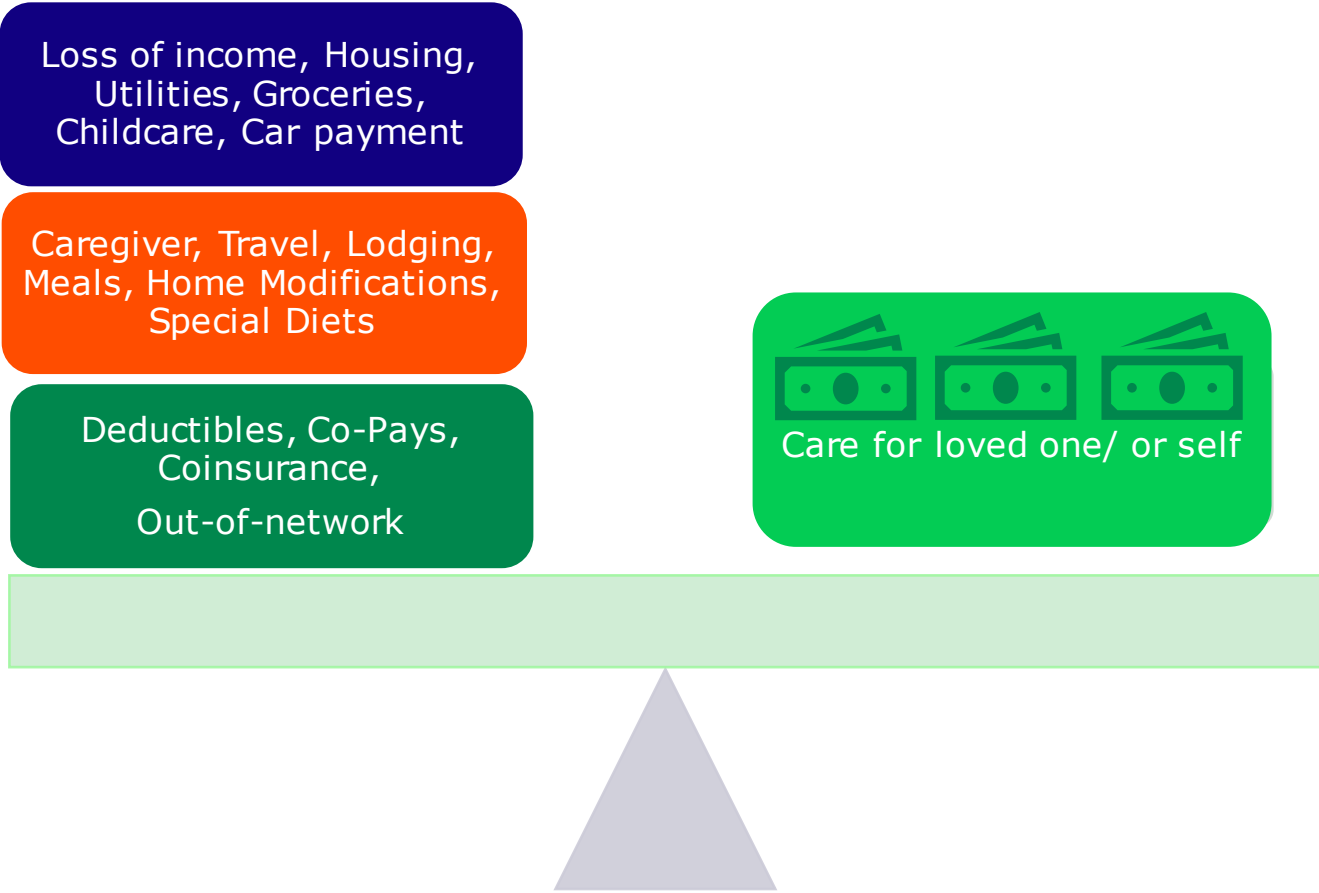
The Need...

Balancing life...



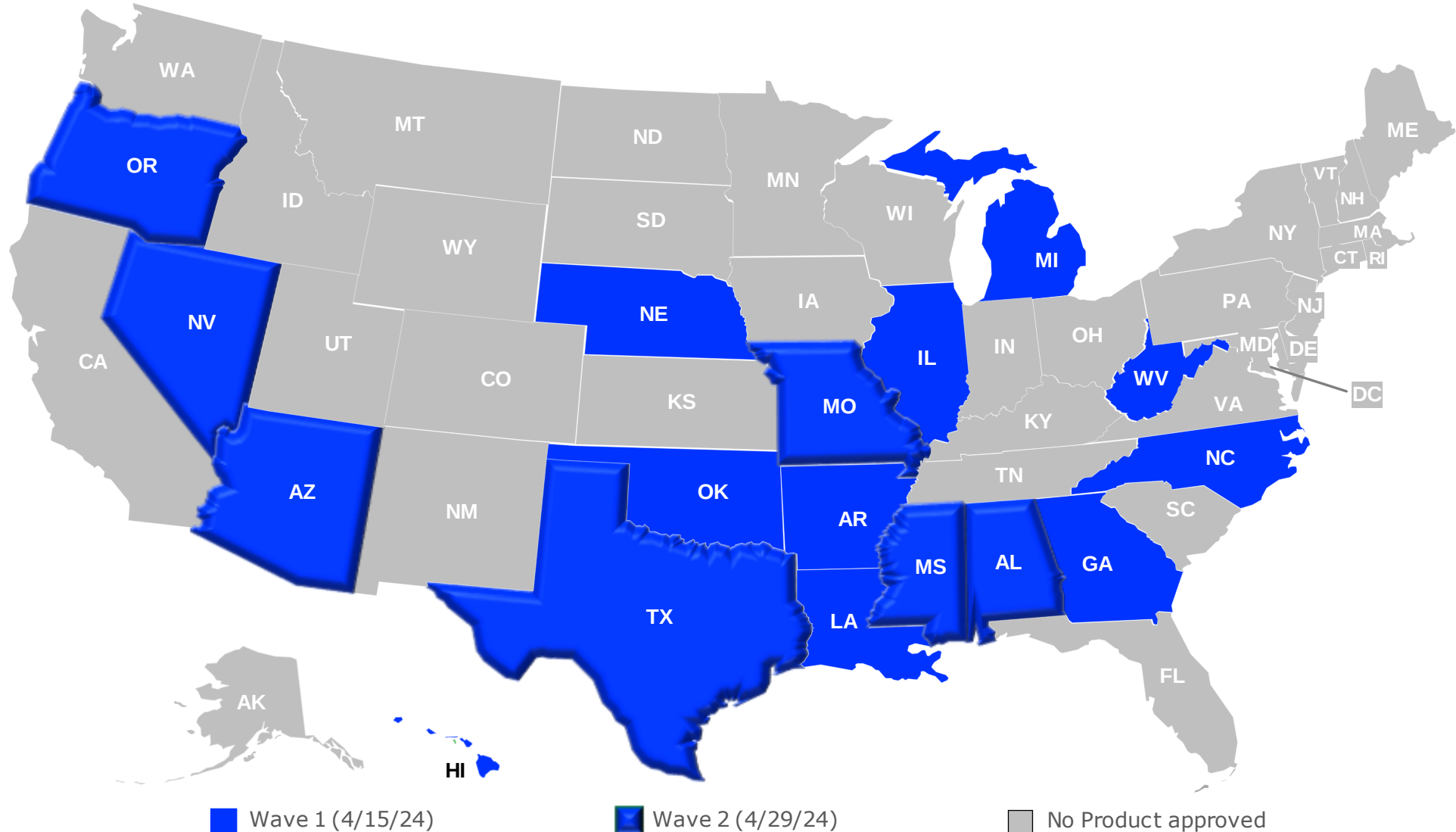
The Need...

Balancing life...



State Availability

Cigna Healthcare Choice Short Term Care will be available in **8 additional states** as of **04/29/2024** launch date!!





Why should you sell Short-Term Care insurance?

Generate new clients

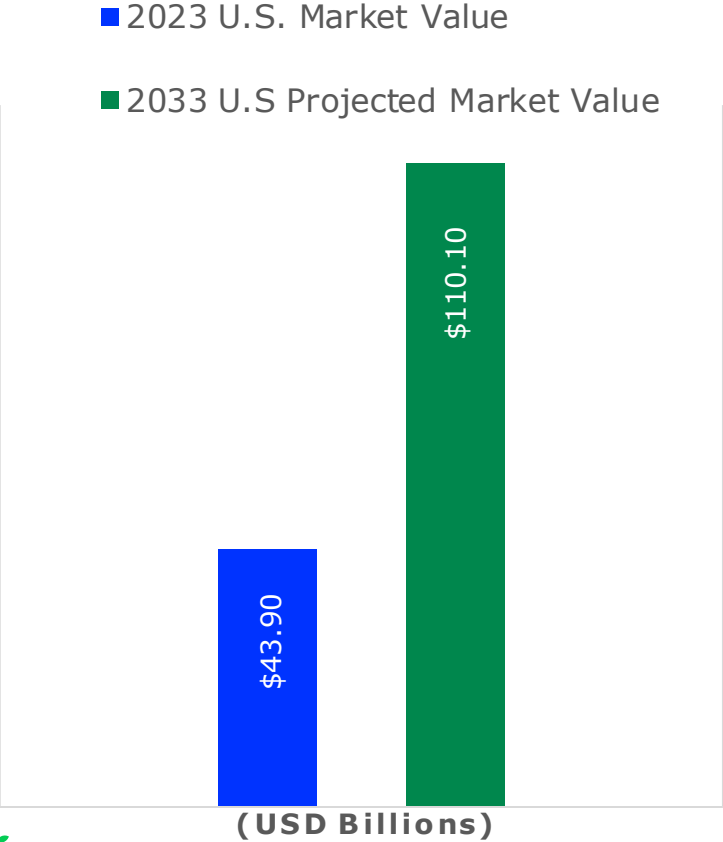
Benefits your current clients

Earn more income

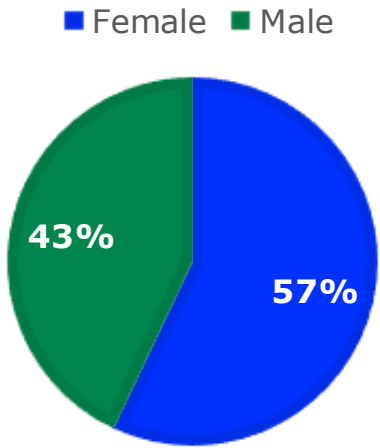


Short-Term Care Market Analysis

STC Market Value (2023-2033)¹



Market Share: Gender²



Market Share: Age ²	
Under age 50	0.35%
50 – 60 years	7%
61 – 70 years	48%
71 – 80 years	33%
Over 80 years	11.65%



1. [U.S. Short-term Care Insurance Market Share Dynamics, 2033 \(persistencemarketresearch.com\)](#). Retrieved: February 2024
2. National Advisory Center for Short-Term Care, 2016 Sales Study. Retrieved February 2024

Selling Strategy

Short – Term Care vs. Long – Term Care¹

Short-Term Care (STC)

- Lower Premiums
- Benefits typically limited to 1 year
- Uni-sex
- STC policies available past 75 years
- Elimination periods 0-20 days
- Underwriting in most STC

Long-Term Care (LTC)

- Higher Premiums
- Benefits may extend for years
- Sex based
- Most LTC policies are not available past 75 years
- Elimination periods 90 days
- Strict Underwriting procedure

- ✓ Provides coverage when you need to recover from an accident, illness, or disability
- ✓ Requires you to have either a physical impairment where you need help with 2 out of the 6 Activities of Daily Living (ADLs)

Evoked the Emotion

Ask the right questions

- "If you needed care, would you rather go to a nursing home or stay at home?"
- "If you need short-term care, who do you plan on caring for you?"
- "If you need short-term care, which one of your assets would you intend to use first?"

Sell through story telling

- "Have you ever had a family member go into a nursing home or get home health care? If yes, how did they pay for it? How would you pay for that?"

Provide the numbers

- "Are you familiar with what Medicare doesn't cover?"



45%

of those aged 18-64 and 29% aged 65+ believe Medicare will pay for facility and in-home care.¹

72%

of those ages 50-64 and 52% of those 65+ have not set aside money that could be used to pay for future living assistance expenses.¹

43%

adults say they are not confident that they will have the financial resources to pay for the care they might need as they age.¹

1. "The Affordability of Long-Term Care and Support Services: Findings from a KFF Survey" May, 2022. www.kff.org/health-costs/poll-finding/the-affordability-of-long-term-care-and-support-services/

What Medicare Doesn't Cover

Type of Care	Medicare	Medicare Advantage	Medicare Supplement	Choice Short Term Care			
				Choice 100	Choice 200	Choice 300	
Assisted Living Facility: Residential living arrangement that provides individualized personal care, assistance with ADLs, and other general services	Does not cover	Does not cover	Does not cover	Pays \$100 per day	Pays \$200 per day	Pays \$300 per day	
In-Home Health and Personal Care (Custodial Care): Non-skilled service for help with ADLs	Does not cover	Does not cover	Does not cover	Pays \$100 per day	Pays \$200 per day	Pays \$300 per day	
Skilled Nursing Facility (Long-Term Care Facility or Convalescent Care Facility): Licensed facility that provides general nursing care							
	Days 1-20	If 3-day rule* is met, covered at 100%	If 3-day rule* is met, <u>most</u> plans cover at 100%	If 3-day rule* is met, covered at 100%	Pays \$100 per day	Pays \$200 per day	Pays \$300 per day
	Days 21-100	If 3-day rule* is met, insured responsible for \$204/day co-pay	If 3-day rule* is met, <u>most</u> plans will cover \$204/day co-pay	If 3-day rule* is met, \$204/day co-pay is: Not covered by Plan A. Covered 100% by Plans F, G, and N.	Pays \$100 per day	Pays \$200 per day	Pays \$300 per day
Days 100+	Does not cover	Does not cover	Does not cover	Pays \$100 per day	Pays \$200 per day	Pays \$300 per day	

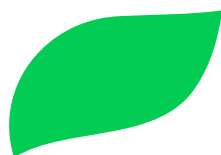


*Skilled Nursing Facility (SNF) 3-Day Rule: Medicare, Medicare Advantage, and Medicare Supplement only pay for a SNF admission if the insured individual stayed 3 consecutive days in a hospital, the SNF admission is medically necessary and takes place within 30-days of the hospital stay, AND skilled care or rehabilitative care is prescribed. "Skilled Nursing Facility (SNF) Care" Medicare.gov. <https://www.medicare.gov/coverage/skilled-nursing-facility-snf-care>. Accessed March, 2024.

Provide the Solution



- Available for individuals and spouses concerned about supporting their finances during critical events that requires home care or nursing facility care.
- Complements primary medical coverage such as Medicare plans (MA/Medigaps), employer coverage or marketplace plans such as ACA plans.
- Has facility and home benefits under one plan; no need for two separate policies
- With our Short-Term Care policy, there is no need for a medical exam, allowing for a quicker policy approval.
- Gives customers financial support for out-of-pocket medical and non-medical expenses related to care in-home or in a facility to use in what ever way they need to.
- Pays a fixed dollar amount per day.



Let's Practice

Type it in the chat!

How would you position a Choice Short-Term Care product to your customer?



Plan for the Unplanned

Resolving objections
Acknowledge
Dig
Position
Check

Common objections

- My savings will help cover those costs
- My spouse or children will take care of me
- My insurance will cover me
- This policy is very expensive
- Adults age 65+, 34.9% will spend \$44,800 Out-Of-Pocket on home and/or facility care¹
- 78% of those caring for a loved one report having out-of-pocket expenses and they spend an average of 26% of their income on caregiving activities.²
- Medicare/MA/Med Supp does not cover assisted living facilities, in-home health and personal care, and may cover Skilled Nursing Facility *if* all requirements are met.
- Skilled Nursing Facility Semi-Private Room: \$10,318 per month³

Insurability vs. Affordability

- **Insurability:** the process through which you answer medical questions to be considered for coverage
- **Affordability:** Measuring the relative cost a household can afford for insurance

The sooner you buy coverage, the greater chances you have to lock-in the “**affordable**” cost and protect your **insurability**



1. "Long-Term Services and Supports for Older Americans: Risks and Financing, 2022" U.S. Department of Health and Human Services. <https://aspe.hhs.gov/sites/default/files/documents/08b8b7825f7bc12d2c79261fd7641c88/ltsr-risks-financing-2022.pdf> August 2022.
2. "Caregiving Out-of-Pocket Costs Study 2021" AARP. https://www.aarp.org/content/dam/aarp/research/surveys_statistics/ltc/2021/family-caregivers-cost-survey-2021.doi.10.26419-2Fres.00473.001.pdf June 2021.
3. "Genworth Cost of Care Survey" CareScout®. <https://www.genworth.com/aging-and-you/finances/cost-of-care.html> November 2021.

The Product

Short Term Care Base Policy

Benefit Schedule Exhibit ¹			
Benefits ^{2,3}	Benefit Amount		
	Choice 100	Choice 200	Choice 300
Facility (daily)	\$100	\$200	\$300
Home Healthcare (daily)	\$50	\$100	\$150
Bed Reservation	Pays the Facility benefit for up to 20 days while hospitalized or in a hospital observation unit.		
Care Transition	Pays the Home Healthcare benefit for up to 10 days for anyone providing care – can be a professional, a family member, neighbor or a friend.		
Restoration of Benefits	Benefits restore after 180 days of not needing or receiving care, once per the lifetime of the policy.		

Facility Benefits

Facility Benefits	
\$100 \$200 \$300	• This benefit pays for a nursing home, assisted living, and rehabilitation facility. • Can select a 180 day or a 360 day plan. • Per day



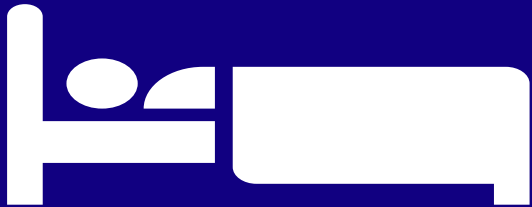
Home Care Benefits

Home Care Benefits	
\$50 \$100 \$150	• Pays for home healthcare agents • Per day



Bed Reservation Benefits

Bed Reservation Benefits	
20 reservation days	Pays the Facility benefit while confined to the hospital or in a hospital observation unit. Pulls from the Facility Benefit days



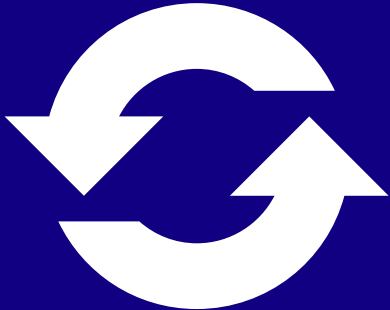
Care Transition Benefits

Care Transition Benefits	
10 days of care	Pays the Home Healthcare benefit for anyone providing care – can be a professional, a family member, neighbor or a friend. Pulls from the Home Healthcare Benefit days



Restoration of Benefits

Restoration of Benefits	
Restores full Benefit days	Benefits restore after 180 days of not needing or receiving care, once per the lifetime of the policy. Once per lifetime of the policy



Riders – Inflation Protection

Inflation Protection allows for the policy and CareBooster rider (if purchased) to grow over time. There is no cap on how far this can grow.

How it works			
Inflation Protection		5% annually, simple interest	
Completed Years of Premium Payment	Inflation Percentage	Facility Benefit (\$100)	Home HealthCare (\$50)
1	5%	$\$5 + \$100 = \$105$	$\$2.50 + \$50 = \$52.50$
2	10%	$\$10 + \$100 = \$110$	$\$5 + \$50 = \$55$
3	15%	$\$15 + \$100 = \$115$	$\$7.50 + \$50 = \$57.50$
4	20%	$\$20 + \$100 = \$120$	$\$10 + \$50 = \$60$
5	25%	$\$25 + \$100 = \$125$	$\$12.50 + \$50 = \$62.50$
6	30%	$\$30 + \$100 = \$130$	$\$15 + \$50 = \$65$
7+ years	Continues to increase by 5% on the policy anniversary date, for the life of the policy	$\$35 + \$100 = \$135$	$\$17.5 + \$50 = \$67.50$

Riders – Home Care Booster Benefits

**Home Care
Booster** permits those who feel they need a greater daily benefit for home care to purchase it.

How it works		
Home Care Booster	Increases Home Care to Facility Levels	
Example	Choice 100	With HomeCare Booster
Facility Benefit	\$100	\$100
Home Care Benefit	\$50	\$100

Pause to reflect

Let's review:

- Choice Short-Term Care benefit plans
- Benefit breakdown
- Riders



Rate Samples

Short Term Care Base Policy - Monthly Premiums¹

Issue Age	Choice 100	Choice 200	Choice 300
18-50	\$21.93	\$43.87	\$65.80
65	\$39.02	\$78.05	\$117.07
75	\$92.45	\$184.90	\$277.35

1. Examples are with a 180-day Benefit and a 0-day elimination period shown for state of GA. Benefits of 180 and 360 days will be offered. Elimination Period options of zero day or 20 days will be available. Plan and benefit availability may vary by state. The rates shown are examples for illustrative purposes only. Please see Outline of Coverage and Rates for full descriptions and state specific premium rates.

Rider - Monthly Premiums¹

Care Booster Rider¹

Issue Age	Choice 100	Choice 200	Choice 300
18-50	\$9.37	\$18.73	\$28.10
65	\$11.81	\$23.62	\$35.42
75	\$27.94	\$55.88	\$83.82

Inflation Protection Rider¹

Issue Age	Choice 100	Choice 200	Choice 300
18-50	\$20.22	\$40.43	\$60.65
65	\$27.28	\$54.57	\$81.85
75	\$50.06	\$100.12	\$150.17



1. Examples are with a 180-day Benefit and a 0-day elimination period shown for state of GA. Benefits of 180 and 360 days will be offered. Rider availability may vary by state. The rates shown are examples for illustrative purposes only. Please see Outline of Coverage and Rates for full descriptions and state specific premium rates.

Let's Practice!

Meet Aliyah Edwards

<u>Individual Coverage Age 36 (18-50)</u>	<u>Monthly Premiums*</u>
Short Term Care (Choice 100)	\$21.93
Inflation Rider	<u>\$20.22</u>
Total	\$42.15



1. Examples are with a 180-day Benefit and a 0-day elimination period shown for state of GA. Benefits of 180 and 360 days will be offered. Rider availability may vary by state. The rates shown are examples for illustrative purposes only. Please see Outline of Coverage and Rates for full descriptions and state specific premium rates.

Let's Practice!

Meet Karen Lee

<u>Individual Coverage Age 65</u>	<u>Monthly Premiums</u> *
Short Term Care (Choice 200)	\$78.05
Care Booster Rider	<u>\$23.62</u>
Total	\$101.67



1. Examples are with a 180-day Benefit and a 0-day elimination period shown for state of GA. Benefits of 180 and 360 days will be offered. Rider availability may vary by state. The rates shown are examples for illustrative purposes only. Please see Outline of Coverage and Rates for full descriptions and state specific premium rates.

Let's Practice!

Meet Bryan and Linda Jackson

<u>Individual + Spouse Coverage</u> <u>Age 65</u>	<u>Monthly</u> <u>Premiums*</u>
Short Term Care (Choice 300)	\$234.14
Care Booster Rider	<u>\$70.84</u>
15% Discount	<u>-\$45.74</u>
Total	\$259.24



1. Examples are with a 180-day Benefit and a 0-day elimination period shown for state of GA. Benefits of 180 and 360 days will be offered. Rider availability may vary by state. The rates shown are examples for illustrative purposes only. Please see Outline of Coverage and Rates for full descriptions and state specific premium rates.

Cross Sell Opportunity



Julia’s Cigna Choice Short Term Care plan can boost the coverage provided by her Medicare Advantage or Medicare Supplement Plan.

Julia slipped on some ice and suffered a serious hip injury that required surgery. After being discharged from the hospital she spent 5 days in a professional rehab facility to receive physical therapy.

Due to an infection she had to return to the hospital for 4 days of treatment. Julia liked the rehab center she was at and didn’t want to lose her room, so she reserved her bed.

Once she recovered, Julia returned to the rehab center where she progressed much faster and was discharged after 12 days. Although she was discharged, she still need help at home with daily activities.

Unfortunately, no home healthcare agencies had available staff, so her granddaughter took 5 days away from work to help around the house. The home health agency began providing care 3 times a week for 3 weeks total.

How the Cigna Choice Short Term Care 200 policy works for Julia

Benefit category	Benefits paid
Facility Benefit (17 days)	$\$200 \times 17 = \$3,400$
Bed Reservation (4 days)	$\$200 \times 4 = \$800$
Care Transition (5 days)	$\$100 \times 5 = \$500$
Home Healthcare (9 days)	$\$100 \times 9 = \$900$
Total Received	\$5,600

Julia received a total of \$5,600 to help pay the costs not covered by her traditional insurance coverage.

When to cross-sell Cigna Choice Short-Term Care Coverage

- ❑ Your customer expresses concern about cost incurred for out of network expenses related to in home care.

Value Proposition

- ❑ Helps with deductibles and co-pays
- ❑ Helps with unexpected expenses
- ❑ Helps with non-medical related expenses
- ❑ No network restrictions or coordination of benefits



Scenario is for illustrative purposes only.

Pause to reflect

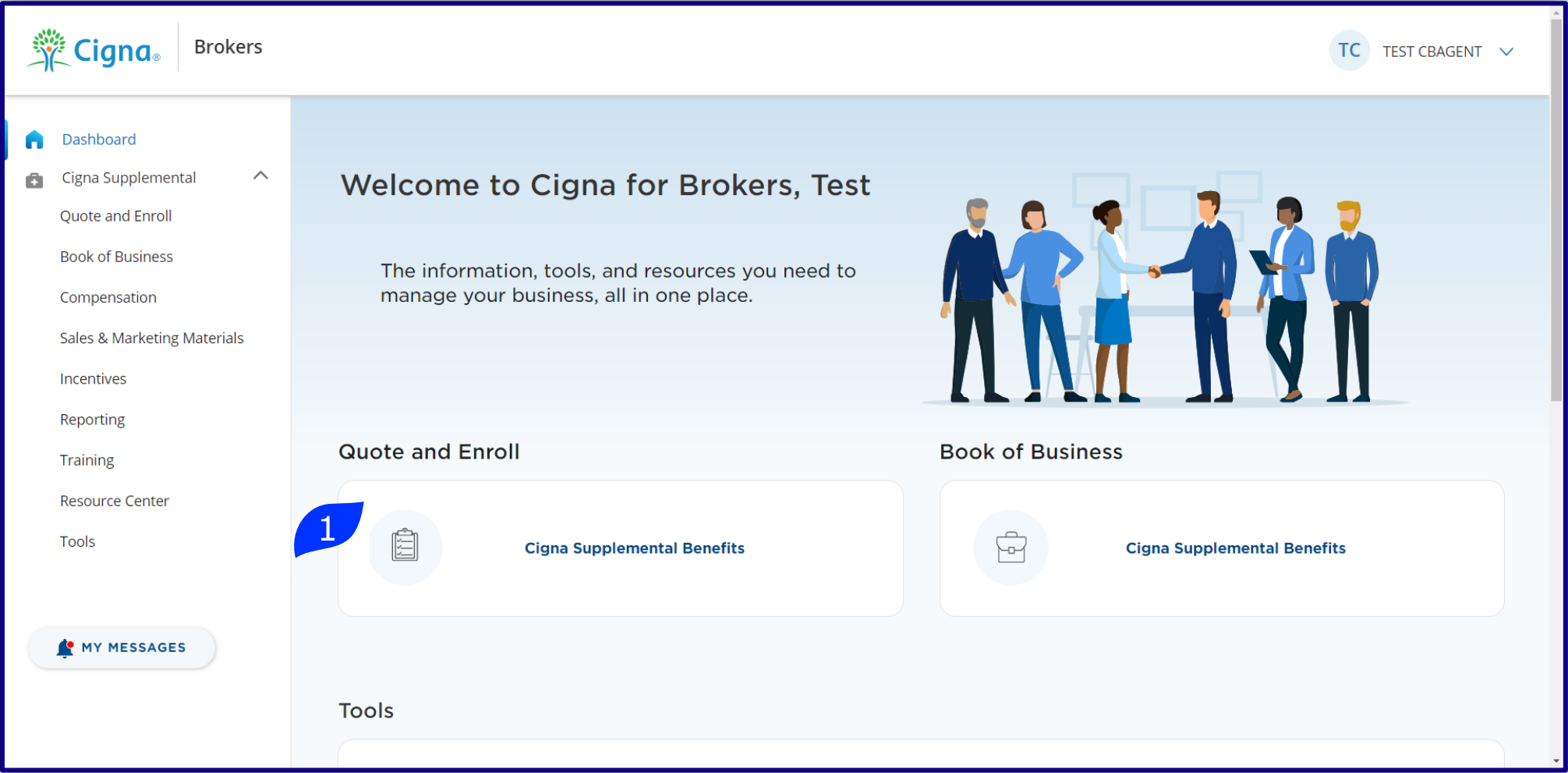
Let's review.

- Sample rates
- Conversations with clients
- Cross-Sell Opportunity



The Application

Producer Portal



CignaforBrokers.com

Express App 2.0

Cigna

EXPRESS APP

Send Forms

Welcome, TEST AGENT 1

Broker Campaigns : BROKERAGE

Create Self-Enroll Link

START A NEW QUOTE

Zip Code

Date of Birth

Age

Gender

Please Select

QUICK QUOTE/APPLY



*For agent use only

CSB Resources

Dashboard

Policy selection – Short Term Care

Coverage type and riders

Setting Started

Policy Selection

Send Application

Disposition and Notes

Policy Selection

Send Forms

Initial premium \$0.00

☐ Choice Short Term Care

Provides daily fixed dollar amounts to help protect you from the out-of-pocket costs associated with receiving care in your home and professional facilities. Insured by Loyal American Life Insurance Company.

Total Premium \$0.00

Payment Mode/Method

EFT - Monthly

Coverage Type*

Please Select

Applicant 1 Discount Savings \$0.00

Applicant 2 Discount Savings \$0.00

*Coverage for two people results in a 15% premium discount; discounts may vary by state.

Elimination Period

Please Select

Maximum Benefit Period

Please Select

Select one of the following benefit levels:

☐ Choice 100 \$0.00

☐ Choice 200 \$0.00

☐ Choice 300 \$0.00

Optional Riders

☐ Home Care Booster Rider \$0.00

☐ Inflation Protection Rider \$0.00

[STC Declinable Drug List](#)

[View Brochure](#)

[View Blank Application](#)

APPLICANT 1

First Name

Last Name

Date of Birth

06/08/1950

Age

73

Gender (M/F)

Male

Medicare Part A Effective Date

Medicare Part B Effective Date

Medicare Card No

APPLICANT 2 +

START APPLICATION >

☐ Individual Whole Life

Underwriting

Part A: Medical questions

Need formal or informal home healthcare services or receiving assistance with ADLs / using wheelchair, walker or motorized mobility aid/ awaiting tests results other than routine screenings; diagnosed with terminal illness; in the hospital or pending hospital admission.

Being treated for or advised on AIDS/HIV, ARC / Heart Disease requiring perm cardiac defibrillator/ emphysema lung disease/ lupus/ renal failure

1 year look back on treatment or advice for a surgery, cardiomyopathy, or diabetes with 3 meds or more or with vascular disease.

2 year look back on diagnosis, treatment or advice on pancreatitis, Huntington's disease, chronic bronchitis, Chronic obstructive pulmonary disease (COPD), Heart attack, congestive heart failure, peripheral vascular or arterial diseases, heart surgery, transient ischemic attack (TIA) or any procedure to improve circulation, or more than 2 hospitalizations.

3 year look back on diagnosis with, or advised by a medical professional to have physical care, assistance, treatment or support for any of the following:
a. any cancer (excluding non-melanoma skin cancer), kidney disease, liver disease, cirrhosis or liver failure, Alzheimer's disease, dementia, memory loss, multiple sclerosis, amyotrophic lateral sclerosis (Lou Gehrig's disease), Parkinson's disease, any condition requiring an organ transplant (other than corneal transplant), or any neurological or neuromuscular disorder?

Part B: Physician and Prescription Information

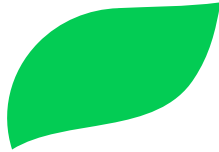
2 year look back on physicians (PCP and specialist) and prescribed medications.

Declinable Drug List

[Short Term Care Declinable Drug List](#)



Refer to Policy Application for full review on Medical Questions, exclusions and limitations.

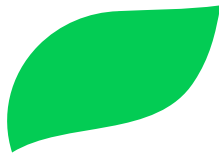


Knowledge Check

What does underwriting look for in Choice Short-Term Care policies?

Medical questions and physician & Rx Check.





Knowledge Check

What resource can you use to determine if a medication will pass underwriting?

Declinable Drug List (DDL)



Required Forms Page

- Provide a copy of all required documents using the “send forms” button.
- Answer the question “Is the applicant available with you in person to sign the application?” as applicable to trigger the eSignature feature.
- A phone verification is **always** required for each applicant on the final steps page

Getting Started

Applicant Information ✓

Medicare Supplement (JAMES) \$143.77

Open Enrollment/Guaranteed Issue Questions ✓

Review Plan Selection ✓

Required Forms

End Application

Disposition and Notes

Name

Relationship

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

☐ Yes ☐ No

I certify that I have provided the Applicant with the following documents:

a. Application packet (phone sales only)

b. Guide to Health Insurance for People with Medicare

c. Outline of Medicare Supplement Coverage

d. Other:

I further certify that I have delivered the documents to the Applicant:*

Please Select

Date:

Is the applicant available with you In Person to sign the application?

☐ Yes ☐ No

SAVE

NEXT >

Phone Verification

What is a Phone Verification (PV)?

- ✓ Phone Interview that **each** applicant must^{1,2} complete
- ✓ Acts as an electronic signature
- ✓ Verifies medical questions

Where do I call?

- ✓ PV Line 866.825.4822 Monday – Friday 8 a.m. to 5 p.m. CT

What is a Case Number?

- ✓ Confirmation of the PV
- ✓ Provided to applicant to be included on application

Complete the PV at point of sale

- ✓ Applications processed faster
- ✓ Commissions paid faster

For Pre-Qualification questions, speak to an Underwriting Specialist @ 877.454.0923, option 3

FAQs and additional information available @ CignaforBrokers.com



1. Applicable to Individual Whole Life, Short-Term Care, and over \$50,000 in combined Supplemental Health coverage remote sales
2. When an underwritten Medicare Supplement customer does not have an email



When is a Phone Verification needed?

Live PV: 8 a.m. to 5 p.m. Central, Monday – Friday @ 866.825.4822			
Product	Express App	Phone/Fax	Paper/Fax
Choice Short Term Care: PV for each applicant	Live PV	Live PV	Not needed*
For Pre-Qualification questions, speak to an Underwriting Specialist @ 877.454.0923, option 3			

Phone verification Process

Complete the entire application, over the phone!

Call your customer

- Fill out the application in Express App while talking to your customer

Conduct a Phone Verification (PV)

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

Submit the application

- Submit the application via Express App or fax.

Benefits:

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

Resources



Resources

Cigna Healthcare Choice Short Term Care

Broker Sell Sheet

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There's a misunderstanding among many regarding what Medicare will cover while a majority are concerned they aren't financially prepared for their future:

- 45% of those aged 18-64 and 29% aged 65+ believe Medicare will pay for facility and in-home care.¹
- 72% of those ages 50-64 and 52% of those 65+ have not set aside money that could be used to pay for future living assistance expenses.¹
- 43% of adults say they are not confident that they will have the financial resources to pay for the care they might need as they age.¹

Type of Care	Medicare	Medicare Advantage	Medicare Supplement	Choice Short Term Care		
				Choice 100	Choice 200	Choice 300
Assisted Living Facility: Residential living arrangement that provides individualized personal care, assistance with ADLs, and other general services.	Does not cover	Does not cover	Does not cover	Pays \$100 per day	Pays \$200 per day	Pays \$300 per day
In-Home Health and Personal Care (Custodial Care): Non-skilled service for help with ADLs	Does not cover	Does not cover	Does not cover	Pays \$100 per day	Pays \$200 per day	Pays \$300 per day
Skilled Nursing Facility (Long-Term Care Facility) or Convalescent Care Facility: Licensed facility that provides general nursing care.						
Days 1-20	If 3-day rule* is met, covered at 100%	If 3-day rule* is met, most plans cover at 100%	If 3-day rule* is met, covered at 100%	Pays \$100 per day	Pays \$200 per day	Pays \$300 per day
Days 21-100	If 3-day rule* is met, insured responsible for \$204/day co-pay	If 3-day rule* is met, most plans will cover \$204/day co-pay	If 3-day rule* is met, \$204/day co-pay is: Not covered by Plan A. Covered 100% by Plans F, G, and N.	Pays \$100 per day	Pays \$200 per day	Pays \$300 per day
Days 100+	Does not cover	Does not cover	Does not cover	Pays \$100 per day	Pays \$200 per day	Pays \$300 per day



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03/2024



Supplemental Health and Life Insurance
Insured by Loyal American Life Insurance Company

Predictable coverage for the unpredictable.

Cigna Healthcare™ Choice Short Term Care insurance can help.



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Generic



Click Here:
**Short-Term Care
Broker Resource Site**

The Incentives

Wincentives 2024

Rewards to take your business to the next level



See CignaforBrokers.com for full rules and details.

1,000

targeted leads with a direct mail campaign for every fourth application you write each month for underwritten Medicare Supplement plans F, G, N and Open Enrollment Plan N.

Eligible in AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KY, LA, MD, ME, MI, MO, MS, NC, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV and WY. From January 1, 2024 to December 31, 2024.

\$100

Bonus for every underwritten Medicare Supplement Plans F, G, N and Open Enrollment Plan N application you write each month.

Eligible in AK, AL, AR, AZ, CT, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MD, MS, NC, NE, NH, NJ, NM, NV, OH, OK, PA, SD, TX, UT, VA, VT and WY. Minimum of four applications. Incentives retroact to first application. From January 1, 2024 to December 31, 2024.

\$25

Bonus for every application you write each month for Accident Treatment, Cancer Treatment, Choice Accident, Flexible Choice Cancer and Heart Attack & Stroke, Flexible Choice Hospital Indemnity and Short-Term Care.

Eligible in all states where product is sold. Minimum of five applications. Incentives retroact to first application. From January 1, 2024 to December 31, 2024.

\$25

Bonus for every application you write each month for Flexible Choice Dental, Vision & Hearing application.

Eligible in all states where product is sold. Minimum of five applications. Incentives retroact to first application. From January 1, 2024 to December 31, 2024.

Cigna Supplemental Benefits Product Portfolio



Medicare Supplement

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



Flexible Choice Dental, Vision & Hearing

Covers care that goes above and beyond routine check-ups and protects you from high out-of-pocket costs.



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 riders for recurrence, restoration, specified disease, accidents and more.



Flexible Choice Hospital Indemnity

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



Access the Cigna Supplemental Product Portfolio with additional details [here](#)

Cigna Supplemental Benefits Product Portfolio



Cancer Treatment

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



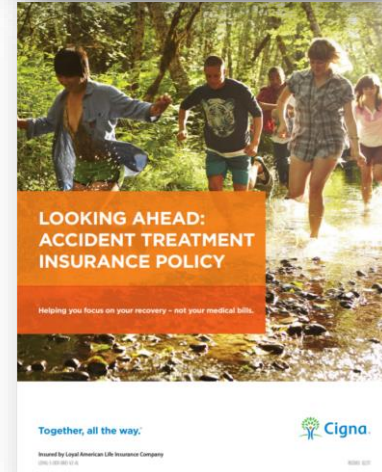
Choice Accident

Indemnity benefits to help pay for a broad range of treatments when injured in a covered accident with options to cover parents and disabilities incurred from the injury.



Individual Whole Life

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



Accident Treatment

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



Choice Short Term Care

Benefits to help cover out of pocket expenses when you or a loved one needs care at home or in a facility for recovery.



Access the Cigna Supplemental Product Portfolio with additional details [here](#)

Survey

Let us know how we are doing! Please scan the QR code below to fill out our survey. To make a difference, we need your input!

Thank you in advance for sharing your feedback.

SCAN ME



Producers' University

From CignaforBrokers, you can visit Producers' University, your number #1 learning resource. Here you can find **podcasts, learning modules, job aids** and much more.



Contact List

Cigna Supplemental Benefits

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	512.590.6045	512.531.1469	CSBCommissions@Cigna.com
Wincentives	877.454.0923		CSBIncentives@Cigna.com
Agent Contracting	877.454.0923	888.832.4154	CSBLicensing@Cignahealthcare.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 CignaforBrokers for ordering.

Addresses

Mailed Applications
Cigna Supplemental Benefits
PO Box 5725
Scranton, PA 18505-5725

Overnight and Express Mail
Cigna Supplemental Benefits
11501 Alterra Parkway
Austin, TX 78758

Customer Services
PO Box 5700
Scranton, PA 18505-5700



Thank you for your partnership!

