EXPRESS APP 2.0 is here!

WORK AT THE SPEED OF SUCCESS

EXPRESS APP 2.0

Now available!



Work at the Speed of Success



- ✓ Cigna branding visible throughout the experience
- ✓ Flexibility to write business under virtually any scenario
- ✓ Minimize submission errors with dynamic capabilities to walk you through all application scenarios
- ✓ Easy to access your prospects on the Homepage
- √ Floating resource links throughout the application process to provide support
- ✓ Navigation pane helps you follow along with the application pages, and allows you to move back and forth between different sections as necessary



Access via AgentView

Agency Management Resource Center Business Building Forms & Materials Servicing Forms Benefits & Incentives Training Notices EXPRESS APP home > welcome to agent/view

Welcome to AgentView



Access via AgentView

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

home > express app

EXPRESS APP

Express App 2.0

Introducing Express App 2.0! Work at the Speed of Success!

Express App 2.0 is easy to use, and offers you one place to look to quote, enroll, and provide all necessary pre-sale materials to your customers!

PLUS! Access our brand new Flexible Choice Hospital Indemnity Senior Choice product on Express App 2.0!

Our Senior Choice Hospital Indemnity product offers your customers simple plan designs that include various plan options to help pay for hospital, emergency and observation room visits, as well as ambulance transportation and skilled nursing care.

Express App 2.0 can make the following easier and faster than ever:

- · Fast product quotes
- . Easily add on multiple products and multiple applicants Increase your earning potential!
- Quick access to your sent proposals, saved quotes, and incomplete applications
- Easy to submit a paperless application dynamic capabilities help to minimize submission errors!

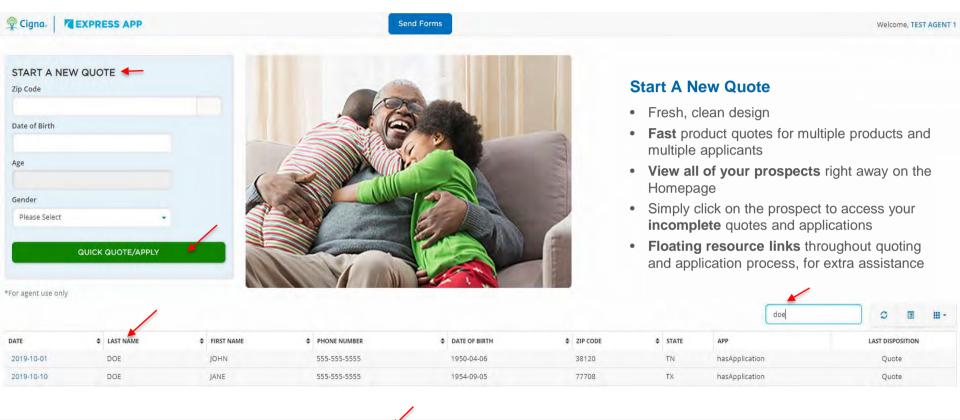
Click here to access Express App 2.0!

Check out our Express App flyer for more details.



The Homepage

FAQs/Support



CMS Guide to Health Insurance for People with Medicare

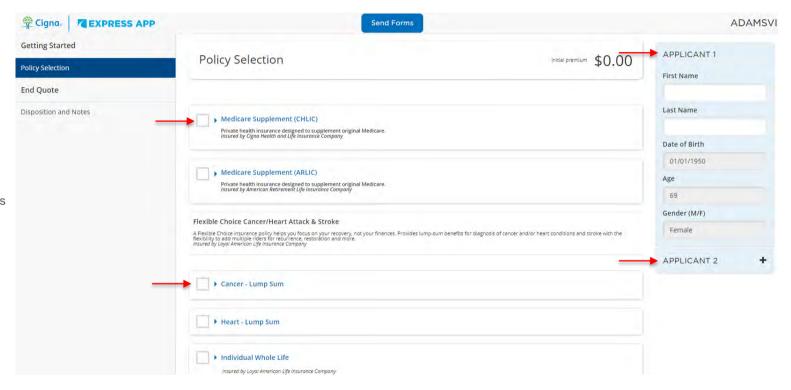
AgentView

Declinable Drug List

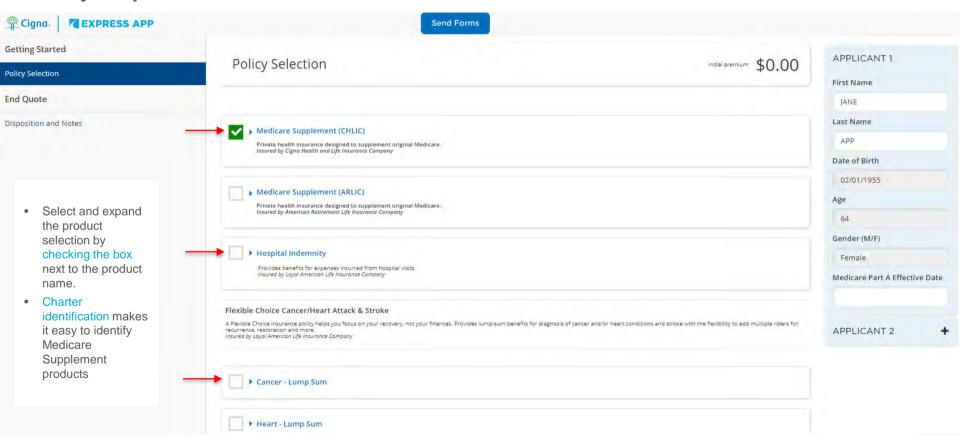
CSB Agent Guide

Select your products

- Select and expand the product selection by checking the box next to the product name.
- Charter identification makes it easy to identify Medicare Supplement products

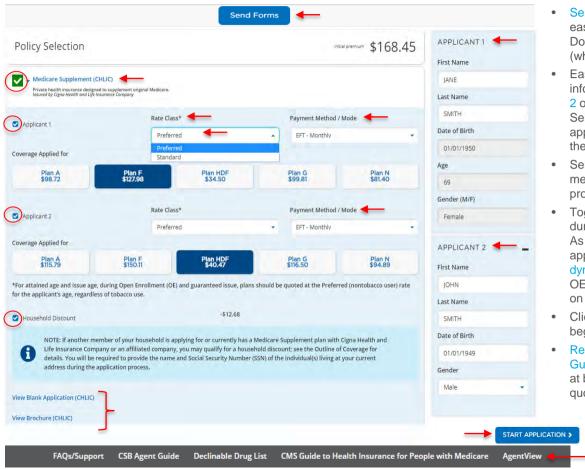


Select your products



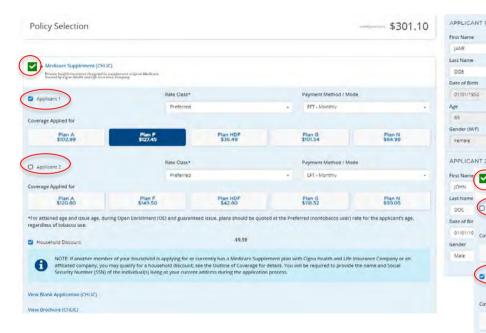
Medicare Supplement

- Charter identification makes it easy to identify Medicare Supplement products
- Select and deselect the box next to the applicant as needed, to activate and proceed to an application
- Select or de-select Household Discount
- Each product quote includes the state specific brochure, value-added services brochure (where applicable) as well as ability to view a blank application for that state and product



- Send Forms floating button to easily send out Required Documents and Proposals (where approved)
- Easily view and enter customer information for Applicant 1 and 2 on the right hand side of Selection page. Both applicants can be quoted on the same Policy Selection page
- Select the Payment method/mode (can vary by product and applicant)
- Toggle between rate classes during the initial quote phase.
 As the Broker goes through the application, the app will dynamically adjust to reflect OE/GI/UW as needed based on applicant answers
- Click "Start Application" to begin application
- Resources (DDL, CSB Agent Guide, CMS Guide, etc.) float at bottom throughout quoting/application process

Multiple Med Supp charters with multiple applicants

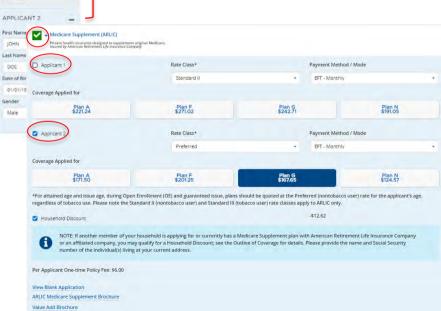


- Select and deselect the box next to Applicant 1 and 2 as applicable
- When an applicant box is selected, this indicates which applicant is applying for which product
- For Med Supp, please make sure you have selected only one charter and one plan per applicant

When quoting couples (for multiple Med Supp quotes or multiple products), enter information for quote in the Applicant 1 and Applicant 2 boxes on the right of the Policy Selection screen.

 Scroll down to see all products available for the state indicated



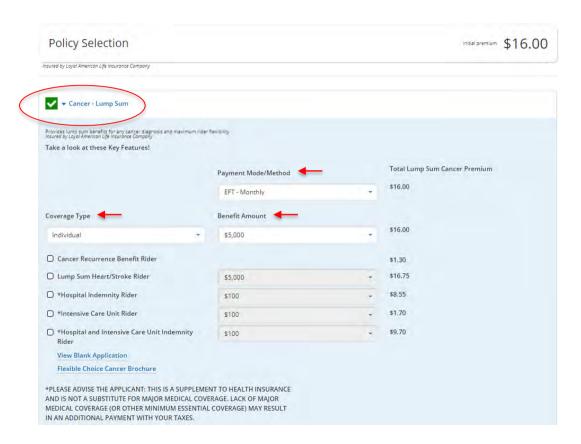


Lump Sum Cancer

 Scroll down to see all products available for the state indicated

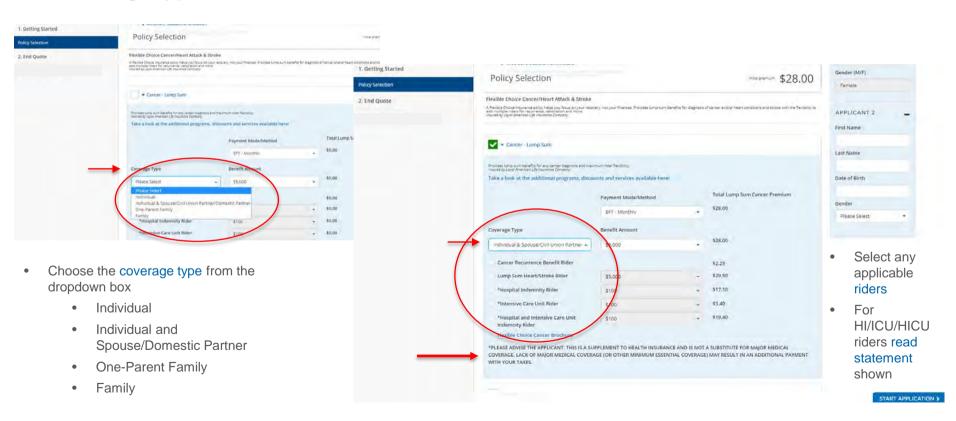


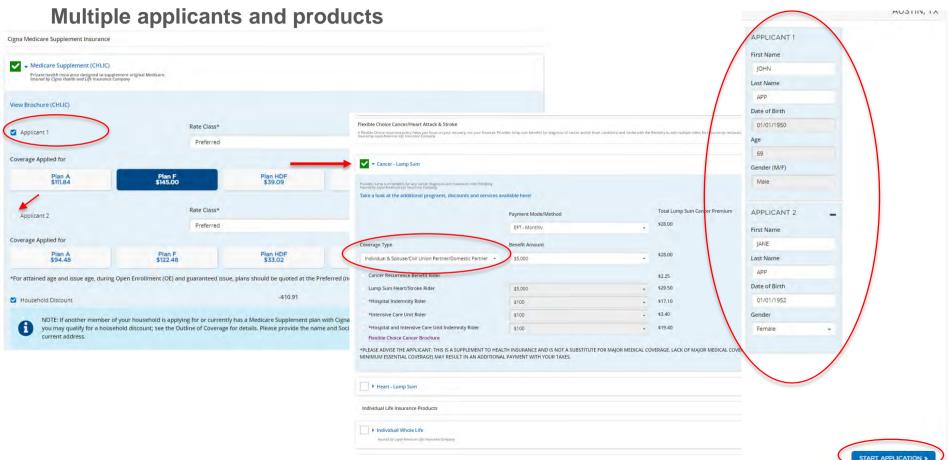
- Select and expand each product selection by checking the green box
- Quote and apply for multiple products, including applicable riders
- Multiple payment methods and modes for multiple products can be selected



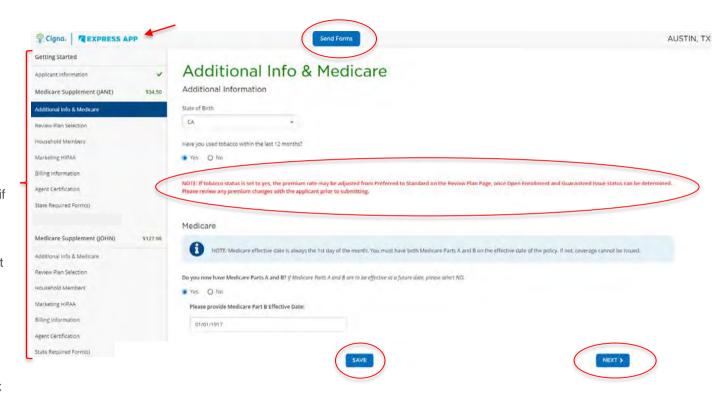
Lump Sum Cancer & Heart

Coverage type and riders



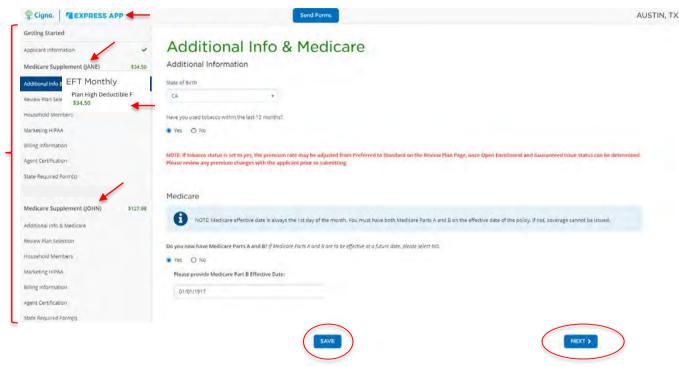


- Navigation Bar will guide the agent through the application pages, and allow the agent to skip back and forth between different sections of different applications.
- Dynamic capabilities allow real-time rate and scenario determination as agent moves through application (i.e. Medical questions will only appear in the Navigation Bar based on the applicants answers to OE/GI questions, and the tool will determine if the applicant is Underwritten.)
- Tobacco rate determination process location of tobacco question varies by state – it will either appear in Applicant Information (as shown) or Medical Questions section (Medicare Supplement)
- Address validation against USPS
- Click Save to save and exit.
- Click Next to auto-save and move to the next page in application (a red box will appear around any missed required fields)
- Click on the blue Express App link (top left corner) to return to the Home Page and start a new quote

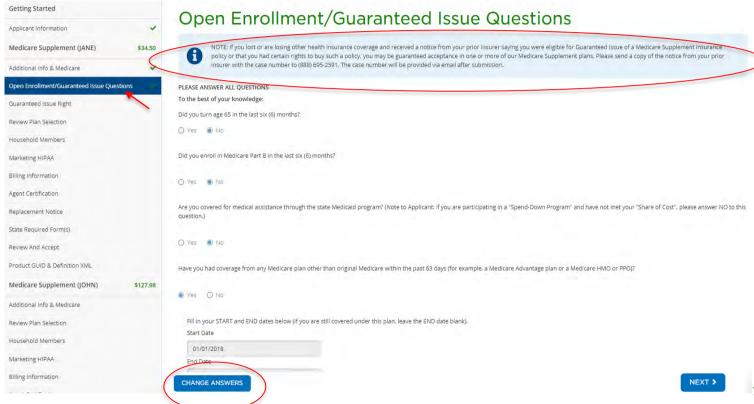


Multiple Applicants

- Applicant 1 and Applicant 2 will be stacked on Navigation Bar
- Applicant 1 and Applicant 2 can quote and apply for varying multiple products and situations
- Hover over the premium in the Nav Bar, and the plan selection will appear for reference
- Click Save to save and exit.
- Click Next to auto-save and move to next page in application. A red box will appear around any missed required fields
- Click on blue Express App link to start over on the Home Page



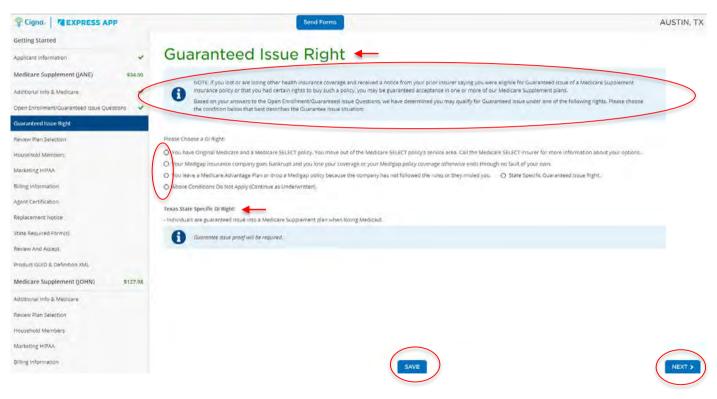
Change Answers



- Use the Navigation Bar to skip around as needed
- Do not use the back browser button to skip around
- To change an answer on a previously completed page, simply click on the tab that you need to change the answers to (Some fields will be 'locked' after completing the page in order for the application to dynamically adjust to the correct application scenario)
- Click on 'Change Answers'.
- The fields will unlock and allow the agent to easily modify previously entered answers
- Click Next to continue, or if no change was made, simply click on the next tab in the Nav Bar



Guaranteed Issue Right



- GI Right page will appear with various selections for broker to choose, if applicable
- GI Plan Selections will include the state specific scenarios
- If a GI right is not applicable to your customer, click on "above conditions do not apply (continue as underwritten)"



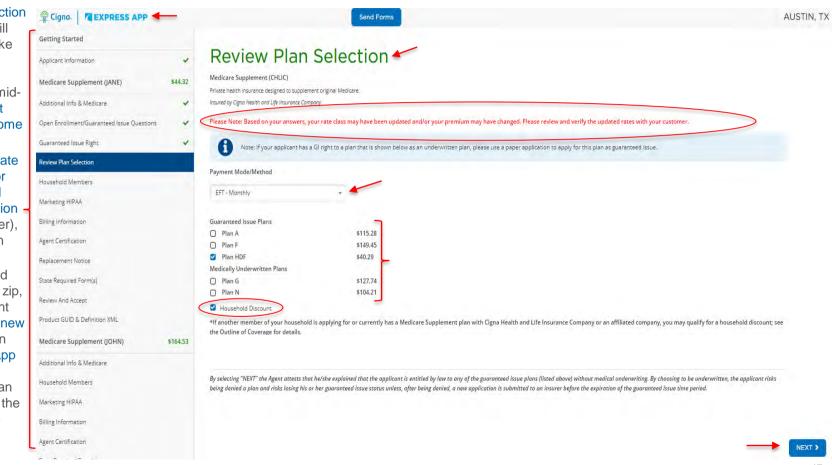
Review Plan Selection

Completing the Application

- Review Plan Selection tab functionality will allow agent to make changes and any apply necessary updates to plans midapplication without returning to the Home Page

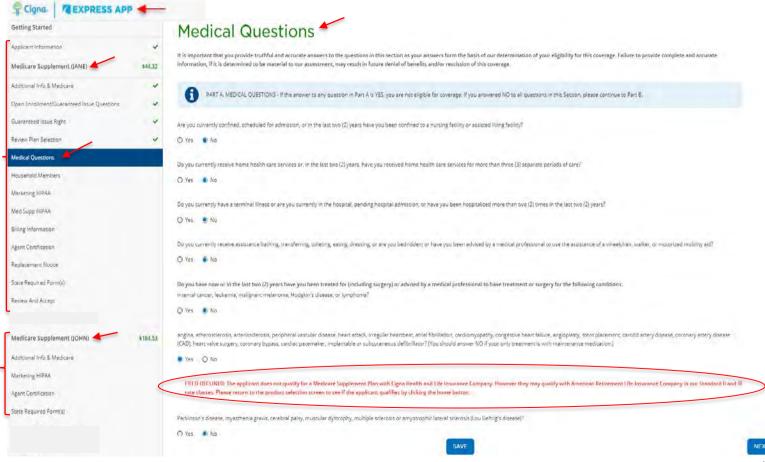
 The agent can update
- The agent can update billing mode, add or deselect HHD, and change plan selection (within same charter), on the Review Plan Selection page.
 For changes to Med
- For changes to Med Supp charter, dob, zip, or gender, the agent will need to start a new quote by clicking on the blue Express App icon on top left of screen. This info can only be updated in the Start A New Quote

box.

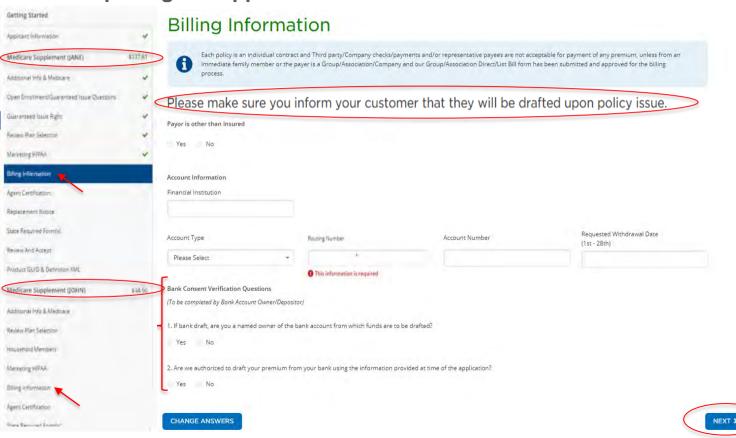


Medical Questions Completing the Application

- Multiple applicants and products are stacked in the Navigation Bar
- Medical questions will only appear in the Nav Bar based on the answers to OE/GI questions, and the tool will help determine if the applicant is Underwritten
- If the answer to a medical question is Yes, the tool will either state "Field Declined, does not qualify", or provide instructions to return to the Policy Selection Screen, by clicking the Express App home button, to apply for Std II or Std III rate classes (where applicable)
- The agent can go through each application separately, or jump back and forth between each app by clicking on a tab in the Navigation Bar

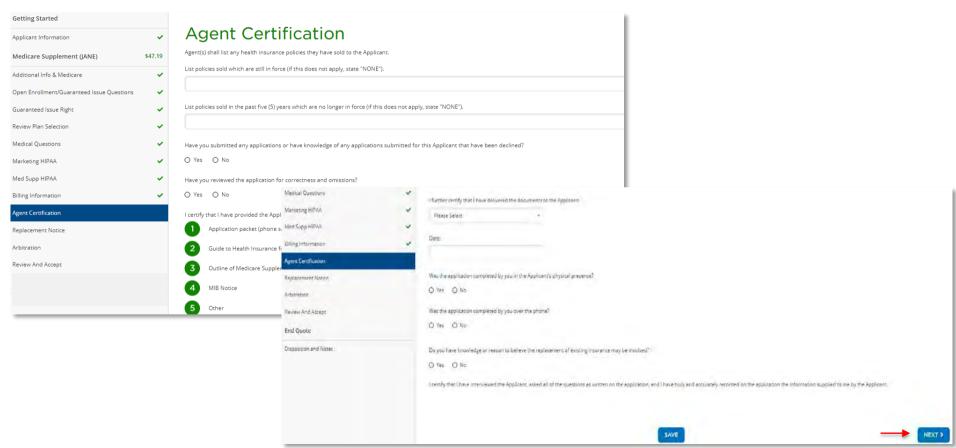


Billing Information

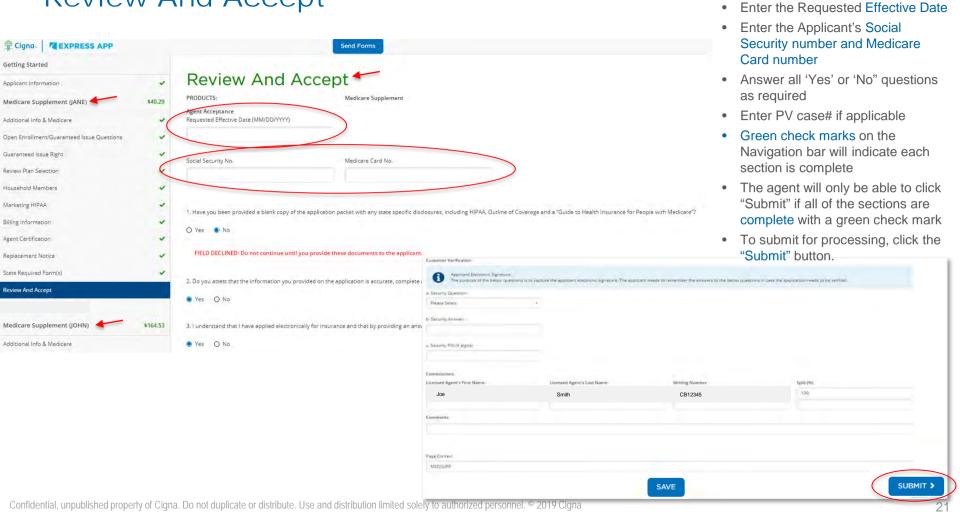


- Each application will have its own "Billing Information" tab on the Navigation Bar
- Multiple payment methods and modes for multiple applicants and products can be selected
- The first premium will occur upon policy issue.
- The applicant may choose a draft withdrawal date for subsequent premiums.
 Subsequent premiums will begin occurring in the second month of the policy.
- Complete the Bank
 Consent Verification
 questions (OE/GI) on the
 Billing Information tab for
 each product being applied
 for
- To make any changes to requested billing method and mode, prior to submitting, use the Review
 Plan Selection tab.

Agent Certification

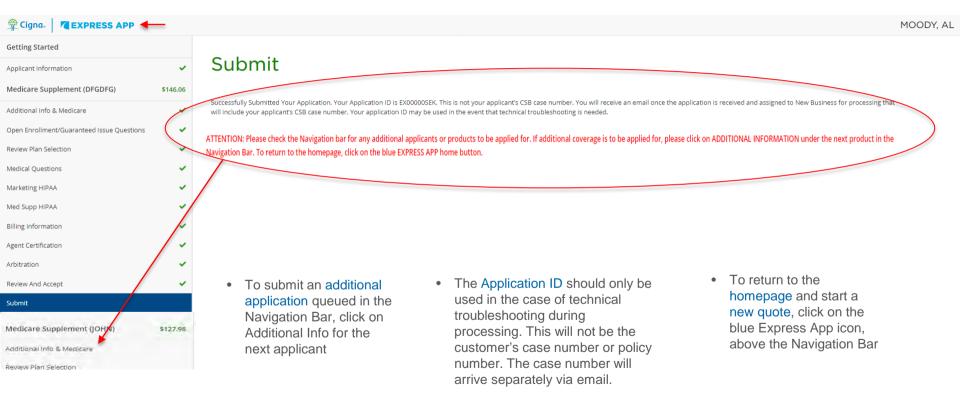


Review And Accept

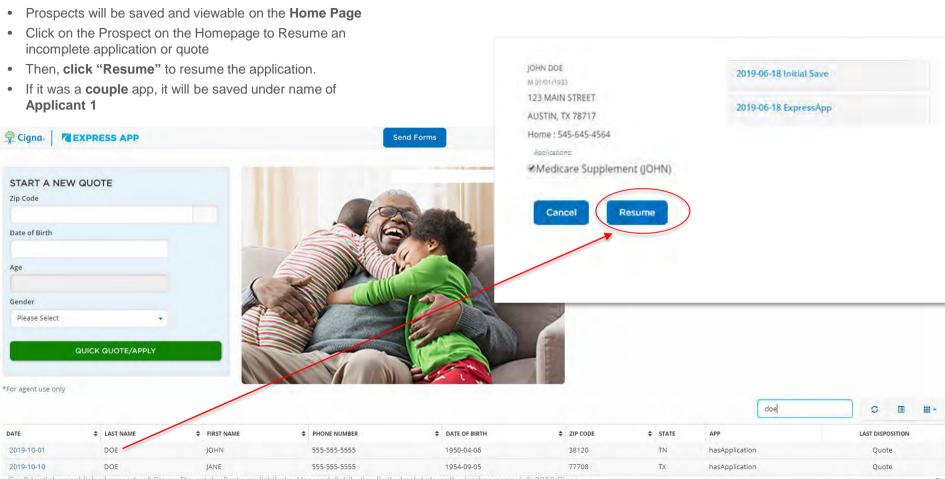


Submitting the Application

Submit Complete



Resume an Incomplete Quote or Application



Application confirmation

Agent email confirmation

Agent receives email notifying them an application was successfully submitted and received. Call to action is to log into AgentView to view client application if necessary.



WELCOME

to the family

Dear

Thank you for your recent application for Cigna Medicare Supplement. You can view your customer's application on AgentView in the 'Notices' section.

You are required to provide your customers with the following materials upon completion of the application:

- An Outline of Coverage (if applicable, per product) and other required forms
- If eligible for Medicare, "A Guide to Health Insurance for People with Medicare"

We will confirm the applicant received these materials during the Phone Verification (PV) interview, if applicable.

If a PV interview is required and your customer has not already completed the PV, please have them call 866.825.4822 at their earliest convenience. The PV hotline* is available 24 hours a day, seven days a week. When applicable, a PV must be completed in order to finish the application process. Click here to learn more about our PV requirements.

In doing business with us, you can expect:

- Fast, new business processing
- Prompt claim payments
- Timely commission payments
- Online forms, policy information and more via AgentView
- Financial Stability

If you have any questions about your customer's submitted application, please log on to AgentView

, or contact our New Business Department at 877.454.0923

You will receive an email for each application you submitted for your customer.

Note: Sample email for illustrative purposes only.

Application confirmation

Applicant email confirmation

- The applicant receives a password protected email with an attached copy of their completed application and all required forms (if customer email is provided)
- eConsent Disclosures and language will be included in Customer email



WELCOME to the family

Dear

Thank you for your recent application for Medicare Supplement. We have attached a copy of your application and encourage you to review it for accuracy. For your convenience, we have also included an Outline of Coverage (if applicable, per product) and other required documents along with Choosing A Medigap Policy: A Guide to Health Insurance for People with Medicare, in case you are eligible for Medicare.

First, please review the consent acknowledgement below.

View Disclosures

By accessing and opening the documents sent to you via the e-mail address that you have provided to us, you certify that: You (i) consent and agree to receive disclosures, documents and notices electronically and confirm that you will download or print them for your records, (ii) acknowledge that you have the ability to access the information that is provided electronically via email communications, and (iii) acknowledge that such action constitutes your agreement and consent to receive electronic communications on a single use basis throughout the insurance purchasing process [i.e., from receipt of a proposal, completion of an application and continuing for thirty (30) days after you receive an issued policy sent to you through normal U.S. mail:

A Guide to Health Insurance for People with Medicare

The attached application is password protected to safeguard your privacy. To view the application, please enter your date of birth in the format below along with the last four digits of your Social Security Number (SSN).

MMDDYYYY

For example: If your date of birth is April 2, 1943 and the last four digits of your SSN are 1234, you would enter the following password when prompted.

040219431234

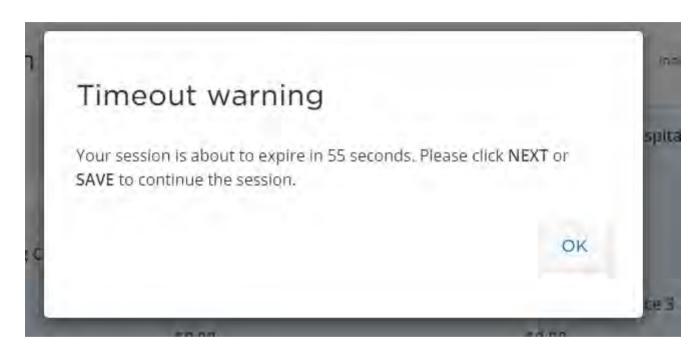
NOTE: You do not need to use dashes or slashes.

If you have not completed a Phone Verification (PV) for Medicare Supplement, please call 866.825.4822 at your earliest

Note: Sample email for illustrative purposes only.

Time out warning

- If Express App 2.0 has been idle for 30 minutes, it will 'time out'
- A Timeout warning pop up will appear, and there will be a 1 minute countdown to timeout.
- To continue, click 'OK', then click on 'Next' or 'Save' in the application
- Once a timeout has occurred, the tool will automatically return the agent to the AgentView Login page.
- From there the agent can access Express App 2.0 again, and either resume the prospect they were working with or start a new quote.





Important callouts

Rate classes

- Quotes will be displayed for all rate-classes on the Policy Selection Page (Preferred, Standard, Standard II and III, where applicable) to discuss during pre-sale and needsanalysis conversations
- Agents will be able to access blank copies of the application from the Policy Selection Screen
- Rate class will dynamically adjust as necessary during the application based on applicants answer to OE/GI/Tobacco questions
- Medical Questions will appear within the application as necessary (not on Policy Selection) based on the applicants answer to OE/GI questions, DOB, and Part B effective date

Tobacco question

- The tobacco question will appear within the application, either in Applicant Info or Medical questions – varies by state
- Quotes will be displayed on the Policy Selection Page for all rate classes for access during the pre-sale

- discussions and needs analysis conversations
- The rate class will dynamically adjust as necessary based on applicants answer to tobacco question in the application
- Any necessary updates based on the applicants answers will appear on the Review Plan screen

OE / GI / UW

- The applicant rate class will dynamically adjust during the application process, based on applicants answers to:
 - DOB
 - · Part B effective date
 - OE/GI determination questions
 - Questions about current or previous medical coverage



Important callouts

Review Plan Selection

- New addition to allow for review of the plan selection at various points in the application process
- New plan selection/premium rates may be required or advised
- These selections will be based on the applicants answers to OE/GI determination questions, as well as Tobacco question
- This page gives the ability for the agent to make necessary changes to Plan selection (within the same Charter), HHD selection, billing mode, etc.

Multiple applicants

- Applicant 1 and Applicant 2 will appear stacked on Navigation Bar
- Navigation Bar allows agent to follow along the app pages for each Applicant consecutively, as well as skip back and forth between different sections of multiple applicant pages if necessary
- Agent will be able to Submit each application separately. The agent will need to click "Submit" for each application being submitted.
- Applicant 1 and Applicant 2 (etc.) can quote and apply for varying multiple products and situations, consecutively
 - i.e. Applicant 1 can apply for Plan F Guarantee Issue on CHLIC and Applicant 2 can apply for Underwritten Standard II Plan G on ARLIC, consecutively during the same application process. These applications will be stacked in the Nav Bar as the agent goes through the tool
- Multiple payment methods and modes for multiple applicants and products can be selected (Medicare Supplement)



Important callouts

Changing Medicare Supplement Charter while in an application, Adding and Removing Benefits, Adding or Changing Supplemental Health Riders and Adding Applicants

- To Change Medicare Supplement Charter while in an application, Add and Remove Benefits, Add or Change Supplemental Health Riders, or Add Applicants to saved prospects and in-process applications, the agent can click on the saved Prospect from the Home page (by clicking on the blue Express App link while in an application)
- This will take the agent back to the Policy Selection screen, where they can update the Policy and Plan selections for the application/s they are completing
- After updating, the agent should click "start application" to take them back in to the application. The updates to Policy Selection will apply.
- The agent will need to click 'Next' on each page to reconfirm any saved information.



AGENT FAQ

Express App 2.0

Agent Training Use Only, Not for Distribution to the Public



Accessing the tool, prospects, and starting a quote

Q: How will the agent access Express App 2.0?

- Log in to AgentView and click on the Express App 2.0 tab.
- Q: How will the agent find the applications they have already submitted through Express App 2.0?
- Submitted applications can be accessed in AgentView ->Notices -> Notifications ->Submitted Applications

Q: How will 'Send Forms' work in Express App 2.0?

- The agent will be able to email the Required Forms (and Proposals, if available) via Send Forms, to the customer at any time during the quoting and applying process.
- Q: How will the agent access their prospects, incomplete applications and incomplete quotes?

 All of the agents "prospects" will be saved and viewable on the Home Page. The agent will be able to click on the prospect to resume incomplete applications. The agent is also able to sort their prospects on the Home Page. All information entered on an incomplete application will be autosaved after the agent hits the "Next" button. There is also a "Save" button the agent can click before exiting.

Q: How long will Prospects be saved in Express App 2.0?

- Prospects will be stored 90 days
- Prospect information saved will include information in any field that the agent completed while originally going through the application process



Accessing the tool, prospects, and starting a quote

Q: Will Express App 2.0 be able to quote Under 65 Med Supp customers?

 No. The tool will advise the agent that the product is not available. Agent will need to quote manually from rate sheets in Agent View and submit via paper app.

Q: Will each Med Supp product be easily identified on the Policy Selection page?

 Yes. The charter acronyms are viewable on the Policy Selection screen, so the agent will see "CHLIC", "ARLIC", and "LOYAL", on the product selection page.

Q: How does the agent unselect one product and change to select a different product on the Policy Selection page (i.e. quoting CHLIC and then changing to quote ARLIC)?

 In order to change the policy selection, the agent will need to Select or Deselect the Checkbox next to 'Applicant 1' or 'Applicant 2'. The green checkboxes will expand the product after the initial selection. They do not change the selection for the Applicant.

Q: Is there a button on the Policy Selection screen (quote screen) for the agent to click OE, GI or Underwritten to let the tool know what type of application it is?

No. However, the agent can quote all available rate classes (Preferred, Standard, Standard II and III, as applicable) on the Policy Selection screen during pre-sale conversations with the customer, as well as access a blank copy of the application on the Policy Selection screen. The application will dynamically adjust and proceed with the correct application type during the application process, based on the applicants answers to DOB, Part B effective date, OE/GI determination questions, and Questions about current or previous medical coverage.



Multiple applicants

Q: Do couples have to be in the same situation (i.e. both OE or both GI) in order for the agent to apply at the same time?

- No. Applicant 1 and Applicant 2 (etc.) can quote and apply for varying multiple products and situations during the same quoting/applying process.
 - i.e. Applicant 1 can apply for Plan F
 Guarantee Issue on CHLIC and Applicant 2 can
 apply for Underwritten Standard II Plan G on
 ARLIC, during the same quoting/applying
 process.
 - i.e. Applicant 1 can apply for Plan G Open Enrollment on CHLIC and both Applicant 1 and Applicant 2 can apply for a Couple Ancillary plan during the same quoting/applying process.
 - Multiple payment methods, modes and multiple effective dates for multiple applicants and

- products can be selected.
- Multiple products and applicants applications will be stacked in the Navigation Bar
- The Agent will be able to Submit each application completed as a separate application (will click "submit" for each application)

Q: How does the agent quote multiple applicants?

- Use the Applicant boxes on the right hand side of the Policy Selection screen to enter in additional applicant information for the quote
- Multiple products and applicants applications will be stacked in the Navigation Bar
- Dependent information will be asked on the Applicant Info tab.



Guarantee Issue and Open Enrollment

Q: Will the agent see any Medical Questions in Express App 2.0 if the applicant is in Open Enrollment or Guarantee Issue?

 No. The applicant enrollment type and rate class will dynamically adjust during the application process, based on applicants answers to DOB, Part B effective date, OE/GI determination questions, and Questions about current or previous medical coverage. Medical Questions will only appear if it is an Underwritten application.

Q: Will the agent be able to see the different state specific GI scenarios for that state?

 Yes. Specific State specific scenarios (i.e. birthday rule, anniversary rule, Medicaid, etc.) have been built in to the tool and will appear in the Guarantee Issue scenario selection screen

Q: Will the agent be able to upload GI proof in Express App 2.0?

· Not at this time, but this is something we are looking to

add in the future.

 There is a generic information statement that says 'if you are losing coverage, please send a copy of the notice from your prior insurer to New Business'.

Q: Will the agent need to click on an OE, GI, or Underwritten button to let the tool know what type of application it is?

 No. The application will dynamically adjust and proceed with the correct application type during the application process, based on applicants answers to DOB, Part B effective date, OE/GI determination questions, and Questions about current or previous medical coverage. The agent can continue to have pre-sale conversations with the customer during the quote phase, and quote all rate classes on the Policy Selection screen.



Making Changes to an In-progress Application

Q: What if the agent needs to change the Part B effective date, RX info, prior carrier info, or other info (not dob, zip, gender) prior to the application being submitted?

- Use the navigation bar to skip around to the previous page that needs to be updated.
- Click on "Change answers". This will open up the fields to be updated.
- · Do not use back button on browser.

Q: What if the agent needs to change the Charter selection, Date of Birth, Zip Code, or Gender of the applicant, prior to the application being submitted?

 For changes to Charter, dob, zip, or gender – for all application types – the agent will need to start a new quote by clicking on Express App logo on top left of screen. This info can only be updated on the Start A New Quote box.

Q: What if the agent needs to change the Medicare Supplement Plan selection, Billing Info, or add the HHD, prior to the application being submitted?

• The agent can update billing mode, add or deselect

HHD, and change Plan selection (within same charter), on the **Review Plan Selection page**.

Q: What if the agent needs to add or remove Supplemental Health riders or benefits or applicants, or change Med Supp charter during an application (prior to the application being submitted?)

- To add or remove benefits, Supplemental Health riders, or applicants to saved prospects and inprocess applications, the agent can click on the saved Prospect from the Home page (by clicking on the blue Express App link while in an application)
- This will take the agent back to the Policy Selection screen, where they can update the Plan selections/Rider Selections for the application/s they are completing
- After updating, the agent should click "start application" to take them back in to the application.
 The updates to Policy Selection will apply.
- The agent will need to click 'Next' on each page to reconfirm any saved information.

Completing an application

Q: How long will Express App 2.0 sit idle until timeout?

 30 minutes until timeout. There will be a 1 minute countdown once the warning popup appears. Once a timeout has occurred, the tool will return the agent to the AgentView Login page. From there the agent can access Express App 2.0 again, and either resume the prospect they were working with or start a new quote.

Q: What if agent needs to update the customers billing mode during a Medicare Supplement application?

- The agent can update a billing mode on the Review Plan Selection page for that application.
- For Supplemental Health applications, the agent will need to click on the blue Express App link and return to the Quote Screen to update and start a new application.

Q: Does Express App 2.0 'Auto-Save'?

 Yes. The tool will auto-save any page that has been completed after hitting "Next". Prospects can be accessed on the Home Page. To save an incomplete page before exiting, click "Save".

Q: Will the agent need to enter a social security number and also a Medicare Card number?

 The Cigna Med Supp application will continue to require both a customer Social Security number (as required by state) and also a Medicare Card Number or Medicare Beneficiary Identifier number. This field appears on the Review & Accept page within the application.

Q: What will the error message say when Express App 2.0 gives a field decline due to height and weight?

Instructions to call ARC.

Q: Where will the medical questions appear?

- Medical Questions will only appear within the Express App 2.0 application, if the tool has determined that the applicant is in an Underwriting scenario, based on the applicants answers to OE/GI/DOB/Part B eff. date questions on the application.
- Medical Questions can also be viewed during the Quoting process, on the Policy Selection screen, by clicking "view blank application".



Completing an application

Q: On HIPAA and Marketing HIPPA forms, will the Personal Representative field be a required field?

 No, it is not required. In addition, we have added a tool-tip to explain what a personal representative is.

Q: How does the agent make a correction on a submitted application after it has been received by New Business?

Through the New Business RFI process.

Q: Will the agent need to "Verify" each page of the application?

- The agent will need to click "next" to move on to the next page.
- The tool will not allow the agent to click "Submit" without all required fields and pages being completed.

Q: What if the customer does not have an email address to enter on the application?

 Customers can apply in Express App 2.0 without having an email address. The agent will need to ensure they are supplying their customer with any required documents via postal mail or another alternative to email.

Q: Will Express App 2.0 let the agent know if they have

not filled out a required field?

 Yes. If a required field is left blank, the tool will put a red box around it to indicate it is required. The agent will not be able to click "submit" without all required fields being completed.



Completing an application

Q: Will the customer need to complete a Phone Verification?

 Yes, as applicable. Current business rules to Phone Verifications are still in place. In addition, Express App 2.0 will provide the Phone Verification phone number at the end of the application process, when applicable.

Q: How does an agent submit the customers application in Express App 2.0?

- On the Review and Accept page agent will click "Submit"
- The agent can only access the "Submit" button if EVERYTHING required on the app has been completed.
- Agent will need to click "Submit" for each application they are completing.
- If a customer does not want to continue with an application, simply do not click Submit and return to the homepage.

Q: After submitting an application, how long until the confirmation email is sent?

- The agent should expect one confirmation email per application submitted.
- Confirmation emails will be sent for submitted applications, every 15 minutes, 24/7/365.



Contact list

CSB

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

Addresses

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

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

Customer Services PO Box 26580 Austin, TX 78755-0580

2020 Convention



Your other life awaits in Monaco, June 7–11, 2020.



Qualification period* – March 1, 2019 through February 29, 2020 **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 two qualifiers and a
 quest for each.
- Agents with a minimum of \$250,000 in production credits will be able to bring one guest.
- Earn 500% of IAP* for supplemental health, accident, hospital and whole life

^{*}See program flyer on Agent View for details

Why we do what we do

Cigna value

Cigna Mission:

To improve the health, well-being and peace of mind of those we serve.





