

EXPAND YOUR SALES WITH NEW RATES.

New underwriting rate classes for Cigna Medicare Supplement

Turn your declines into Cigna customers with the newly created underwriting rate classes¹ in our Medicare Supplement plans, insured by American Retirement Life Insurance Company (ARLIC).

Applicants, who would have previously been unable to obtain a Medicare Supplement policy, may now qualify for Medicare Supplement insurance coverage with our new underwriting rate classes. This major change could open your business to:

- › Seniors with some chronic health conditions;
- › Customers who may not have been able to pass underwriting to switch carriers or are forced into very high cost plans because of their medical history;
- › Couples that pay higher premiums with a different company to stay on the same plan as their spouse.²

Height and weight will no longer be used to decline coverage, meaning applicants whose weight is outside the limits in the build chart may still qualify for our Medicare Supplement policy! Determining your applicant's eligibility is easy. Here's how it works:¹

- › Applicants can still be approved for Preferred and Standard rates through underwriting, just like today.
- › An applicant's rate will be the Standard II or Standard III rate if:
 - ✓ an applicant's answer to any of the questions in Section VII, Part B of the application is 'yes';
 - ✓ their weight is outside the allowable ranges for the Preferred and Standard tiers as defined in the build chart;
 - ✓ or their weight is above the allowable range for selected conditions.³

Together, all the way.[®]



1. Not applicable to applicants who are eligible for open enrollment or guaranteed issue.

2. 7% Household discount applies to the new underwriting rate class.

3. Selected conditions include tobacco use, diabetes, or maintenance medications for heart and vascular conditions.

Newly-accepted health conditions includes:

- › Alzheimer's disease
- › Angina
- › Angioplasty
- › Atrial fibrillation
- › Atherosclerosis or arteriosclerosis
- › Cardiac pacemaker
- › Cardiomyopathy
- › Carotid artery disease
- › Cerebral palsy
- › Chronic bronchitis
- › Chronic lung or respiratory disorders requiring the use of oxygen
- › Chronic obstructive pulmonary disease (COPD)
- › Chronic obstructive lung disease (COLD)
- › Cirrhosis of the liver
- › Coronary artery disease (CAD)
- › Dementia
- › Diabetes with neuropathy
- › Diabetes with retinopathy
- › Diabetes with vascular disease
- › Emphysema
- › Heart valve surgery
- › Hepatitis other than hepatitis A
- › Implantable or subcutaneous defibrillator
- › Irregular heartbeat
- › Myasthenia gravis
- › Other liver disease
- › Parkinson's disease
- › Peripheral vascular disease
- › PSA levels greater than 6.0
- › Senility
- › Stent placement
- › Systemic lupus
- › Transient ischemic attack (TIA)



All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including American Retirement Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. © 2015 Cigna. Some content provided under license.