

SUPPLEMENTAL BENEFITS PRODUCT AVAILABILITY CHART

as of 12/05/2016



Insured by American Retirement Life Insurance Company, Cigna Health and Life Insurance Company or Loyal American Life Insurance Company.

	Medicare Supplement ARLIC/LOYAL					Medicare Supplement CHLIC				Individual Whole Life
	Company	Plans	HHD	STD II&III	CP	Company	Plans	HHD	CP*	
Alabama	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	▲	▲	●
Alaska	LOYAL	A, F, G, & N	▲		●					●
Arizona	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	▲	▲	●
Arkansas	ARLIC	A, F, G, & N	●	●	●					●
California	LOYAL	A, F, G, & N			●					
Colorado	ARLIC	A, F, G, & N	●	●	●					●
Connecticut						CHLIC	A, F, HDF, G, & N	●	●	●
Delaware	ARLIC	A, F, G, & N	●	●	●					●
D.C.	LOYAL	A, F, G, & N	●		●					●
Florida	ARLIC	A, F, G, & N			●					
Georgia	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Hawaii	LOYAL	A, F, G, & N								●
Idaho	LOYAL	A, B, C, D, F, G, & N	●		●					●
Illinois	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Indiana	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Iowa	ARLIC	A, F, G, & N	●	●	●					●
Kansas	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	◆	●
Kentucky	ARLIC	A, F, G, & N		●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Louisiana	ARLIC	A, F, G, & N	●	●	●					●
Maine	LOYAL	A, F, G, & N	●		●					●
Maryland	ARLIC	A, F, G, & N	●	●	●					●
Massachusetts										●
Michigan						CHLIC	A, F, HDF, G, & N	●	●	●
Minnesota	LOYAL	Non-Standard Plan								●
Mississippi	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Missouri	ARLIC	A, F, G, & N	●		●					●
Montana	ARLIC	A, F, G, & N	●	●	●					
Nebraska	ARLIC	A, F, G, & N	●	●	●					●
Nevada	ARLIC	A, F, G, & N	●	●	●					●
New Hampshire	ARLIC	A, F, G, & N	▲	▲	▲					●
New Jersey	LOYAL	A, C, F, G, & N			●					●
New Mexico	ARLIC	A, F, G, & N	▲		●					●
New York	products not available									
North Carolina	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
North Dakota	ARLIC	A, F, G, & N	●		●					●
Ohio	ARLIC	A, C, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Oklahoma	ARLIC	A, F, G, & N	●	●	●					●
Oregon	LOYAL	A, B, C, F, G, & N	●		●					●
Pennsylvania	ARLIC	A, B, F, G, & N	●	●	●	CHLIC	A, B, F, HDF, G, & N	●	●	●
Rhode Island	ARLIC	A, F, G, & N	●	●	●					●
South Carolina	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
South Dakota	ARLIC	A, F, G, & N	●	●	●					●
Tennessee	ARLIC	A, F, G, & N	●	●	●					●
Texas	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Utah	ARLIC	A, F, G, & N	●	●	●					●
Vermont	LOYAL	A, F, G, & N			●					●
Virginia	ARLIC	A, F, G, & N	●	●	●					●
Washington	LOYAL	A, F, G, & N	●		●					●
West Virginia	ARLIC	A, F, G, & N	●	●	●					●
Wisconsin	ARLIC	Non-Standard Plan	●	●	●					●
Wyoming	ARLIC	A, F, G, & N	●	●	●					●

All products and state availability are subject to change.

- = Express App available
- ▲ = Express App NOT available
- ◆ = Cannot discuss pre-sale

- B = Base policy
- HHD = Household discount
- STD II&III = Standard II and III rate classes

- CP = Customer programs
- *Note: CHLIC Customer Programs do not include Silver&Fit®

SUPPLEMENTAL BENEFITS PRODUCT AVAILABILITY CHART

as of 12/05/2016



Insured by American Retirement Life Insurance Company, Cigna Health and Life Insurance Company or Loyal American Life Insurance Company.

	Flexible Choice Cancer							Flexible Choice Heart & Stroke							Cancer Treatment							Accident Treatment						
	B	CR	LSH	HICU	HI	ICU	ROP	B	HR	LSC	HICU	HI	ICU	ROP	B	LSC	LSH	HICU	HI	ICU	ROP	B	LSC	LSH	HICU	HI	ICU	ROP
Alabama	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Alaska	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Arizona	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Arkansas	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
California	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	▲	▲	▲	▲	▲	▲	
Colorado	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Connecticut	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	▲	●	●	●	●	●	
Delaware	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
D.C.	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Florida	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Georgia	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Hawaii	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Idaho	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Illinois	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Indiana	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Iowa	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Kansas	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Kentucky	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Louisiana	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Maine	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Maryland	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Massachusetts	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Michigan	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Minnesota	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	▲	▲	▲	▲	▲	▲	
Mississippi	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Missouri	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Montana	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Nebraska	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Nevada	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
New Hampshire	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
New Jersey	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
New Mexico	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
New York	products not available																											
North Carolina	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
North Dakota	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Ohio	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Oklahoma	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Oregon	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Pennsylvania	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Rhode Island	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
South Carolina	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
South Dakota	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Tennessee	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Texas	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Utah	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Vermont	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Virginia	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Washington	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
West Virginia	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Wisconsin	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Wyoming	●*	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	

All products and state availability are subject to change.

● = Express App available

▲ = Express App NOT available

* = Combo application

B = Base policy

CR = Cancer Recurrence

HR = Heart and Stroke Restoration

LSC = Lump Sum Cancer

LSH = Lump Sum Heart and Stroke

HICU = Hospital and Intensive Care Unit

HI = Hospital Indemnity

ICU = Intensive Care Unit

ROP = Return of Premium

SUPPLEMENTAL BENEFITS PRODUCT AVAILABILITY CHART

as of 12/05/2016



Insured by American Retirement Life Insurance Company, Cigna Health and Life Insurance Company or Loyal American Life Insurance Company.

	Critical Choice Cancer				Critical Choice Heart				Critical Illness			Accident Expense					
	B	FDH	SD	ADD	B	FDC	SD	ADD	B	HIB	ADD	B	PT	CAI	CI	DD	VAB
Alabama	●*	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●
Alaska									●	●	●	●	●	●	●	●	●
Arizona	●*	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●
Arkansas	●*	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●
California																	
Colorado	●*	●	●	●	●*	●	●	●	●	●	●						
Connecticut	●*	●	●	●	●*	●	●	●									
Delaware									●	●	●	●	●	●	●	●	●
D.C.												●	●	●		●	●
Florida																	
Georgia												●	●				
Hawaii									●	●	●	●	●	●	●	●	●
Idaho												●	●	●	●	●	●
Illinois	●*	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●
Indiana	●*	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●
Iowa	●*	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●
Kansas	●*	●	●		●*	●	●		●	●	●						
Kentucky	●*	●	●	●	●*	●	●	●	●	●	●						
Louisiana	●*	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●
Maine												●	●	●	●	●	●
Maryland																	
Massachusetts																	
Michigan	●*	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●
Minnesota																	
Mississippi	●*	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●
Missouri	●*	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●
Montana	●*	●	●	●	●*	●	●	●	●	●	●	●		●	●	●	●
Nebraska	●*	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●
Nevada	●*	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●
New Hampshire																	
New Jersey																	
New Mexico	●*	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●
New York	products not available																
North Carolina	●*	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●
North Dakota	●*	●	●	●	●*	●	●	●	●	●	●	●		●	●	●	●
Ohio	●*	●	●	●	●*	●	●	●	●	●	●						
Oklahoma	●*	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●
Oregon	●*	●	●	●	●*	●	●	●	●	●	●	▲	▲	▲	▲	▲	▲
Pennsylvania												●	●	●		●	●
Rhode Island									●	●	●	●	●	●	●	●	●
South Carolina	●*	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●
South Dakota	●*	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●
Tennessee	●*	●	●	●	●*	●	●	●	●	●	●	●	●			●	●
Texas	●*	●	●	●	●*	●	●	●	●	●	●	●		●	●	●	●
Utah									●	●	●						
Vermont									●	●	●	●	●	●	●	●	●
Virginia																	
Washington																	
West Virginia	●*	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●
Wisconsin	●*	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●
Wyoming					●	●	●	●	●	●	●	●	●	●	●	●	●

All products and state availability are subject to change.

● = Express App available

▲ = Express App NOT available

* = Combo application

B = Base policy

FDH = First Diagnosis Heart & Stroke

SD = Specified Disease

ADD = Accidental Death & Dismemberment Benefit

FDC = First Diagnosis Cancer

HIB = Hospital Indemnity Benefit

PT = Parent Benefit

CAI = Catastrophic Accidental Injury

CI = Critical Illness Benefit

DD = Declining Deductible Benefit

VAB = Vehicular Accidental Injury Cash Benefit

For Agent Use Only