



# Reward after reward.

1,000-piece lead mailer +  
cash rewards for your success.

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

**1,000**

Leads targeted with a direct mail campaign  
for every fourth underwritten app\*

**\$100**

For every underwritten app  
with minimum of five apps\*

**\$25**

For every supplemental health app  
with minimum of five apps\*\*

**This program goes from March 1  
through June 30 and restarts  
at the first of every month.**

For example, a policy written  
March 15, 2020, with an April 1, 2020  
effective date would pay out May 2020.

Cigna Supplemental Benefits gives you more rewards to help you win. **Rewards such as, 1,000 leads** with a direct mail campaign every month, for every fourth Medicare Supplement application you write.\*

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

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

**Get ready to be rewarded.**

**All states are eligible for the supplemental health incentive except for NY.**

**States eligible for the \$100 Medicare supplement incentive are:** AK, AL, AZ, AR, CT, DE, FL, GA, HI, ID, IL, IA, KS, KY, LA, MD, MS, MT, NE, NV, NH, NJ, NM, NC, OK, PA, SD, TX, UT, VT and VA.

**States eligible for the Medicare supplement lead incentive are:** AK, AL, AZ, AR, CA, CO, CT, DE, FL, GA, HI, ID, IL, IN, IA, KY, LA, ME, MD, MI, MS, MO, MT, NE, NV, NH, NJ, NM, NC, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA, WV, WI and WY.

**Together, all the way.®**



\*Must be underwritten.

\*\*Excludes Final Expense policies.

## General program rules

1. All marketing lead opportunities are subject to your state's regulations. Lead credits will expire 60 days from date of issue.
2. Cigna Supplemental Benefits will provide automated reporting on a monthly basis.
3. All qualifying applications must be signed during the program period to count toward the marketing incentive program. Policies must be received by the eighth day of each month following the close of the previous program month. For example, the first program period will run from March 1–March 31, 2020 and all policies must be signed by March 31, 2020 and received by April 8, 2020, in order to count for the March program month.
4. All qualifying business must either have a minimum issued annualized premium of \$360 or the sum of two policies written on a single insured must be equal to or greater than \$360.
5. Eligibility will be determined approximately 30 days after the program end date. Business must effectuate in order to qualify and must be active at the time of payment.
6. Qualifying Cigna Supplemental products include Medicare Supplement, insured by Loyal American Life Insurance Company (LOYAL), American Retirement Life Insurance Company (ARLIC) and Cigna Health and Life Insurance Company (CHLIC).
7. Qualifying Cigna Supplemental Health products include: Flexible Choice Cancer and Heart Attack & Stroke, Critical Choice Cancer and Heart Attack & Stroke, Critical Illness, Cancer Treatment, Flexible Choice Hospital Indemnity and Accident Expense & Treatment, insured by Loyal American Life Insurance Company (LOYAL).
8. Marketing incentive payments are made payable to the Producer or Agency that receives standard commissions payments.
9. Lead mailers will be provided through a Cigna-approved lead vendor.
10. Production numbers shown in other sources may include production with other products that do not count toward this marketing program qualification.
11. In order to qualify for this marketing incentive program, an agent's in-force policyholder block for all submitted business, in the past 13 months, must maintain: (i) a 78% retention rate or higher, and (ii) the company average placement levels.
12. Cigna Supplemental Benefits and its affiliates hold no liability during the program.
13. Multiple opportunities to earn marketing leads and payments are not available when an agent's submitted applications exceed the qualification level. Only one marketing lead and one marketing payment is available for each qualifying agent.
14. Agents cannot qualify for other incentive programs offered by Cigna with the same applications submitted as part of this marketing incentive program.
15. We reserve the right to revise program rules at any time without notice and also reserve the right to terminate the program.
16. We will make all determinations regarding the program including, but not limited to, whether an agent is qualified. Our decisions will be final and conclusive.
17. Replacements do not count toward qualifications.
18. Your marketing incentive payout amount will count toward earnings and will be taxed accordingly.
19. Business written on self or immediate family members does not count toward qualification.
20. To qualify for this program, an agent must be in good standing with Cigna Supplemental Benefits and not violate the terms of the Agent Agreement.

