



IT'S A WIN, WIN, WIN!

We all win with Flexible Choice Dental, Vision & Hearing



When you sell our new Flexible Choice Dental, Vision & Hearing product, you win extra rewards and our customers win excellent coverage.

AS A VALUED AGENT PARTNER, YOU WILL RECEIVE A

\$50

bonus per issued Flexible Choice Dental, Vision & Hearing application

or

\$75

per issued Flexible Choice Dental, Vision & Hearing plan when sold with an issued Medicare Supplement plan to the same customer through the end of 2021.

Thank you for your partnership on launching this exciting new product!

Together, all the way.®



Rules:

1. Incentive program runs July 12, 2021 through December 31, 2021 ("Incentive Program Period").
2. Flexible Choice Dental, Vision & Hearing and Medicare Supplement plans must both issue to qualify for the \$50 or \$75 bonus.
3. Incentive is available in all states where Flexible Choice Dental, Vision & Hearing product is sold.
4. Cigna Supplemental Benefits ("CSB") will provide incentive reporting on a monthly basis.
5. All qualifying applications must be signed during the Incentive Program Period to be eligible for a bonus. Policies must be received by the eighth day of each month following the close of the previous Incentive Program month. For example, the first Incentive Program month will run July 12-July 30, 2021 and all policies to be considered for July must be signed by July 30, 2021 and received by August 8, 2021 to be eligible.
6. Eligibility will be determined after the close of the previous month. Business must effectuate in order to qualify and must be active at the time of payment.
7. Qualifying Cigna Supplemental products include Flexible Choice Dental, Vision & Hearing, insured by Loyal American Life Insurance Company (LOYAL). Qualifying Medicare Supplement products for the additional \$25 incentive for Flexible Choice Dental, Vision & Hearing with a Medicare Supplement policy must be insured by Loyal American Life Insurance Company (LOYAL), American Retirement Life Insurance Company (ARLIC), Cigna Health and Life Insurance Company (CHLIC) and Cigna National Health and Life Insurance Company (CNHIC).
8. Incentive payments are made payable to the agency that receives standard commission payments.
9. To qualify for this incentive program, an agent's in-force policyholder block must maintain CSB average placement levels.
10. CSB and its affiliates hold no liability during the program.
11. Any application counted for the incentive program detailed in this flyer is not eligible for any other incentive program offered by Cigna.
12. CSB reserves the right to revise program rules at any time without notice, and also reserves the right to terminate the program.
13. CSB will make all determinations regarding the incentive program including, but not limited to, whether an agent is qualified. CSB's decisions will be final and conclusive.
14. Replacements do not count toward qualifications.
15. Your incentive payout amount will count toward earnings and will be taxed accordingly.
16. Business written on self or immediate family members does not count toward qualification.
17. To qualify for this incentive program, an agent must be in good standing with CSB and not violate the terms of the Associate Agreement.
18. Void where prohibited by state law.

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