



CIGNA (ARLIC/Loyal American)

P.O. Box 559015

Austin, TX 78755-9015

877-454-0923

<http://AgentViewCigna.com>

- New Business Fax: 877-704-8186
- AM Best Rating: A
- E&O: Not Required
- Plans Offered: A, F,G, N
- Resident Appointment Fees: Yes after 1st Application
- Non Resident Appointment Fees: Yes after 1st App in Individual State
- Just In Time: Yes
- Household Discount: Yes (Varies by State)
- Phone Interview: Yes except on GI or OE
- Phone Interview Number: 866-825-4822
- Effective Date:
 - o Open Enrollment: 180 Days
 - o UW/GI: 180 Days
- Application Submission:
 - o Fax
 - o E-App (w/ Voice Signature)
 - o Mail
- Advancing Available: Up to 15 Months (Loyal/ARLIC-1% per month per app, CHLIC- No Interest)
- Commissions:
 - o Split Commissions on Application: No
 - o Part B Deductible Non-Commissionable: \$183 (2017)
 - o Advanced: Daily
 - o As-Earned: Bi-weekly
 - o GI: 2%
 - o 80+: 50% Reduction
- Rate Guarantee:
 - o 1st Year- 12 Month
 - o Years 2+: 9 Month
- Agent Incentive Trip: Yes (Banff, Canada)
- Turnaround Time: 3-7 days
- Policy Fee :
 - o ARLIC: \$20 (\$6 MS)
 - o Loyal:
 - \$25- AL,DC,ME,NJ,VT,WA
 - \$0- ID,MI,MN,OR
 - o CHLIC: \$0
- Initial Draft: Effective (comp paid on issue)
- Payment Method
 - o Draft: Monthly, Quarterly, Semi-Annual and Annual
 - o Check: Quarterly, Semi-Annual and Annual

Medsup Production Requirement

- 22%- Street
- Call For Levels Above Street

04/2017

CONTACT OUR OFFICE FOR MORE INFORMATION

Office: (800) 299-5567

Fax: (800) 381-8593

marketing@insmg.com

www.insmg.com

- State Availability:
 - o Loyal:
 - AL,DC,ID,ME,MI,MN,NJ,OR,VT,WA
 - o ARLIC:
 - AL,AZ,AR,CO,DE,GA,IL,IN,IA,KS,KY,LA,MD,MS,MO,MT,NE,NV,NH,NM,NC,ND,OH,OK,PA,RI,SC,SD,TN,TX,UT,VA,WV,WI,WY
 - o CHLIC:
 - AL,AZ,CT,GA,IL,IN,KS,KY,MD,MI,MS,NC,OH,OK,PA,SC,SD,TX
- Underwriting :
 - o Cancer: 2 Years
 - o Heart: 2 Years
 - o Stroke: 2 Years
 - o Tobacco: 12 Months
 - o Hospitalization: Last 2 years, more than Twice
 - o Diabetics: Allow up to 50 units of Insulin with up to 2 Heart/Circulatory Meds
 - Have separate Height and Weight Chart for Diabetics
 - o Answer Tobacco on GI/OE Apps: Yes
 - o Height and Weight Chart: Yes
 - o MIB/RX Check: Yes
 - o PSA Reading: Yes
- Accepted ARLIC Substandard Conditions (Last 2yrs):
 - o Chronic Obstructive Pulmonary Disease (COPD)
 - o Chronic Obstructive Lung Disease (COLD)
 - o Emphysema
 - o Chronic Bronchitis
 - o Any Other Chronic Lung or Respiratory Disorder requiring the use of Oxygen
 - o Diabetes with Neuropathy, Retinopathy, Vascular Disease
 - o Myasthenia Gravis
 - o Systemic Lupus
 - o Hepatitis other than Hepatitis A
 - o Cirrhosis of the Liver
 - o Parkinson's Disease
 - o Dementia
 - o Senility
 - o Alzheimer's Disease
 - o PSA Levels Greater than 6.0
 - o Angioplasty
 - o Atherosclerosis or Arteriosclerosis
 - o Peripheral Vascular Disease
 - o Carotid Artery Disease
 - o Coronary Artery Disease
 - o Angina
 - o Cardiomyopathy
 - o Stent Placement
 - o Heart Valve Surgery
 - o Atrial Fibrillation
 - o Irregular Heartbeat
 - o Cardiac Pacemaker
 - o Implantable or Subcutaneous Defibrillator
 - o Transient Ischemic Attack (TIA)

04/2017

CONTACT OUR OFFICE FOR MORE INFORMATION

Office: (800) 299-5567

Fax: (800) 381-8593

marketing@insmg.com

www.insmg.com