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CSB UPDATE

Timely news from Cigna Supplemental Benefits

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Important Updates

[Introducing Flexible Choice 2.0!](#)

Get ready for our enhanced Flexible Choice Cancer and Heart Attack and Stroke product with more perks for you and better benefits for your customers!

[2020 Agent Incentives](#)

Our Final Expense sales incentive is coming to an end in order to make way for something even better. Stay tuned!

[February is Heart Health Awareness Month!](#)

Offer your customers peace of mind for the unexpected with a Flexible Choice Cancer and Heart and Stroke policy.



Introducing Flexible Choice 2.0!

New Flexible Choice 2.0 is coming soon! We've enhanced our Flexible Choice Cancer and Heart Attack and Stroke product, insured by Loyal American Life Insurance Company. It's now easier to sell and meets more of your customers' needs!

Be prepared with training webinars from Cigna Supplemental Benefits. To register, simply click the link for your desired date below:

Flexible Choice Cancer, Heart Attack, and Stroke 2.0

[February 25, 2020 - 11:00AM](#)

[February 26, 2020 - 3:00PM](#)

[February 27, 2020 - 11:00AM](#)



February is Heart Health Awareness Month

According to the American Heart Association, heart disease and stroke take more lives each year than any other illness worldwide. When an unexpected event, such as a heart attack or cancer diagnosis occurs, medical bills and other expenses can pile up fast. Offer your customers the peace of mind they need with a Flexible Choice Cancer, Heart Attack and Stroke policy.

Cigna's Flexible Choice policies, insured by Loyal American Life Insurance Company, can provide your customers with lump-sum benefits to help with medical bills or even unexpected costs such as time away from work or groceries that typically aren't covered by insurances. Learn more and view brochures on [AgentView](#).



Sales Incentives

New Incentives Coming Soon!

Our Final Expense sales incentive will be coming to an end this month to make way for something even better! Beginning March 1st, we will no longer be offering rewards for selling our Final Expense product. However, we are making room for better things to come. Keep an eye out for your chance to earn even more rewards in 2020!



Your Other Life Awaits in Monaco

There's less than one month left to qualify for your trip to Monaco! Find out more about [Monaco](#) and how you can qualify to join us in 2020. Don't forget our special sales incentive to make it easier for you to earn the [trip of a lifetime](#).



Rate Adjustments

ARLIC Rate Adjustments

American Retirement Life Insurance Company (ARLIC) Medicare Supplement insurance plans are experiencing rate adjustments in the following states:

3/1/2020 - [Colorado](#), [Rhode Island](#)

4/1/2020 - [Florida](#), [North Carolina](#)

Preview the [ARLIC rate adjustments](#) in each state listed above. Review the Outlines of Coverage by clicking each state.



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