



The Benefit Resource Center

800-392-6595

EXCITING NEWS FOR NC CIGNA-ARLIC AGENTS

Not licensed with CIGNA-ARLIC? Call us today to start the process ~ 800-392-6595

MORE VALUE FOR YOUR CUSTOMERS

Enhancements to Medicare Supplement

Available in North Carolina on December 1

In three weeks, we'll be rolling out major enhancements to our ARLIC Medicare Supplement product in North Carolina, which will include:

- New underwriting classes¹**
- 7% household discounts²**
- Added customer programs³**

You can begin selling our enhanced Medicare Supplement with the new application beginning December 1, 2015. You can order the new materials now, from our [Supply department](#), and EXPRESS APP will automatically display the new product on December 1, 2015.

If using paper applications, please replace your current stock of North Carolina Medicare Supplement applications and outlines with our newly revised materials. We will accept the current versions of applications, only if they have a sign date of no later than November 30, 2015 and are received by our office on or before December 10, 2015.⁴

Click the links below or visit [AgentView](#) to access the new:

- Application**
- Outline/Rates**



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Agent Guide

Declinable Drug List

Note: With the release of our enhanced Medicare Supplement, the current Med Supp/Whole Life combo application as well as the Companion Whole Life application packets will no longer be available.

Check out our recently released **Individual Whole Life product**, insured by Loyal American Life Insurance Company (Loyal), that can be sold as a stand-alone product and easily added to any applicable sale in EXPRESS APP.

CSB Medicare Supplement enhancements webinar

Learn about our enhanced ARLIC Medicare Supplement and the features that make this one of the most competitive Medicare Supplement products on the market. You will also learn about our new underwriting classes and which medical conditions previously declinable are now insurable.

Date: Tuesday, November 24, 2015

Time: 10:00 am CT

Click here to register for the Medicare Supplement enhancements webinar.

Not all enhancements may be available in all states.

1. Not all previous declines will be eligible for coverage. Does not apply to applicants during open enrollment or any guaranteed issue period.
2. Household is defined as a condominium, unit, single family home, or apartment unit within an apartment complex. Assisted Living Facilities, Group Homes, Adult Day Care facilities and Nursing Homes, or any other health residential facilities are not included in the definition of "Household". Both members of the household must apply or have a current Cigna Medicare Supplement policy provided by or through an affiliate of American Retirement Life Insurance Company. Expansion to Loyal American will be implemented in 2016. Discount may not be available in all states.
3. Customer programs are not guaranteed insurance benefits with our Medicare Supplement Insurance policies and services may be added or discontinued. All customer programs are provided through third-party vendors and are not administered by American Retirement Life Insurance Company (ARLIC).
4. Applications must be received in-house by December 10, 2015. This is determined by the post mark date, date of electronic submission or date of facsimile transmission.

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