CHLIC MED SUPP PREMIUM CHANGE

Rate adjustment notice for Colorado

Rate adjustments for CHLIC Medicare Supplement coming soon

At Cigna, we are committed to helping customers enjoy a healthy and happy life. That's why we periodically review our premiums and make adjustments to ensure we are able to provide the products and services they need.

During our review, we consider trends in healthcare costs, the product purchased and medical claims for similar policies in a given area. Sometimes we have to increase premiums to maintain the level of service and support policyholders expect.

Starting September 1, 2019, Cigna Health and Life Insurance Company (CHLIC) will implement the following rate adjustments for Medicare Supplement policies in Colorado:

- > 0.0% increase on Plan High Deductible F- rate hold!
- > 14.0% increase on Plan F
- > 13.0% increase on Plan A
- 9.9% increase on Plan G
- 9.0% increase on Plan N

Customer rate adjustment notifications for Colorado are mailed at least 30 days before the rate adjustment effective date.

We understand that an increase in premiums can be a concern for seniors, many of whom are on a fixed budget. We are notifying policyholders soon to let them know this change is coming so there is no surprise.

Cigna offers a variety of products to fit your clients' needs.

The CHLIC Med Supp plans are a great value for your customers

The CHLIC Med Supp plans will continue to provide your customers the same coverage and don't forget these additional advantages:¹

- > Health Information Line
- > Cigna Healthy Reward® Program
 - Vision and hearing discounts
 - Health and wellness discounts
 - Fitness club and equipment discounts



Together, all the way.®

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