



CSB UPDATE

Timely news from Cigna Supplemental Benefits

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AEP is Coming to a Close

AEP ends on December 7! There is still time for you to boost your earnings and prepare for the year ahead with our latest updates.

Take a look at the newest episode from our video series, get a snapshot of the upcoming year with news from Medicare, and remember to take advantage of our great agent incentives, available to help you earn more until December 31 – and stay tuned for the announcement of our 2021 rewards program!

Please note that our offices will be closed on December 25 for the Christmas holiday and on January 1 for New Year's Day. We will return to normal business hours on Monday, January 4.



Check out the latest episode in our sales team [Video Series!](#)

CSB video series - episode 3

The third episode of our video series is now available! In this installment, watch CSB Vice President of Brokerage Sales, Greg Etchison introduce you to the many new and exciting opportunities we have launched this year to help boost your sales. Stay tuned for additional episodes in upcoming newsletters!



Remember our **Agent incentives**, available until the end of the year!

Get leads with a direct mail campaign!

Until December 31, [earn a 1,000 piece direct mail campaign](#) for every fourth underwritten Med supp app.¹

Earn cash bonuses!

Earn cash bonuses until the end of the year! [Earn \\$25](#) for every supp health application you write with a minimum of five applications.² Agents appointed to sell in FL, NH, NM, PA, and VT can also [earn a \\$150 cash bonus](#) for every underwritten Med supp application, with no minimum needed and no limit to your earnings.

Product Launches

Cigna Health and Life Insurance Company (CHLIC)

With our newest launch in Oregon on November 9, our popular Medicare supplement product from Cigna Health and Life Insurance Company (CHLIC) is now available in over 30 states! View the CHLIC Oregon [applications](#), [outlines of coverage](#), and more on [AgentView](#). For more information on our Medicare supplement launches this year, visit our [landing page](#) and [release timeline](#).

View the availability for our products in all states with our [Product Availability Chart](#).

Medicare Updates

New Medicare deductibles

Medicare has released the new 2021 deductibles! Letters will be sent to CSB Medicare supplement customers to inform them of the changes and the information will also be available on [Medicare's website](#). Look for updated outlines of coverage on [AgentView](#) soon.

Other State Updates

Rate adjustments

The following Medicare Supplement insurance plans are experiencing rate adjustments in the following states:

[American Retirement Life Insurance Company](#) (ARLIC):

1/1/2021 – [Mississippi](#)

[Cigna Health and Life Insurance Company](#) (CHLIC):

1/1/2021 – [Georgia](#), [Missouri](#), [New Hampshire](#), [Oklahoma](#)



Together, all the way.®

1. Must be underwritten.
2. Excludes Final Expense policies.

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