

FLEXIBLE CHOICE CANCER INSURANCE

Benefit amounts tailored to fit your customer's individual needs.

With a Flexible Choice Cancer insurance policy, customers can choose a benefit amount ranging from \$5,000 to \$100,000 in a lump-sum payment if they are diagnosed with cancer. For added financial security in an uncertain world, it pays to have a Flexible Choice insurance plan.

How it works

Flexible Choice cancer insurance pays customers 100% of their selected benefit amount – \$5,000 to \$100,000 – if they are diagnosed with *either invasive or noninvasive cancer*.

Lump sum cancer coverage	% of selected benefit amount
Cancer	100%
Carcinoma in situ	

Additional options

For added flexibility, your customer can customize the Cancer policy by adding riders to help protect against future expenses associated with a cancer diagnosis. Riders are available for an additional premium but may not be available in all states.

Recurrence benefit rider

This rider helps offer peace of mind to customers who are concerned about their cancer returning. The rider will pay a percentage of the selected benefit amount (not to exceed an additional 100%) if they receive a subsequent diagnosis of cancer. Benefits are payable as long as the insured has not received advice or treatment for at least two years from the date of the last diagnosis.

Years without advice or treatment	Percentage of amount payable
Less than two	0%
Two or more, but less than five	25%
Five or more, but less than 10	75%
10 or more	100%

The Flexible Choice advantage

- › Pays a lump sum from \$5,000–\$100,000
- › Policy is guaranteed renewable for life*
- › Ages 18–99 and their dependents
- › Cancer recurrence benefit, heart attack & stroke, hospital and ICU, and return of premium riders may be available**

Together, all the way.®



Insured by Loyal American Life Insurance Company.

*Subject to the company's right to increase premiums on a class basis.

**May not be available in all states. Available for an additional premium.

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FLEXIBLE CHOICE HEART ATTACK & STROKE INSURANCE POLICY

Benefit amounts tailored to fit your customer's individual needs.

With a Flexible Choice heart attack & stroke insurance policy, customers can choose a lump sum benefit amount ranging from \$5,000 to \$100,000 if they have a heart attack, stroke or other heart-related event. For added financial security in an uncertain world, it pays to have a Flexible Choice insurance plan.

How it works

Flexible Choice heart attack & stroke insurance pays customers a percentage of their selected benefit amount – \$5,000 to \$100,000 – based on the qualifying event listed below.

Qualifying events	% of benefit amount payable for each event	Max. % of benefit amount payable
Heart attack	100%	100%
Heart transplant	100%	
Stroke	100%	
Coronary artery bypass surgery*	25%	
Aortic surgery*	25%	
Heart valve replacement or repair*	25%	
Angioplasty*	10%	
Stent*	10%	

*Payable only once in an insured person's lifetime, not to exceed 100% of the selected benefit amount.

For example, if your customer selected a \$20,000 benefit amount and needed an aortic surgery, 25% of their benefit amount (\$5,000) would be payable.

The Flexible Choice advantage

- › Pays a lump sum from \$5,000 – \$100,000
- › Policy is guaranteed renewable for life*
- › Ages 18 - 99 and their dependents
- › Restoration benefit, cancer, hospital and ICU, and return of premium riders may be available**

Restoration benefit rider

This rider helps offer peace of mind to customers who are concerned about having additional heart-related problems. The rider will pay a percentage of the selected benefit amount (not to exceed an additional 100%) if they suffer another heart attack or stroke, or need a heart transplant.

Benefits are payable as long as the insured person has not received advice or treatment for at least two years from the date of the last diagnosis.

Together, all the way.®



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