

PRODUCT PORTFOLIO

Cigna Supplemental Benefits



MEDICARE SUPPLEMENT

We offer Medicare Supplement coverage, insured by American Retirement Life Insurance Company and Loyal American Life Insurance Company, to applicants who are enrolled in Medicare Parts A & B.

- Wide choice of plans available
- Clean cases issue in as little as 3-5 days
- Automated claims processing means fast payments on behalf of your clients
- Straight-forward underwriting

Phone Sales Express App*



CANCER, HEART ATTACK & STROKE with SPECIFIED DISEASE option

Our Heart and Cancer policies pay a lump sum benefit on first diagnosis of internal cancer, malignant melanoma and Carcinoma In-Situ or various Heart conditions and Stroke. Specified Disease Rider and ADD Rider available.*

- Issue ages 18-80
- Unique recurrence benefit payable on subsequent diagnoses
- Benefit amounts available from \$5,000* to \$50,000
- Guaranteed Renewable for Life
- Add a Cancer Rider to a Heart policy or a Heart Rider to a Cancer policy along with a Specified Disease Rider.

Phone Sales Express App* Group Sales

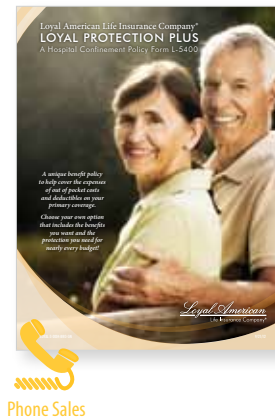


HOSPITAL/SURGICAL FIXED INDEMNITY

Provides a specified dollar amount for standard medical needs — no matter which doctor or hospital you choose. Use the money any way you want - a great way to help cover expenses, co-pays and deductibles

- Issue ages 0-64*
- Guaranteed Renewable and unlimited lifetime maximum.
- Premium Saver Option, Accidental Death & Dismemberment Rider, Blanket Critical Illness Rider Available*
- Four simple benefit packages to choose from

Phone Sales Express App* Group Sales



PROTECTION PLUS

A Hospital Confinement policy to help cover the expenses of out of pocket costs and deductibles of primary coverage.

- Issue ages 50-85*
- Ambulance, First Diagnosis Cancer, Skilled Nursing Facility & At-Home Care Benefit Riders available
- Wide variety of benefits to supplement gaps in the client's primary health plan — benefits never decrease
- Guaranteed renewable for life and there will be no automatic increase as the client ages**

Phone Sales

*May vary by state. **Rates can only be increased if rates are adjusted for all class members.

FOR AGENT USE ONLY. NOT FOR DISTRIBUTION TO THE PUBLIC.

A LUMP SUM BENEFIT First Diagnosis Cancer Benefit Policy
from
UNITED TEACHER ASSOCIATES INSURANCE COMPANY (UTA)

No one wants to plan for the possibility of a serious disease like cancer. Let UTA help you.

This insurance is designed as a lump sum benefit to be paid to the insured as a benefit for a cancer policy. It provides a lump sum benefit for the covered insured. Benefits of this insurance are not available if the insured dies as a result of cancer. For more information, please refer to the policy for the complete terms, conditions and coverages.

UNITED TEACHER ASSOCIATES INSURANCE COMPANY
1100 N. W. 20th St., Ft. Lauderdale, FL 33304-0001
1-800-368-6262

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UTA FIRST DIAGNOSIS CANCER

A lump sum benefit cancer policy payable on first diagnosis of internal cancer or malignant melanoma. Benefit amounts are state-specific and range from \$10,000 to \$50,000.

- Issue ages 20-84*
- Intensive Care Unit, First Diagnosis Heart and Return of Premium riders¹ available*

Benefit to you by United Teacher Associates Insurance Company (UTA)
UTA Cancer Treatment Benefit Policy

Let us help you feel secure with a Cancer Treatment policy from UTA.

This insurance is designed as a lump sum benefit to be paid to the insured as a benefit for a cancer policy. It provides a lump sum benefit for the covered insured. Benefits of this insurance are not available if the insured dies as a result of cancer. For more information, please refer to the policy for the complete terms, conditions and coverages.

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UTA CANCER TREATMENT

Specified disease policy to pay for medical and hospital expenses associated with the treatment of cancer.

- Issue ages 18-84*
- Intensive Care Unit, First Diagnosis Heart, Cancer Screening, Dread Disease and Return of Premium riders¹ available*
- Covers experimental treatment
- Continuous coverage even if your clients change jobs or retire

A LUMP SUM BENEFIT FIRST DIAGNOSIS HEART ATTACK & FIRST MAJOR HEART SURGERY INSURANCE POLICY
from
UNITED TEACHER ASSOCIATES INSURANCE COMPANY (UTA)

The U.S. facts¹ are...
 • Cardiovascular disease is the No. 1 killer of American men and women.
 • 1.2 million people have a heart attack each year.
 • \$50,000 to \$100,000 are spent each year on an average case of heart disease treatment.
 • 50% of men and 64% of women who die suddenly of coronary heart disease had no previous symptoms.
 • Coronary heart disease causes 1 out of every 2.8 deaths.
 • \$1.813 billion coronary and cardiac surgeries were performed in 2002 and are projected to rise.

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UTA FIRST DIAGNOSIS HEART

A lump sum benefit heart policy payable on first diagnosis of heart attack or 20% of chosen face amount for first major heart surgery. Benefit amounts are state-specific and range from \$10,000 to \$50,000.

- Issue ages 0-64*
- Intensive Care Unit, First Diagnosis Stroke and Return of Premium riders¹ available*

HEART DISEASE, HEART ATTACK & STROKE HOSPITAL INCOME POLICY
from
UNITED TEACHER ASSOCIATES INSURANCE COMPANY (UTA)

The U.S. facts¹ are...
 • Cardiovascular disease is the No. 1 killer of American men and women.
 • 1.2 million people have a heart attack each year.
 • \$50,000 to \$100,000 are spent each year on an average case of heart disease treatment.
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UTA HEART TREATMENT

Benefits and options designed to help you pay for treatment related to Heart Disease, Heart Attack & Stroke.

- Issue ages 18-64*
- Intensive Care Unit, First Diagnosis Cancer and Return of Premium riders¹ available*
- Some of the scheduled benefits include: hospital confinement, transportation & lodging, ambulance, 2nd & 3rd opinions, oxygen, heart transplant and more

Please note: Limited availability for EXPRESS APP.

All UTA policies are guaranteed renewable for life, and there will be no automatic increase as the client ages.**

UNITED TEACHER ASSOCIATES INSURANCE COMPANY (UTA)
ACCIDENT EXPENSE INSURANCE POLICY

Accidents Happen Fast. Without Warning. Anywhere & Anytime.
Let UTA help you be prepared.

THIS IS A LIMITED BENEFIT POLICY. This insurance is designed to provide specific scheduled benefits in eight major coverage areas including transportation, medical expenses, hospital expenses, dismemberment and death benefits.

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UTA ACCIDENT

The policy offers specific scheduled benefits in eight major coverage areas including transportation, medical expenses, hospital expenses, dismemberment and death benefits.

- Issue ages 18-64*
- Return of Premium rider¹ available in some states
- Continuous coverage even if your clients change jobs or retire
- Two simple benefit packages to choose from

*May vary by state. **Rates can only be increased if rates are adjusted for all class members.