

# Wincentives 2025

Rewards to take your business to the next level.



Earn Wincentive rewards on top of your commissions with Cigna Healthcare<sup>SM</sup> Supplemental Benefits.

\$100

**Bonus for every application you write each month for underwritten Medicare Supplement Plan F, G, N and Open Enrollment Plan N.**

Eligible in AK, AL, AR, AZ, CT, DE, FL, GA, HI, IA, ID, IL, IN, KY, LA, MD, MI, MO, MS, NC, NE, NH, NM, NV, OH, OK, SD, UT, VA, VT and WY. Minimum of four applications.\* Incentives retroact to first application. From January 1, 2025 to December 31, 2025.

\$150

**Bonus for every application you write each month for underwritten Medicare Supplement Plan F, G, N and Open Enrollment Plan N.**

Eligible in KS, NJ, PA, and TX. Minimum of four applications.\* Incentives retroact to first application. From January 1, 2025 to December 31, 2025.

\$25

**Bonus for every application you write each month for Accident Treatment, Cancer Treatment, Choice Accident, Choice Hospital Indemnity, Choice Short Term Care, Flexible Choice Cancer and Heart Attack & Stroke, and Flexible Choice Hospital Indemnity.**

Eligible in all states where products are sold. Minimum of five applications; minimum can be achieved by combining these products. Incentives retroact to first application. From January 1, 2025 to December 31, 2025.

\$25

**Bonus for every application you write each month for Flexible Choice Dental, Vision & Hearing.**

Eligible in all states where product is sold. Minimum of five applications. Incentives retroact to first application. From January 1, 2025 to December 31, 2025.

\*Application minimums can be achieved by combining applications across all WINCENTIVES 2025 Medicare Supplement eligible states. The \$100 and \$150 incentives will be paid based on the state for which the application is written.

Insured by American Retirement Life Insurance Company, Cigna Health and Life Insurance Company, Cigna Insurance Company, Cigna National Health Insurance Company, Medco Containment Life Insurance Company, or Loyal American Life Insurance Company. In Utah, plans are offered by Cigna National Health Insurance Company or Loyal American Life Insurance Company.

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## General program rules

1. The direct mail lead incentive program concluded on 12/31/2024. All lead credits will be issued in January 2025 and will expire 90 days from the date of receipt. All marketing lead opportunities are subject to your state's regulations.
2. Cigna Healthcare Supplemental Benefits will provide automated reporting on a monthly basis.
3. All qualifying applications must be signed during the program period to count toward the marketing incentive program. Policies must be received by the eighth day of each month following the close of the previous program month. For example, the first program period will run January 1 through January 31, 2025, and all policies must be signed by January 31, 2025, and received by February 8, 2025, to count for the January program month.
4. All qualifying business must either have a minimum issued annualized premium of \$360 or the sum of two policies written on a single insured must be equal to or greater than \$360.
5. Eligibility will be determined approximately 30 days after the program end date. Business must effectuate in order to qualify.
6. Policies must have premiums drafted to pay an incentive.
7. Policies that cancel before their effective date or within the first month after their effective date will have their incentive charged back.
8. Chargebacks will be taken from future incentive payments and/or from qualifying commissions.
9. Qualifying Cigna Healthcare supplemental products include Medicare Supplement, insured by Loyal American Life Insurance Company (LOYAL), American Retirement Life Insurance Company (ARLIC), Cigna Health and Life Insurance Company (CHLIC), Cigna Insurance Company (CIC), Cigna National Health and Life Insurance Company (CNHIC), and Medco Containment Life Insurance Company (MCLIC).
10. Qualifying Cigna Healthcare Supplemental Health products include Accident Treatment, Cancer Treatment, Choice Accident, Choice Hospital Indemnity, Choice Short Term Care, Flexible Choice Cancer and Heart Attack & Stroke, and Flexible Choice Hospital Indemnity, insured by Loyal American Life Insurance Company (LOYAL) and Flexible Choice Dental, Vision & Hearing, insured by Loyal American Life Insurance Company (LOYAL).
11. Marketing incentive payments are made payable to the producer or agency that receives standard commission payments.
12. Lead mailers will be provided through a Cigna Healthcare-approved lead vendor.
13. Production numbers shown in other sources may include production with other products that do not count toward this marketing program qualification.
14. To qualify for this marketing incentive program, an agent's in-force policyholder block for all submitted business, in the past 13 months, must maintain:  
(i) a 78% retention rate or higher and (ii) the company average placement levels.
15. Cigna Healthcare Supplemental Benefits and its affiliates hold no liability during the program.
16. Any application that is counted for the marketing incentive program detailed in this flyer will not be eligible to qualify for any other incentive program offered by Cigna Healthcare.
17. We reserve the right to revise program rules at any time without notice, and also reserve the right to terminate the program.
18. We will make all determinations regarding the program including, but not limited to, whether an agent is qualified. Our decisions will be final and conclusive.
19. Replacements do not count toward qualifications.
20. Your marketing incentive payout amount will count toward earnings and will be taxed accordingly.
21. Business written on self or immediate family members does not count toward qualification.
22. To qualify for this program, an agent must be in good standing with Cigna Healthcare Supplemental Benefits and not violate the terms of the Agent Agreement.
23. Nothing herein is to be interpreted as a desire not to receive applications for Medicare Supplement policies from consumers desiring coverage without underwriting.



All Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company, Cigna National Health Insurance Company, Cigna Insurance Company, American Retirement Life Insurance Company, Medco Containment Life Insurance Company, or Loyal American Life Insurance Company. The Cigna names, logos, and marks, including THE CIGNA GROUP and CIGNA HEALTHCARE, are owned by Cigna Intellectual Property, Inc.

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