Wincentives 2024

Rewards to take your business to the next level.

Ready to grow? We're ready to help. Earn Wincentive rewards on top of your commissions with Cigna Healthcare℠ Supplemental Benefits. We've got more products to fit your clients' needs and more support to take your business further. It's a win-win.

1,000
targeted leads with a direct mail campaign for every fourth application you write each month for underwritten Medicare Supplement Plans F, G, N and Open Enrollment Plan N.

Eligible in AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, HI, IA, ID, IL, IN, KY, LA, MD, ME, MI, MO, MS, NC, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WI, WV and WY. From January 1, 2024 to December 31, 2024.

$100
bonus for every underwritten Medicare Supplement Plan F, G, N and Open Enrollment Plan N application you write each month.*

Eligible in AK, AL, AR, AZ, CT, DE, FL, GA, HI, IA, ID, IL, KS, KY, LA, MD, MS, NC, NE, NH, NJ, NM, NV, OH, OK, PA, SD, TX, UT, VA, VT and WY. Minimum of four applications. Incentives retroact to first application. From January 1, 2024 to December 31, 2024.

$25
bonus for every application you write each month for Accident Treatment, Cancer Treatment, Choice Accident, Flexible Choice Cancer and Heart Attack & Stroke, and Flexible Choice Hospital Indemnity.

Eligible in all states where product is sold. Minimum of five applications. Incentives retroact to first application. From January 1, 2024 to December 31, 2024.

$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, 2024 to December 31, 2024.

Learn more about Wincentives 2024 and all your sales support resources at CignaForBrokers.com.

*Application minimums can be achieved by combining Medicare Supplement applications across all Wincentives 2024—eligible states. The incentives will be paid based on the state for which the application is written.

cigna healthcare

General program rules

1. All marketing lead opportunities are subject to your state's regulations. Lead credits will expire 60 days from date of issue.

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, 2024, and all policies must be signed by January 31, 2024, and received by February 8, 2024, 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 and must be active at the time of payment.

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) and Cigna National Health and Life Insurance Company (CNHIC).

10. Qualifying Cigna Healthcare Supplemental Health products include Choice Accident, Flexible Choice Cancer and Heart Attack & Stroke, Cancer Treatment, Flexible Choice Hospital Indemnity and Accident Treatment, 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.

24. In Wisconsin, underwritten or Open Enrollment Plan N to be substituted by Part B copayment or coinsurance riders.