



EXPRESS APP

A 100% Online Application Submission

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GO YOU.



EXPRESS APP

Online Application for Quoting, Sending Proposals, and Submitting Applications

- Automates business processing for fast issue
- Get paid commissions lighting fast with EXPRESS APP
- Paperless application system that limits RFIs

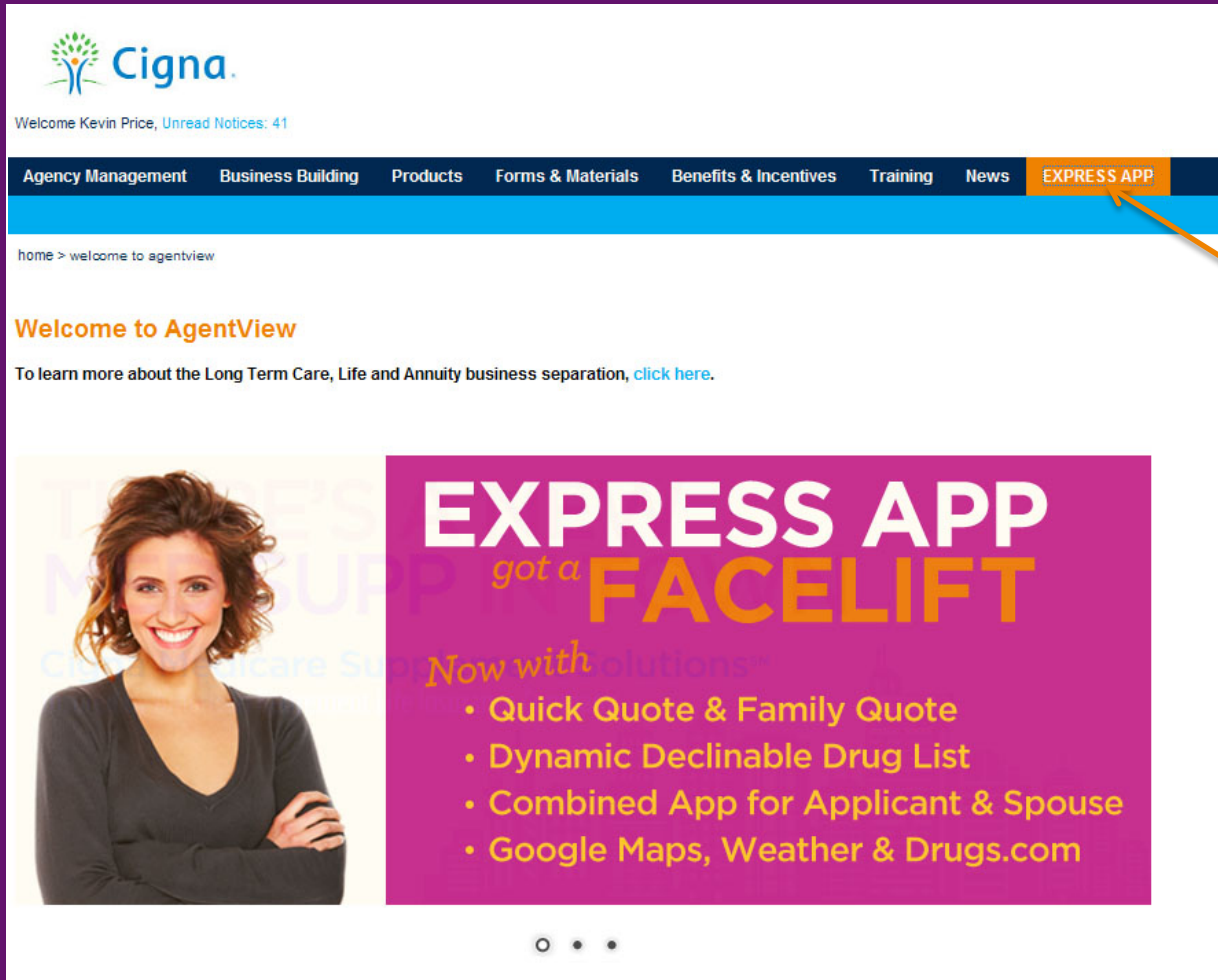
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LOGGING IN FROM AGENTVIEW



The screenshot shows the Cigna AgentView dashboard. At the top left is the Cigna logo. Below it, a welcome message reads "Welcome Kevin Price, Unread Notices: 41". A dark blue navigation bar contains links for "Agency Management", "Business Building", "Products", "Forms & Materials", "Benefits & Incentives", "Training", "News", and "EXPRESS APP". The "EXPRESS APP" link is highlighted in orange and pointed to by an orange arrow. Below the navigation bar, a breadcrumb trail shows "home > welcome to agentview". The main content area features a "Welcome to AgentView" heading and a link to learn more about Long Term Care, Life and Annuity business separation. Below this is a large promotional banner for the "EXPRESS APP" with the headline "got a FACELIFT" and a list of features: "Quick Quote & Family Quote", "Dynamic Declinable Drug List", "Combined App for Applicant & Spouse", and "Google Maps, Weather & Drugs.com". The banner includes a photo of a smiling woman and a "Now with solutions" tagline.

Log into AgentView and click on the Express App link to get started.

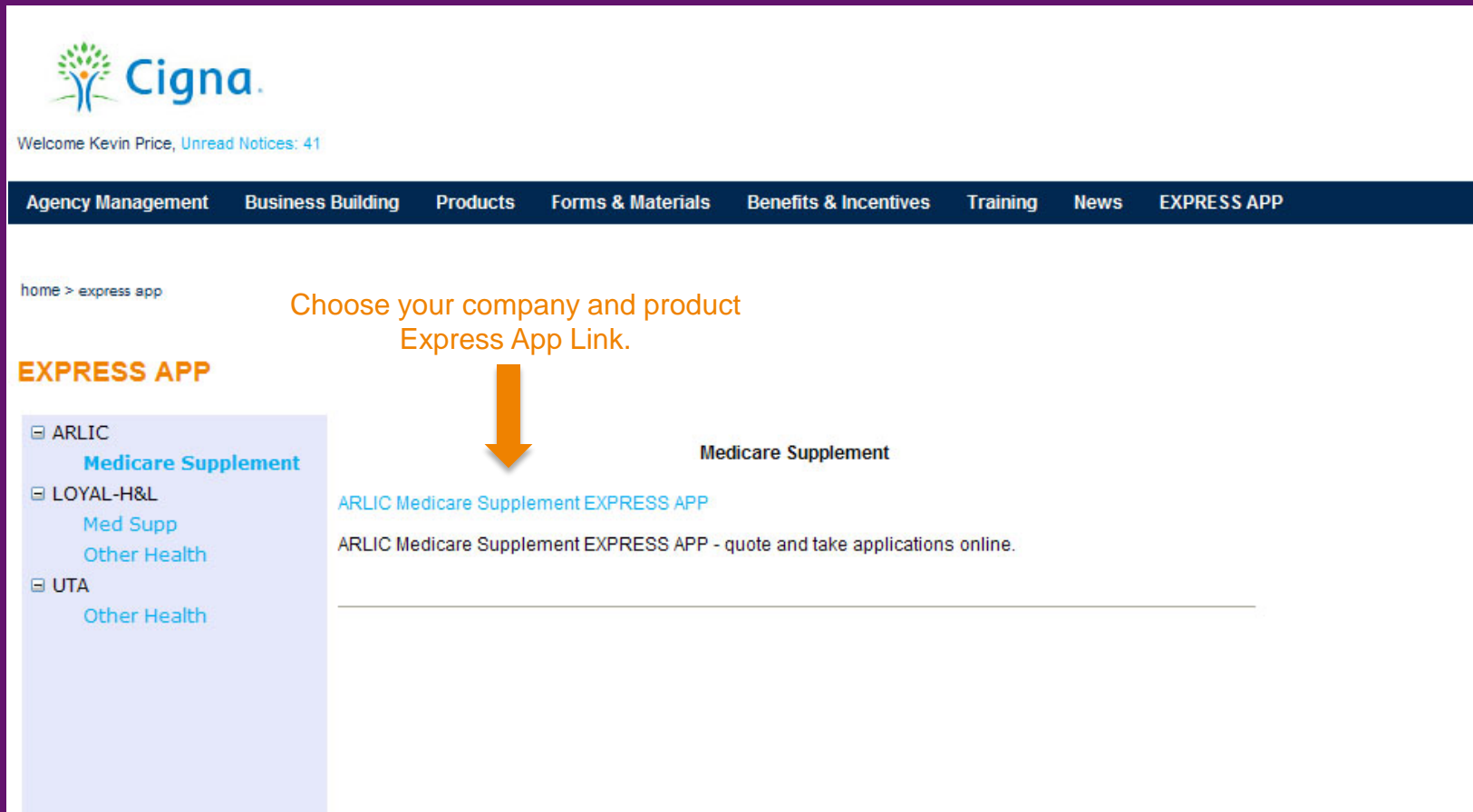
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CHOOSE YOUR PRODUCT



The screenshot shows the Cigna Express App interface. At the top, the Cigna logo is displayed. Below it, a welcome message reads "Welcome Kevin Price, Unread Notices: 41". A dark blue navigation bar contains the following links: Agency Management, Business Building, Products, Forms & Materials, Benefits & Incentives, Training, News, and EXPRESS APP. The main content area has a breadcrumb trail "home > express app". On the left, under the heading "EXPRESS APP", there is a sidebar menu with expandable sections: ARLIC (Medicare Supplement), LOYAL-H&L (Med Supp, Other Health), and UTA (Other Health). An orange arrow points from the text "Choose your company and product Express App Link." to the "Medicare Supplement" link under the ARLIC section. To the right of the arrow, the text "Medicare Supplement" is displayed. Below this, the link "ARLIC Medicare Supplement EXPRESS APP" is shown, followed by the text "ARLIC Medicare Supplement EXPRESS APP - quote and take applications online."

Choose your company and product
Express App Link.

EXPRESS APP

- ARLIC
 - Medicare Supplement
- LOYAL-H&L
 - Med Supp
 - Other Health
- UTA
 - Other Health

Medicare Supplement

[ARLIC Medicare Supplement EXPRESS APP](#)

ARLIC Medicare Supplement EXPRESS APP - quote and take applications online.

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Setup your profile by entering your agent information into the required fields.

Click 'Verify' to make sure the required fields have been correctly filled in.

When you are finished, click 'Save'.

Note: You can come back to this screen at any time to update your information.



Agent Setup

Agent Number	<input type="text" value="Agent007"/>			Phone	Ext	Alt. Phone
	<input type="text" value="Agent007"/>			<input type="text" value="(555) 123-4567"/>	<input type="text"/>	<input type="text"/>
First Name	MI	Last Name		E-Mail Address		
<input type="text" value="John"/>	<input type="text"/>	<input type="text" value="Doe"/>		<input type="text" value="john.doe@cigna.com"/>		
Address				Verify E-Mail Address		
<input type="text"/>				<input type="text" value="john.doe@cigna.com"/>		
Address 2				<input checked="" type="checkbox"/> Notify me when client views a proposal		
<input type="text"/>				Agency Name		
City				State	Zip Code	
<input type="text" value="Austin"/>				<input type="text" value="TX"/>	<input type="text" value="78717"/>	
<input type="button" value="CANCEL"/>				<input type="button" value="VERIFY PAGE"/>		<input type="button" value="SAVE"/>

Welcome



CUT PAPERWORK

with **EXPRESS APP!**

Cigna Medicare Supplement SolutionsSM

Cigna Supplemental SolutionsSM

Cancer and Heart Attack & Stroke
with Specified Disease
Hospital/Surgical Fixed Indemnity

QUOTE/APPLY

Get Started

My **EXPRESS APPs**



Click the 'Get Started' button to begin the quote.

Note: You may also view uncompleted, saved applications, and sent proposals by clicking on 'My EXPRESS APPs'.

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QUICK QUOTE: FAMILY QUOTE

Enter the applicant's information into the fields.

You can add a spouse and/or child(ren) to the plan by clicking the Family Quote button.

To continue without adding additional family members, click the Quick Quote button.

The screenshot shows a web form titled "Start a Quote" with a close button (X) in the top right corner. The form contains the following fields:

- Zip: 78717
- DOB: 08/16/1943
- Age: 69
- Gender: Male (dropdown menu)
- Tobacco: N (dropdown menu)

Below the form, there are two buttons: "Family Quote" and "Quick Quote". Two orange arrows originate from a single point above the space between the buttons and point down to each button.

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SELECTING PRODUCTS

Simply check the green boxes for the products that you wish to add.

Click the 'Brochure' icon to view the product's brochure.

You can click the Family icon to add additional family members to the plan and adjust the quote.

The screenshot displays the 'EXPRESS APP' interface for Cigna. At the top, a progress bar shows four steps: 'General Info' (completed), 'Choose Plan' (active), 'Complete Application', and 'Review & Accept'. The user is 'Applicant 66' from 'AUSTIN, TX', with an 'Initial' amount of '\$155.21'. The main section is titled 'Products' and features a 'Send Proposal' button. Below this, there are three product options, each with a green checkmark icon in a box. The first product is 'Medicare Supplement', described as 'Private health insurance designed to supplement original Medicare Insured by American Retirement Life Insurance Company'. It has a 'Plan F' dropdown and a monthly cost of '\$108.81'. Below this, there are four plan options: 'Plan A \$88.29', 'Plan F \$108.81' (selected), 'Plan G \$93.63', and 'Plan N \$74.56'. The second product is 'Whole Life', with a '\$5,000' dropdown and a cost of '\$26.40'. A note below it states: 'You must be AML certified prior to submitting Whole Life. Please go to <http://www.LIMRA.com> to complete the required course.' The third product is 'Cancer - First Diagnosis', described as 'Provide lump sum cash benefits to cover first diagnosis of cancer & recurrence of invasive cancer Insured by Loyal American Life Insurance Company', with a '\$5,000' dropdown and a cost of '\$11.60'. A search bar for 'Declinable Drug List for Applicant' is also present.

Product	Plan	Monthly Cost
Medicare Supplement	Plan F	\$108.81
Whole Life	\$5,000	\$26.40
Cancer - First Diagnosis	\$5,000	\$11.60

This shows the total initial amount, including all policy and application fees.

Look here to view the monthly total of the selected products.

Add riders, such as Whole Life, by clicking the check box and selecting a benefit amount.

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SEARCH DECLINABLE DRUG LIST

Search the Declinable Drug list by either condition or medication name.

Note: Some products may not be available based on the applicant's information or because those products are already included with selected product.

The screenshot displays the 'EXPRESS APP' interface. At the top, a progress bar shows four steps: 'General Info' (completed), 'Choose Plan' (active), 'Complete Application', and 'Review & Accept'. The user is identified as 'Applicant 67'. Below the progress bar, there is a 'Products' sidebar on the left and a main content area. The 'Products' sidebar has a search bar with the text 'ace' entered, and a dropdown menu showing 'Acetate Megace - Cancer' and 'Megestrol Acetate - Cancer'. The main content area features a 'Send Proposal' button, a dropdown menu set to 'EFT', and a dropdown menu set to 'Monthly'. Below these, there are two product listings: 'Cancer - First Diagnosis' and 'Heart - First Diagnosis'. Each listing includes a description of the benefit and a dropdown menu set to '\$5,000'. The 'Cancer - First Diagnosis' listing also mentions 'Insured by Loyal American Life Insurance Company'.

EXPRESS APP

Applicant 67

General Info Choose Plan Complete Application Review & Accept

Products

Send Proposal EFT Monthly

ace

Acetate Megace - Cancer

Megestrol Acetate - Cancer

Cancer - First Diagnosis
Provide lump sum cash benefits to cover first diagnosis of cancer & reoccurrence of invasive cancer
Insured by Loyal American Life Insurance Company \$5,000

Heart - First Diagnosis
Provide lump sum cash benefits to cover heart conditions & stroke
Insured by Loyal American Life Insurance Company \$5,000

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SEND, SAVE, & COMPLETE

You may send your proposal to your client by clicking 'Send Proposal'.

The screenshot displays the Express APP interface. At the top, there's a 'Products' sidebar on the left. The main area contains a 'Send Proposal' button, a dropdown menu set to 'EFT', another dropdown set to 'Monthly', and a price of '\$39.10'. Below this, there's a checkbox for 'Specified Disease Rider' and a dropdown set to '\$5,000' with a price of '\$1.62'. At the bottom of the form, there are three buttons: 'Save', 'Complete Application', and a 'Complete Application' button. Below the form, there's a map of Texas and a weather forecast for Austin, TX. The weather forecast shows a current temperature of 74°F, a 'Feels Like' temperature of 74°F, humidity of 89%, and wind of SSW at 9 mph. It also includes links for 'Get the 10 day forecast', 'Severe Weather', 'Airport Delays', 'Beach Conditions', and 'Pollen Reports'. To the right of the weather forecast is a 'Drugs.com' section with a 'Drug Information Search' box and a 'Go' button.

Not ready to apply?
Click 'Save'.

Express APP
includes additional
agent tools to better
engage your client
and easily search
for drug
information.

When ready to
proceed, click
'Complete
Application'.

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COMPLETING THE APP

When proceeding to the application, a pop-up window will prompt you to enter the applicant's name and information into the fields.

The screenshot shows the 'PRESS APP' interface. At the top, there's a progress bar with three steps: 'Choose Plan' (active), 'Complete Application', and 'Review & Accept'. The user is 'Applicant 69' with the initial 'AUSTIN'. A 'Send Proposal' button is visible. Below it, a pop-up window titled 'Information Required' prompts for applicant details. The fields are: First Name (John), Last Name (Smith), Gender (M), DOB (08/16/1943), Age (69), Tobacco (N), and Student (N). There are 'Cancel' and 'Continue' buttons. Below the pop-up, a 'Product Not Available' message is shown for 'Affordable Health Benefits'. At the bottom, there are 'Save' and 'Complete Application' buttons.

First	Last	Gender	DOB	Age	Tobacco (Last 5 Years)	Student (Full Time)
*Applicant John	Smith	M	08/16/1943	or 69	N	N

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COMPLETING THE APP (CONTINUED)

Now you can complete the entire application online.

Complete the information in each tab.

Intuitive logic verifies each page for completion to help reduce errors and missing information leading to delays in policy issue.

The screenshot displays the 'EXPRESS APP' interface for John Doe 93 in Austin, TX. The progress bar at the top indicates the 'Complete Application' step is active. The main content area has two tabs: 'General' and 'Med Supp & Whole Life'. Under the 'General' tab, there are three sub-tabs: 'Applicant', 'EFT', and 'ARLIC HIPAA'. The 'Applicant' sub-tab is selected, showing a form with fields for First Name (John), MI, Last Name (Doe), SSN, DOB (02/02/1920), Height, Weight, Daytime Phone, Evening Phone, State of Birth (a dropdown menu), Medicare Card #, Primary Beneficiary, Relationship, Contingent Beneficiary, Relationship, Resident Street Address (No PO Box), City (Austin), State (TX), and ZIP (78717). On the right side of the form, there are three icons: a question mark, a save icon, and a home icon. Below these icons is an 'Accept' button. An orange arrow points from the 'Applicant' sub-tab to the 'Complete the information in each tab' text. Another orange arrow points from the 'Accept' button to the 'Use these buttons for:' text.

Use these buttons for:

- Resource Information
- Save Application
- Return to Home Screen

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REVIEW, ACCEPT, & SUBMIT

Review the chosen products and click the 'Accept & Submit' button to submit the application.

Agent Acceptance

I hereby certify that I have accurately recorded in this application all of the information known to me and as supplied by the applicant. The applicant has read or had read to him or her the completed application. I also certify that this application **Does/Does Not** replace or change any existing critical illness coverage. ☐ Does ☐ Does Not

I certify that I have provided the Applicant with the documents outlined in the Applicant's Statements and Agreements. I further certify that I have delivered the documents to the Applicant (check all that apply, must select at least one): ☐ Yes

Select:
☐ In Person ☐ By Mail ☐ Email ☐ Fax

Delivery Date (MM/DD/YYYY)

Was the Application completed by you in the Applicant's physical presence? ☐ Yes ☐ No

Was the Application completed by you over the phone? ☐ Yes ☐ No

Effective Date Request Requested Effective Date (mm/dd/yyyy)
Date of Approval

Complete the Phone Verification (PV) now and get the policy issued faster!! Simply call 866-825-4822 Mon-Fri, 8am to 6pm with your applicant and write your PV Case # in the space provided

Has a Phone Verification been completed? ☐ Yes ☐ No

Accept & Submit

- Application goes directly into our workflow process.
- No rekeying of information needed!
- Clean cases issued in 2-3 days. Agent receives advance commission payments the next day.

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Thank you for your business!

We appreciate the opportunity to serve you and your clients

Dear
@WritingAgentName1@WritingAgentName2,

Thank you for your recent Cigna application for @ProductName, insured by Loyal American Life Insurance Company. At the time of application, agents are required to provide applicants:

1. An Outline of Coverage and other required forms.
2. ["A Guide to Health Insurance for People with Medicare"](#).

The company will confirm receipt of these items by the applicant during our telephone interview.

You can view your client's completed application and the applicable Outline of Coverage on [AgentView](#) in the "Notices" section.

If you have questions about your client's recently submitted application, please log on to [AgentView](#) or contact our **New Business Department** at **877.454.0923**

You will receive an email for each policy for which your client has applied.

For privacy protection, please do not include personal information such as your social security number, date of birth or financial account details in any email.

GO YOU.



With Cigna Supplemental Benefits you can expect:

- Fast New Business processing
- Prompt claim payments
- Timely commission payments
- Online forms and policy information via [AgentView](#)
- Financial stability

Agent receives email to log into AgentView to view client application.

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CLIENT EMAIL CONFIRMATION



THANK YOU
for your business!

Congratulations on choosing
Cigna Supplemental SolutionsSM
Insured by American Retirement Life Insurance Company

Dear @ClientFirstname @ClientLastname,

Thank you for your recent application for Cigna @ProductName. Attached you will find a copy of your application, which we encourage you to review for accuracy.

The attached application is password protected to safeguard your privacy. The password necessary to view the application is your date of birth and the last four digits of your Social Security Number. When prompted for the password, enter your date of birth and the last four digits of your SSN in the following format:

MMDDYYYYSSN

For example: If your date of birth is April 2, 1943 and the last four digits of your SSN are 1234, enter password as: 040219431234 (do not use dashes or slashes).

If you have not already done so, please contact our Phone Verification (PV) unit as soon as possible to complete the application process.

PV Unit: 866.825.4822

If you have any questions or need to make any corrections to your application, please contact our **Client Services Department at 866.459.4272**

You will receive an email for each policy for which you have applied.

For privacy protection, please do not include personal information such as a social security number, date of birth or financial account details in any email.

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The client receives a password protected email with a copy of their completed application and all required forms (if customer email is provided).

If the phone verification was not completed, the email will encourage the client to do so.

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- Start with the iPad, finish with the iPad or the desktop
- Option to add a spouse during the application process
- Option to add other products on the fly (Cancer, Heart, etc.)
- Includes all supporting agent resources at the click of a button
 - Medicare Supplement Solutions Agent Guide
 - Supplemental Solutions Agent Guide
 - Declinable Drug List
 - *CMS Guide to Health Insurance*
 - FAQ's

Log into EXPRESS APP from your iPad and click the download/activate button.

THANK YOU

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