

PRODUCT AVAILABILITY CHART

Products as of 8/1/2019

All product and state availability subject to change.

State	Med Supp	FCCH	FCHI	CT	AT	IWL
Alabama	●	●	◆	●	●	●
Alaska	●	●	◆	●	●	●
Arizona	●	●	◆	●	●	●
Arkansas	●	●	◆	●	●	●
California	●	●		●	●	●
Colorado	●	●	◆	●	●	●
Connecticut	●	●		●	●	●
Delaware	●	●	◆	●	●	●
D.C.	●	●	◆	●	●	●
Florida	●	●	◆	●	●	
Georgia	●	●	◆	●	●	●
Hawaii	●	●	◆	●	●	●
Idaho	●	●		●	●	●
Illinois	●	●	◆	●	●	●
Indiana	●	●	◆	●	●	●
Iowa	●	●	◆	●	●	●
Kansas	●	●	◆	●	●	●
Kentucky	●	●	◆	●	●	●
Louisiana	●	●	◆	●	●	●
Maine	●	●	◆	●	●	●
Maryland	●	●	◆	●	●	●
Massachusetts		●	◆		●	●
Michigan	●	●	◆	●	●	●
Minnesota	●	●	◆		●	●
Mississippi	●	●	◆	●	●	●
Missouri	●	●	◆	●	●	●

State	Med Supp	FCCH	FCHI	CT	AT	IWL
Montana	●	●	◆	●	●	
Nebraska	●	●	◆	●	●	●
Nevada	●	●	◆	●	●	●
New Hampshire	●	●		●		●
New Jersey	●	●	◆		●	●
New Mexico	●	●	◆	●	●	●
New York	Not available					
North Carolina	●	●	◆	●	●	●
North Dakota	●	●	◆	●	●	●
Ohio	●	●	◆	●	●	●
Oklahoma	●	●	◆	●	●	●
Oregon	●	●	◆	●	●	●
Pennsylvania	●	●	◆	●	●	●
Rhode Island	●	●	◆	●	●	●
South Carolina	●	●	◆	●	●	●
South Dakota	●	●	◆	●	●	●
Tennessee	●	●	◆	●	●	●
Texas	●	●	◆	●	●	●
Utah	●	●			●	●
Vermont	●	●	◆	●	●	●
Virginia	●		◆			●
Washington	●	●	◆	●	●	●
West Virginia	●	●	◆	●	●	●
Wisconsin	●	●	◆	●	●	●
Wyoming	●	●	◆	●	●	●

● = Express App
◆ = Exp App not available

Med Supp = Medicare Supplement
FCCH = Flexible Choice Cancer and Heart Attack & Stroke
IWL = Individual Whole Life (Issue age 50-85; Benefit amount \$2k-\$25k for all states available)

FCHI = Flexible Choice Hospital Indemnity
CT = Cancer Treatment

AT = Accident Treatment

All products insured by American Retirement Life Insurance Company, Cigna Health and Life Insurance Company or Loyal American Life Insurance Company.



PRODUCT AVAILABILITY CHART

Medicare Supplement as of 8/1/2019

All product and state availability subject to change.

State	ARLIC	CHLIC	LOYAL	HHD	STD II & III ¹	CP ²
Alabama	A, F, G, N	A, F, HDF, G, N		•	•	•
Alaska			A, F, G, N	•	•	•
Arizona	A, F, G, N	A, F, HDF, G, N		•	•	•
Arkansas	A, F, G, N			•	•	•
California			A, F, G, N			•
Colorado	A, F, G, N	A, F, HDF, G, N		•	•	•
Connecticut		A, F, HDF, G, N		•	•	•
Delaware	A, F, G, N			•	•	•
D.C.			A, F, G, N	•		•
Florida	A, F, G, N					•
Georgia	A, F, G, N	A, F, HDF, G, N		•	•	•
Hawaii			A, F, G, N			◆
Idaho		A, F, HDF, G, N				•
Illinois	A, F, G, N	A, F, HDF, G, N		•	•	•
Indiana	A, F, G, N	A, F, HDF, G, N		•	•	•
Iowa		A, F, HDF, G, N		•	•	•
Kansas	A, F, G, N	A, F, HDF, G, N		•	•	◆
Kentucky	A, F, G, N	A, F, HDF, G, N		•		•
Louisiana		A, F, HDF, G, N		•	•	•
Maine			A, F, G, N	•		•
Maryland	A, F, G, N	A, F, HDF, G, N		•	•	•
Massachusetts	Not available					
Michigan		A, F, HDF, G, N		•		•
Minnesota		Non-standard				•
Mississippi	A, F, G, N	A, F, HDF, G, N		•	•	•
Missouri		A, F, HDF, G, N		•	•	•

◆ = No presale discussion
HHD = Household discount

STD II & III = Standard II and III rates
CP = Customer value-add programs

State	ARLIC	CHLIC	LOYAL	HHD	STD II & III ¹	CP ²
Montana	A, F, G, N			•	•	•
Nebraska	A, F, G, N			•	•	•
Nevada		A, F, HDF, G, N		•		•
New Hampshire	A, F, G, N			•	•	•
New Jersey		A, C, F, HDF, G, N		•		•
New Mexico	A, F, G, N			•		•
New York	Not available					
North Carolina	A, F, G, N	A, F, HDF, G, N		•	•	•
North Dakota	A, F, G, N			•		•
Ohio	A, C, F, G, N	A, F, HDF, G, N		•	•	•
Oklahoma	A, F, G, N	A, F, HDF, G, N		•	•	•
Oregon			A, B, C, D, F, G, N	•		•
Pennsylvania	A, B, F, G, N	A, B, F, HDF, G, N		•	•	•
Rhode Island	A, F, G, N			•	•	•
South Carolina	A, F, G, N	A, F, HDF, G, N		•	•	•
South Dakota	A, F, G, N	A, F, HDF, G, N		•	•	•
Tennessee		A, F, HDF, G, N		•		•
Texas	A, F, G, N	A, F, HDF, G, N		•	•	•
Utah		A, F, HDF, G, N		•		•
Vermont			A, F, G, N			•
Virginia	A, F, G, N			•	•	•
Washington			A, F, G, N	•		•
West Virginia	A, F, G, N			•	•	•
Wisconsin	Non-standard	Non-standard		•	•	•
Wyoming	A, F, G, N			•	•	•

1. ARLIC only
2. CHLIC CP does not include Silver&Fit

All products insured by American Retirement Life Insurance Company, Cigna Health and Life Insurance Company or Loyal American Life Insurance Company.



PRODUCT AVAILABILITY CHART

Flexible Choice Cancer and Heart Attack & Stroke as of 8/01/2019

All product and state availability subject to change.

State	CBase	HBase	CR	HR	LSC	LSH	HI	ICU	HICU	ROP	GR	IA	BA
Alabama	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Alaska	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Arizona	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Arkansas	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
California	●*	●*	●	●	●	●	●	●	●	●	●	18-64	\$10k-\$100k
Colorado	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Connecticut	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Delaware	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
D.C.	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Florida	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Georgia	●	●	●	●	●	●	●	●	●	●	●	18-99	Cancer \$5k-\$30k Hrt/Strk \$5k-\$100k
Hawaii	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Idaho	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Illinois	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Indiana	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Iowa	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Kansas	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Kentucky	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Louisiana	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Maine	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Maryland	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Massachusetts	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Michigan	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Minnesota	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Mississippi	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Missouri	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k

● = Express App
* = Combo application

CBase = Cancer Base
HBase = Heart Base
CR = Cancer Recurrence
IA = Issue Age

HR = Heart & Stroke Restoration
LSC = Lump Sum Cancer
LSH = Lump Sum Heart/Stroke
BA = Benefit Amount

HI = Hospital Indemnity
ICU = Intensive Care Unit
HICU = Hospital and Intensive Care Unit

ROP = Return of Premium
GR = Group Rates

State	CBase	HBase	CR	HR	LSC	LSH	HI	ICU	HICU	ROP	GR	Issue Age	Benefit Amt
Montana	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Nebraska	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Nevada	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
New Hampshire	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
New Jersey	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
New Mexico	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
New York	Not Available												
North Carolina	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
North Dakota	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Ohio	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Oklahoma	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Oregon	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Pennsylvania	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Rhode Island	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
South Carolina	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$25k-\$100k
South Dakota	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Tennessee	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Texas	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Utah	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Vermont	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Virginia	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Washington	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$25k-\$100k
West Virginia	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Wisconsin	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Wyoming	●*	●*	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k



All products insured by Loyal American Life Insurance Company.

CSB-9-0014 ©2019 Cigna. Some content provided under license. For agent use only.

PRODUCT AVAILABILITY CHART

Flexible Choice Hospital Indemnity (Ages 50-85) as of 8/1/2019

All product and state availability subject to change.

State	Base	LSC	LSH	SD	AB
Alabama	◆	◆	◆	◆	◆
Alaska	◆	◆	◆	◆	◆
Arizona	◆	◆	◆	◆	◆
Arkansas	◆	◆	◆	◆	◆
California	Not available				
Colorado	◆	◆	◆	◆	◆
Connecticut	Not available				
Delaware	◆	◆	◆	◆	◆
D.C.	◆				
Florida	◆	◆	◆	◆	◆
Georgia	◆	◆*	◆	◆	◆
Hawaii	◆	◆	◆	◆	◆
Idaho					
Illinois	◆	◆	◆	◆	◆
Indiana	◆	◆	◆	◆	◆
Iowa	◆	◆	◆	◆	◆
Kansas	◆	◆	◆	◆	◆
Kentucky	◆	◆	◆	◆	◆
Louisiana	◆	◆	◆	◆	◆
Maine	◆	◆	◆	◆	◆
Maryland	◆	◆	◆	◆	◆
Massachusetts	◆				
Michigan	◆	◆	◆	◆	◆
Minnesota	◆	◆	◆	◆	◆
Mississippi	◆	◆	◆	◆	◆
Missouri	◆	◆	◆	◆	◆

State	Base	LSC	LSH	SD	AB
Montana	◆	◆	◆	◆	◆
Nebraska	◆	◆	◆	◆	◆
Nevada	◆	◆	◆	◆	◆
New Hampshire	Not Available				
New Jersey	◆				
New Mexico	◆	◆	◆	◆	◆
New York	Not available				
North Carolina	◆	◆	◆	◆	◆
North Dakota	◆	◆	◆	◆	◆
Ohio	◆	◆	◆	◆	◆
Oklahoma	◆	◆	◆	◆	◆
Oregon	◆	◆	◆	◆	◆
Pennsylvania	◆	◆	◆	◆	◆
Rhode Island	◆	◆	◆	◆	◆
South Carolina	◆	◆	◆	◆	◆
South Dakota	◆	◆	◆	◆	◆
Tennessee	◆	◆	◆	◆	◆
Texas	◆	◆	◆	◆	◆
Utah					
Vermont	◆	◆	◆	◆	◆
Virginia	◆				
Washington	◆				◆
West Virginia	◆	◆	◆	◆	◆
Wisconsin	◆	◆	◆	◆	◆
Wyoming	◆	◆	◆	◆	◆

- = Express App
- ◆ = Exp App not available
- ◆* = First Diagnosis Cancer Rider
- LSC = Lump Sum Cancer
- LSH = Lump Sum Heart/Stroke
- SD = Specified Disease
- AB = Accident Benefit

All products insured by Loyal American Life Insurance Company.



PRODUCT AVAILABILITY CHART

Cancer Treatment as of 06/01/2019

All product and state availability subject to change.

State	Base	LSC	LSH	HI	ICU	HIICU	ROP	GR	IA	BA
Alabama	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Alaska	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Arizona	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Arkansas	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
California	●	●	●	●	●	●	●	●	18-64	\$5k-\$100k
Colorado	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Connecticut	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Delaware	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
D.C.	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Florida	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Georgia	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Hawaii	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Idaho	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Illinois	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Indiana	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Iowa	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Kansas	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Kentucky	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Louisiana	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Maine	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Maryland	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Massachusetts	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Michigan	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Minnesota	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Mississippi	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Missouri	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k

State	Base	LSC	LSH	HI	ICU	HIICU	ROP	GR	IA	BA
Montana	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Nebraska	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Nevada	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
New Hampshire	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
New Jersey										
New Mexico	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
New York	Not Available									
North Carolina	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
North Dakota	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Ohio	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Oklahoma	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Oregon	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Pennsylvania	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Rhode Island	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
South Carolina	●	●	●	●	●	●	●	●	18-99	\$25k-\$100k
South Dakota	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Tennessee	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Texas	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Utah										
Vermont	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Virginia										
Washington	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
West Virginia	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Wisconsin	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Wyoming	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k

- = Express App
- LSC = Lump Sum Cancer
- LSH = Lump Sum Heart/Stroke
- HI = Hospital Indemnity
- ICU = Intensive Care Unit
- HIICU = Hospital and Intensive Care Unit
- ROP = Return of Premium
- GR = Group Rates
- IA = Issue Age
- BA = Benefit Amount

All products insured by Loyal American Life Insurance Company.



PRODUCT AVAILABILITY CHART

Accident Treatment as of 08/01/2019

All product and state availability subject to change.

State	Base	LSC	LSH	HI	ICU	HIICU	ROP	GR	IA
Alabama	●	●	●	●	●	●	●	●	0-74
Alaska	●	●	●	●	●	●	●	●	0-74
Arizona	●	●	●	●	●	●	●	●	0-74
Arkansas	●	●	●	●	●	●	●	●	0-74
California	●	●	●	●	●	●	●	●	18-64
Colorado	●						●	●	18-74
Connecticut	●							●	0-74
Delaware	●	●	●	●	●	●	●	●	0-74
D.C.	●						●	●	0-74
Florida	●								18-74
Georgia	●	●		●	●	●		●	0-74
Hawaii	●	●	●	●	●	●	●	●	0-74
Idaho	●	●					●	●	0-74
Illinois	●			●	●	●		●	0-74
Indiana	●						●	●	0-74
Iowa	●	●	●	●	●	●	●	●	0-74
Kansas	●	●	●				●	●	0-74
Kentucky	●	●	●	●	●	●	●	●	0-74
Louisiana	●	●	●	●	●	●		●	0-74
Maine	●	●	●	●	●	●	●	●	0-74
Maryland	●	●	●	●	●	●	●	●	18-74
Massachusetts	●	●						●	18-74
Michigan	●	●	●	●	●	●	●	●	0-74
Minnesota	●	●	●	●	●	●	●	●	18-74
Mississippi	●	●	●	●	●	●	●	●	0-74
Missouri	●						●	●	0-74

State	Base	LSC	LSH	HI	ICU	HIICU	ROP	GR	Issue Age
Montana	●	●	●	●	●	●	●	●	0-64
Nebraska	●	●	●	●	●	●	●	●	0-74
Nevada	●	●	●	●	●	●	●	●	0-74
New Hampshire									
New Jersey	●							●	18-64
New Mexico	●	●	●	●	●	●	●	●	0-74
New York	Not Available								
North Carolina	●	●	●	●	●	●	●	●	0-74
North Dakota	●							●	0-74
Ohio	●	●	●	●	●	●	●	●	18-74
Oklahoma	●	●	●	●	●	●	●	●	0-74
Oregon	●	●	●	●	●	●	●	●	0-74
Pennsylvania	●							●	0-74
Rhode Island	●	●	●	●	●	●	●	●	0-74
South Carolina	●	●	●	●	●	●	●	●	0-74
South Dakota	●	●	●	●	●	●	●	●	0-74
Tennessee	●							●	0-74
Texas	●							●	0-74
Utah	●	●	●	●	●	●	●	●	18-74
Vermont	●	●	●		●		●	●	0-74
Virginia									
Washington	●							●	0-74
West Virginia	●	●	●	●	●	●	●	●	0-74
Wisconsin	●	●	●	●	●	●	●	●	0-74
Wyoming	●	●	●	●	●	●	●	●	0-74

● = Express App LSC = Lump Sum Cancer HI = Hospital Indemnity HIICU = Hospital and Intensive Care Unit GR = Group Rates
 LSH = Lump Sum Heart/Stroke ICU = Intensive Care Unit ROP = Return of Premium IA = Issue Age

All products insured by Loyal American Life Insurance Company.

