MORE THAN A POLICY

MORE FOR YOU

Cigna Medicare Supplement Solutions®
Insured by American Retirement Life Insurance Company

Together, all the way.®

Cigna®

Additional programs, discounts and services are available with the purchase of a Medicare Supplement insurance policy, insured by American Retirement Life Insurance Company. This is a solicitation for value-added programs and services available with an insurance policy. An insurance agent will contact you. **Our company and agents are not connected with or endorsed by the U.S. Government or the federal Medicare program.**

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We're more than an insurance company and we offer more than just an insurance policy. You deserve to live a healthy, happy life and we're committed to helping you. Take a look at the additional programs, discounts and services available to you as our Medicare Supplement insurance policyholder.[1]

Feel your best with the Silver&Fit® Program

As you get older, living an active and healthy lifestyle may be more challenging. This doesn't mean that it can't be fun and rewarding. As one of our Medicare Supplement policyholders, you'll have access to the Silver&Fit Program, which offers easy-to-use tools and resources that can help keep you engaged and highly motivated while achieving your health and fitness goals.

Make a friend at a gym near you.

A great way to stick to your fitness plan is to surround yourself with like-minded individuals who are striving toward the same goals as you. For $25 per benefit year, you'll gain access to a large network of fitness facilities, nationwide. Many of the facilities offer group classes, such as yoga and swimming, that are specifically designed for older adults.[2] We want you to get creative with the way you exercise and most of all, have fun!

Bring the gym to your living room.

Don't want to go to a facility? No problem! You can enroll in the Silver&Fit Home Fitness Program for $10 per benefit year and choose up to two Home Fitness Kits each benefit year. These kits may include DVDs, guides or other items to help you get fit on your own terms.

Stay engaged. Stay motivated.

Maintaining a healthy lifestyle is just that–a lifestyle. The Silver&Fit Program includes, at no additional cost, great tools and resources to keep you informed and engaged so that you can make healthy fitness decisions. With the Silver&Fit Program, you'll have access to:

- Healthy Aging materials (online or DVD)
- The Silver Slate® newsletter four times a year
- The Silver&Fit Connected!™ tool, a fun and easy way to track your exercise, either at a facility or through a wearable fitness device or an app, and earn rewards[3]
- Other web tools, including a facility search, health articles, challenges and more

1. Customer programs are not guaranteed insurance benefits with our Medicare Supplement insurance policies and services may be added or discontinued at any time. **A discount program is not insurance and you must pay the program fees.**
2. Services at fitness facilities that call for an added fee are not part of the Silver&Fit Program. Examples of services include, but are not limited to, personal training sessions, tennis lessons and personal coaching among others.
3. Rewards subject to change; purchase of device or app is not included.

The Silver&Fit Program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit and the Silver Slate are federally registered trademarks of ASH.

Cigna Healthy Rewards® offers you more for less

Healthy Rewards[4] is a discount program, available with your Medicare Supplement insurance policy. You can save on health and wellness programs – like Jenny Craig®, Pearle Vision®, Curves® and more.

Vision Network Savings Program.

Receive discounts on routine vision services like exams and eyeglasses at more than 20,000[5] locations nationwide, including national optical retailers such as:

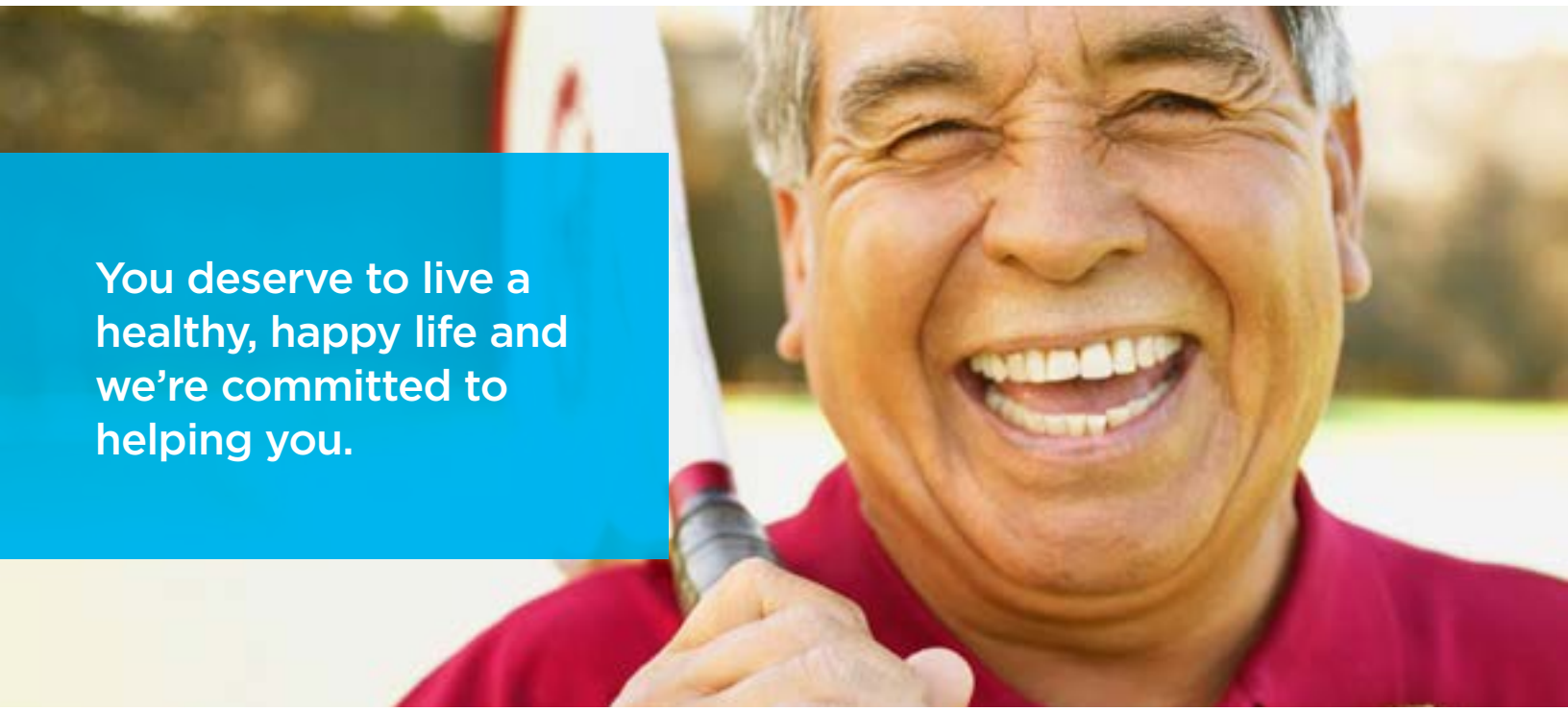
- JCPenney® Optical
- Sears® Optical
- Target® Optical
- Pearle Vision®

Hearing aids and exams.

Receive discounts on name-brand hearing aids from Amplifon (previously HearPO) plus free batteries for two years. Lowest price guarantee – find a local quote for less and Amplifon will beat it by 5%. Plus, get 40% off diagnostic services and testing at more than 3,500[5] locations nationwide.

Additional discounts include:

- Save up to 25% off chiropractic, acupuncture and massage services.
- Save up to 30% off weight and nutrition programs, including Jenny Craig® and more.
- Discounts also apply to natural supplements, Lasik vision correction, and over-the-counter wellness items!



4. Healthy Rewards programs are separate from your Medicare Supplement insurance benefits. **A discount program is NOT insurance, and you must pay the entire discounted charge.** Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. Participating providers are independent contractors who are solely responsible for any care or services provided.
5. As of 9/1/2014.

Extras to manage your health

A nurse when you need one.

Get answers now. Call our toll-free, 24-hour Health Information Line to talk to a trained nurse. Whether it is guidance on medical treatment, or assistance with a health question, you can call the Health Information Line and get live support 24 hours a day, seven days a week.

View and manage your policy, anytime.

Customers can log in online at anytime to view their claims and explanation of benefits (EOBs); access policy and coverage details; set up automatic payments; print a temporary ID card and much more.

For more information about what you can expect with our Medicare Supplement policy, contact:

Agent name and info

American Retirement Life Insurance Company, PO Box 26580, Austin, TX 78755-0580, (866) 459-4272.
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