

SUPPLEMENTAL BENEFITS PRODUCT AVAILABILITY CHART

as of 1/1/2019



Insured by American Retirement Life Insurance Company, Cigna Health and Life Insurance Company or Loyal American Life Insurance Company.

	Medicare Supplement ARLIC/LOYAL					Medicare Supplement CHLIC				Indiv. Whole Life LOYAL
	Company	Plans	HHD	STD II&III	CP	Company	Plans	HHD	CP*	
Alabama	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Alaska	LOYAL	A, F, G, & N	●		●					●
Arizona	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Arkansas	ARLIC	A, F, G, & N	●	●	●					●
California	LOYAL	A, F, G, & N			●					●
Colorado	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Connecticut						CHLIC	A, F, HDF, G, & N	●	●	●
Delaware	ARLIC	A, F, G, & N	●	●	●					●
D.C.	LOYAL	A, F, G, & N	●		●					●
Florida	ARLIC	A, F, G, & N			●					●
Georgia	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Hawaii	LOYAL	A, F, G, & N			◆					●
Idaho						CHLIC	A, F, HDF, G, & N		●	●
Illinois	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Indiana	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Iowa						CHLIC	A, F, HDF, G, & N	●	●	●
Kansas	ARLIC	A, F, G, & N	●	●	◆	CHLIC	A, F, HDF, G, & N	●	◆	●
Kentucky	ARLIC	A, F, G, & N		●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Louisiana						CHLIC	A, F, HDF, G, & N	●	●	●
Maine	LOYAL	A, F, G, & N	●		●					●
Maryland	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Massachusetts										●
Michigan						CHLIC	A, C, F, HDF, G, & N	●	●	●
Minnesota						CHLIC	Non-Standard Plan		●	●
Mississippi	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Missouri						CHLIC	A, F, HDF, G, & N	●	●	●
Montana	ARLIC	A, F, G, & N	●	●	●					●
Nebraska	ARLIC	A, F, G, & N	●	●	●					●
Nevada						CHLIC	A, F, HDF, G, & N	●	●	●
New Hampshire	ARLIC	A, F, G, & N	●	●	●					●
New Jersey						CHLIC	A, C, F, HDF, G, & N	●	●	●
New Mexico	ARLIC	A, F, G, & N	●		●					●
New York						products not available				
North Carolina	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
North Dakota	ARLIC	A, F, G, & N	●		●					●
Ohio	ARLIC	A, C, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Oklahoma	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Oregon	LOYAL	A, B, C, D, F, G, & N	●		●					●
Pennsylvania	ARLIC	A, B, F, G, & N	●	●	●	CHLIC	A, B, F, HDF, G, & N	●	●	●
Rhode Island	ARLIC	A, F, G, & N	●	●	●					●
South Carolina	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
South Dakota	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Tennessee						CHLIC	A, F, HDF, G, & N	●	●	●
Texas	ARLIC	A, F, G, & N	●	●	●	CHLIC	A, F, HDF, G, & N	●	●	●
Utah						CHLIC	A, F, HDF, G, & N	●	●	●
Vermont	LOYAL	A, F, G, & N			●					●
Virginia	ARLIC	A, F, G, & N	●	●	●					●
Washington	LOYAL	A, F, G, & N	●		●					●
West Virginia	ARLIC	A, F, G, & N	●	●	●					●
Wisconsin	ARLIC	Non-Standard Plan	●	●	●	CHLIC	Non-Standard Plan	●	●	●
Wyoming	ARLIC	A, F, G, & N	●	●	●					●

All products and state availability are subject to change.

- = Express App available
- ▲ = Express App NOT available
- ◆ = Cannot discuss pre-sale

- B = Base policy
- HHD = Household discount
- STD II&III = Standard II and III rate classes

CP = Customer Value-Add programs
 *Note: CHLIC Customer Programs do not include Silver&Fit®

SUPPLEMENTAL BENEFITS PRODUCT AVAILABILITY CHART

as of 1/1/2019



Insured by **Loyal American Life Insurance Company.**

	Flexible Choice Cancer								Flexible Choice Heart & Stroke								Cancer Treatment							
	B	CR	LSH	HICU	HI	ICU	ROP	GR	B	HR	LSC	HICU	HI	ICU	ROP	GR	B	LSC	LSH	HICU	HI	ICU	ROP	GR
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	●*	●	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Montana	●*	●	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Nebraska	●*	●	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
Nevada	●*	●	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
New Hampshire	●*	●	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
New Jersey	●*	●	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
New Mexico	●*	●	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●
New York	products 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	●*	●	●	●	●	●	●	●	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●

All products and state availability are subject to change.

● = Express App available

▲ = Express App NOT available

* = Combo application

B = Base policy

CR = Cancer Recurrence

HR = Heart and Stroke Restoration

GR = Group Rates Available

LSC = Lump Sum Cancer

LSH = Lump Sum Heart and Stroke

HICU = Hospital and Intensive Care Unit

HI = Hospital Indemnity

ICU = Intensive Care Unit

ROP = Return of Premium

For Agent Use Only

SUPPLEMENTAL BENEFITS PRODUCT AVAILABILITY CHART

as of 1/1/2019



Insured by **Loyal American Life Insurance Company.**

	Accident Treatment								Accident Expense						
	B	LSC	LSH	HICU	HI	ICU	ROP	GR	B	PT	CAI	CI	DD	VAB	GR
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	●						●	●	●	●	●	●	●	●	
Montana	●	●	●	●	●	●	●	●	●		●	●	●	●	
Nebraska	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Nevada	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
New Hampshire															
New Jersey	●							●							
New Mexico	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
New York	products 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	●	●	●	●	●	●	●	●	●	●	●	●	●	●	

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▲ = Express App NOT available

B = Base policy

LSC = Lump Sum Cancer

LSH = Lump Sum Heart and Stroke

HICU = Hospital and Intensive Care Unit

HI = Hospital Indemnity

ICU = Intensive Care Unit

ROP = Return of Premium

PT = Parent Benefit

CAI = Catastrophic Accidental Injury

CI = Critical Illness Benefit

DD = Declining Deductible Benefit

VAB = Vehicular Accidental Injury Cash Benefit

GR = Group Rates Available

For Agent Use Only