

PRODUCT AVAILABILITY CHART

Products as of 10/11/2021

All product and state availability subject to change.

State	Med Supp	FCCH	FCHI	DVH	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	DVH	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
DVH = Flexible Choice Dental, Vision & Hearing

AT = Accident Treatment
CT = Cancer Treatment



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

PRODUCT AVAILABILITY CHART

Medicare Supplement as of 10/11/2021

All product and state availability subject to change.

State	ARLIC	CHLIC	LOYAL	CNHIC	HHD ₁	STD II & III ₄	CP ₅
Alabama				A, F, G, N	6%/15%	●	●
Alaska			A, F, G, N		7%		●
Arizona	A, F, G, N	A, F, HDF, G, N			7%	●	●
Arkansas	A, F, G, N				7%	●	●
California		A, F, HDF, G, N			6%/11%		●
Colorado				A, F, G, N	6%/15%	●	●
Connecticut		A, F, HDF, G, N			7%		●
Delaware	A, F, G, N				7%	●	●
D.C.			A, F, G, N		7%		●
Florida		A, F, HDF, G, N			3% ₂		●
Georgia		A, F, HDF, G, N			7%		●
Hawaii			A, F, G, N				◆
Idaho		A, F, HDF, G, N					●
Illinois		A, F, HDF, G, N			7%		●
Indiana				A, F, G, N	6%/15%	●	●
Iowa		A, F, HDF, G, N			7%		●
Kansas				A, F, G, N	6%/15%	●	●
Kentucky	A, F, G, N	A, F, HDF, G, N			7% ₃	●	●
Louisiana				A, F, G, N	6%/15%	●	●
Maine			A, F, G, N		7%		●
Maryland				A, F, G, N	6%/15%	●	●
Massachusetts	Not available						
Michigan				A, F, G, N	6%/15%	●	●
Minnesota		Non-standard					●
Mississippi	A, F, G, N	A, F, HDF, G, N			7%	●	●
Missouri		A, F, HDF, G, N			7%		●

◆ = No presale discussion

▼ = CPs not included

HHD = Household discount

STD II & III = Standard II and III rates

CP = Customer value-add programs

Note: Plan F is only available if customer is first Medicare-eligible before 2020.

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

State	ARLIC	CHLIC	LOYAL	CNHIC	HHD ₁	STD II & III ₄	CP ₅
Montana		A, F, HDF, G, N			6%/15%	●	●
Nebraska	A, F, G, N				7%	●	●
Nevada				A, F, G, N	6%/15%	●	●
New Hampshire		A, F, HDF, G, N			6%/15% ₂	●	●
New Jersey		A, C, D, F, HDF, G, N			7%		●
New Mexico		A, F, HDF, G, N			6%/15%	●	●
New York	Not available						
North Carolina				A, F, G, N	6%/15%	●	●
North Dakota		A, F, HDF, G, N			6%/10%		●
Ohio		A, F, HDF, G, N			7%		●
Oklahoma		A, F, HDF, G, N			7%		●
Oregon		A, F, HDF, G, N			6%/11%		▼
Pennsylvania				A, B, F, G, N	6%/15%	●	●
Rhode Island		A, F, HDF, G, N			6%/15%	●	●
South Carolina				A, F, G, N	6%/15%	●	●
South Dakota				A, F, G, N	6%/15%	●	●
Tennessee				A, F, G, N	6%/15%		●
Texas		A, F, HDF, G, N			7%		●
Utah				A, F, G, N	6%/15%	●	●
Vermont		A, F, HDF, G, N					●
Virginia		A, F, HDF, G, N			7%		●
Washington		A, F, HDF, G, N			5% ₂		●
West Virginia		A, F, HDF, G, N			6%/15%	●	●
Wisconsin		Non-standard			7%		●
Wyoming	A, F, G, N				7%	●	●

¹ Multiproduct; Live w/ someone (LWS)/Multiproduct (in PA, LWS = spouse or civil union/domestic partner)

² No affiliates - must be same company. See application for state HHD qualification.

³ CHLIC only

⁴ Check your state's Outline of Coverage for rate class availability

⁵ Silver&Fit™ or Active&Fit™ fitness program availability varies per state.

Consult each state's brochure or value-added brochure for details.



PRODUCT AVAILABILITY CHART

Flexible Choice Cancer and Heart Attack & Stroke as of 10/11/2021

All product and state availability subject to change.

State	CBase	HBase	CR	HR	LSCR	LSHR	HI	ICU	HICU	ROP	AI	SD	RC	CBB	HBB	GR	IA	BA
Alabama	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Alaska	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Arizona	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Arkansas	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
California	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-64	\$10k-\$75k
Colorado	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Connecticut	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Delaware	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
D.C.	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Florida	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Georgia	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	Cancer \$5k-\$30k Hrt/Strk \$5k-\$75k
Hawaii	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Idaho																		
Illinois	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Indiana	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Iowa	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Kansas	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Kentucky	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Louisiana	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Maine	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Maryland	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Massachusetts	●		●													●	18-99	\$5k-\$100k
Michigan	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Minnesota	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Mississippi	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Missouri	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k

State	CBase	HBase	CR	HR	LSCR	LSHR	HI	ICU	HICU	ROP	AI	SD	RC	CBB	HBB	GR	IA	BA
Montana	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Nebraska	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Nevada	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
New Hampshire	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
New Jersey	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
New Mexico	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
New York	Not Available																	
North Carolina	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
North Dakota	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Ohio	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Oklahoma	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Oregon	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Pennsylvania	●	●															18-99	\$5k-\$75k
Rhode Island	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
South Carolina	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$25k-\$75k
South Dakota	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Tennessee	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Texas	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Utah	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$100k
Vermont	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Virginia																		
Washington	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$25k-\$75k
West Virginia	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Wisconsin	●*	●*	●	●	●	●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k
Wyoming		●		●		●	●	●	●	●	●	●	●	●	●	●	18-99	\$5k-\$75k

- = Express App
- ◆ = Exp App not available
- * = Combo application
- 1 Only available with HBase

- CBase = Cancer Base
- HBase = Heart Base
- CR = Cancer Recurrence
- HR = Heart & Stroke Restoration

- LSCR = Lump Sum Cancer Rider
- LSHR = Lump Sum Heart/Stroke Rider
- HI = Hospital Indemnity
- ICU = Intensive Care Unit

- HICU = Hospital and Intensive Care Unit
- ROP = Return of Premium
- SD = Specified Disease
- RC = Radiation and Chemotherapy
- AI = Accident Indemnity

- CBB = Cancer Benefit Builder
- HBB = Heart & Stroke Benefit Builder
- GR = Group Rates
- IA = Issue Age
- BA = Benefit Amount



All products insured by Loyal American Life Insurance Company.

PRODUCT AVAILABILITY CHART

Flexible Choice Hospital Indemnity (Ages 50-85) as of 10/11/2021

All product and state availability subject to change.

State	Base	LSCR	LSHR	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	LSCR	LSHR	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 LSCR = Lump Sum Cancer Rider SD = Specified Disease
 ●* = First Diagnosis Cancer Rider LSHR = Lump Sum Heart/Stroke Rider AB = Accident Benefit

All products insured by Loyal American Life Insurance Company.



PRODUCT AVAILABILITY CHART

Cancer Treatment as of 10/11/2021

All product and state availability subject to change.

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

State	Base	LSCR	LSHR	HI	ICU	HIICU	ROP	GR	IA
Montana	●	●	●	●	●	●	●	●	18-99
Nebraska	●	●	●	●	●	●	●	●	18-99
Nevada	●	●	●	●	●	●	●	●	18-99
New Hampshire									
New Jersey									
New Mexico	●	●	●	●	●	●	●	●	18-99
New York	Not Available								
North Carolina	●	●	●	●	●	●	●	●	18-99
North Dakota	●	●	●	●	●	●	●	●	18-99
Ohio	●	●	●	●	●	●	●	●	18-99
Oklahoma	●	●	●	●	●	●	●	●	18-99
Oregon	●	●	●	●	●	●	●	●	18-99
Pennsylvania	●	●	●	●	●	●	●	●	18-99
Rhode Island	●	●	●	●	●	●	●	●	18-99
South Carolina	●	●	●	●	●	●	●	●	18-99
South Dakota	●	●	●	●	●	●	●	●	18-99
Tennessee	●	●	●	●	●	●	●	●	18-99
Texas	●	●	●	●	●	●	●	●	18-99
Utah	●	●	●	●	●	●	●	●	18-99
Vermont	●	●	●	●	●	●	●	●	18-99
Virginia	●	●	●	●	●	●	●	●	18-99
Washington	●	●	●	●	●	●	●	●	18-99
West Virginia	●	●	●	●	●	●	●	●	18-99
Wisconsin	●	●	●	●	●	●	●	●	18-99
Wyoming	●	●	●	●	●	●	●	●	18-99

● = Express App
◆ = Exp App not available

LSCR = Lump Sum Cancer Rider
LSHR = Lump Sum Heart/Stroke Rider
HI = Hospital Indemnity

ICU = Intensive Care Unit
HIICU = Hospital and Intensive Care Unit
ROP = Return of Premium

GR = Group Rates
IA = Issue Age

All products insured by Loyal American Life Insurance Company.



PRODUCT AVAILABILITY CHART

Accident Treatment as of 10/11/2021

All product and state availability subject to change.

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

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

● = Express App LSCR = Lump Sum Cancer Rider HI = Hospital Indemnity HIICU = Hospital and Intensive Care Unit GR = Group Rates
 ◆ = Exp App not available LSHR = Lump Sum Heart/Stroke Rider ICU = Intensive Care Unit ROP = Return of Premium IA = Issue Age

All products insured by Loyal American Life Insurance Company.

