



Ready to crush it?

Start selling to qualify for a trip to wine country in 2025.

Vineyard views, California sunshine and top-notch dining are all part of our upcoming broker incentive trip. We're headed to the Montage Healdsburg resort on June 8-12, 2025, so now's the time to start crushing those sales.

Who? What? When? Where? How? **Wh ~ Ä • « Ü • ä ~ • x è • ½ « ¢ « Ž • ã « Ê Ä • Ö ~ Ø « Ê ”?**

June 1, 2024 - February 28, 2025

Here's how to qualify:

- All national marketing organizations (NMOs) with a minimum of \$5,000,000 in production credits during the qualification period will earn a trip for one organization representative and a guest.
- All recruiting agencies with a minimum of \$1,500,000 in production credits during the qualification period will earn a trip for one agency representative and a guest.
- All agents with a minimum of \$180,000 in production credits during the qualification period, based on personal production, will earn a trip for themselves and a guest.

What products qualify?

Earn 100% issued annualized premium (IAP) for production credit by selling:

- **Cigna HealthcareSM Medicare Supplement products**
- **Cigna Healthcare Supplemental Health products**
 - Flexible Choice Cancer
 - Flexible Choice Heart Attack & Stroke
 - Flexible Choice Dental, Vision & Hearing
 - Choice Short Term Care
 - Choice Accident
 - Flexible Choice Hospital Indemnity
 - Accident Treatment
 - Cancer Treatment
 - Individual Whole Life



Crush your way to wine country.

Start selling Cigna Healthcare Supplemental Benefits to qualify.

Learn more at CignaforBrokers.com.



Official rules

1. You and your guest will enjoy five days/four nights at Montage Healdsburg, June 8–12, 2025.
2. Qualification period is June 1, 2024–February 28, 2025.
3. Agents with a minimum of \$180,000 in production credits during the qualification period, based on personal production, will earn a trip for themselves and a guest.
4. Recruiting agencies with a minimum of \$1,500,000 in production credits during the qualification period will earn a trip for one agency representative and a guest.
5. National marketing organizations (NMOs) with a minimum of \$5,000,000 in production credits during the qualification period will earn a trip for one organization representative and a guest.
6. Supplemental products (Cancer[2]; Heart Attack; Accident; Hospital Indemnity; Dental, Vision & Hearing; and Whole Life) earn 100% of issued annualized premium (IAP).
7. Medicare Supplement products earn 100% of IAP for production credit.
8. Products sold through our Cigna Healthcare Supplemental Benefits Worksite Solutions channel are not eligible for trip credit.
9. Insurance applications must be signed between June 1, 2024, and February 28, 2025, and received at the home office by March 3, 2025.
10. Business must be in force when eligibility is being determined.
11. The 2025 Cigna Healthcare Supplemental Benefits (CSB) Incentive Trip is subject to all applicable federal, state, and local laws and regulations, including but not limited to compensation disclosure laws. Void where prohibited by law.
12. Agent's policyholder book of business must demonstrate the ability to achieve and maintain a minimum of 70% retention during the contest period. Cigna Healthcare calculates retention by dividing active/issued.
13. All replacements and business written on agent or immediate family members do not count toward qualification. Cost of trip will count toward earnings, will be taxed accordingly and is not redeemable for cash.
14. Trip is for qualifying agent and one adult guest (21 years or older). Children are not allowed as guests.
15. Trip is not transferable, nor can it be rescheduled or substituted.
16. Agents can qualify for this trip only once. Contact your upline to determine eligibility.
17. Cigna Healthcare and its affiliates hold no liability during the qualification period or the trip itself.
18. Cigna Healthcare reserves the right to revise the qualification rules (including qualification based on agent's time of appointment) at any time without notice and also reserves the right to terminate the promotion. Location, dates and hotel are subject to change at our discretion.
19. Agent must be in good standing with Cigna Healthcare and not violate the terms of the Agent Agreement.
20. Only business personally produced by the agent counts toward personal production credit.
21. Cigna Healthcare will make all determinations regarding the trip, including but not limited to whether an agent is qualified. Our decisions will be final and conclusive.



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