

Cigna Medicare Supplement Insurance

Rate Adjustments Cigna Health and Life Insurance Company

Due to changes in Medicare and claim costs, Cigna Health and Life Insurance Company will be implementing a rate adjustment on Medicare Supplement insurance policies in the states listed on the next page. Each state has recently approved these adjustments.

Updated Outlines of Coverage will be available on AgentView and from our Supply Department approximately seven days before the effective date. Please use the rates in effect at the time of the application sign date, not the rates that will be in effect on the requested effective date of the policy.

For new business, the rate adjustment will apply to applications with a sign date on or after the rate adjustment effective date. For example, if a rate adjustment is effective 11/1/2021, an application with a sign date of 11/1/2021 or later would receive the new rate.

Current rates will be used for all new business applications signed prior to the rate adjustment effective date and must be received in our office within 10 days. For example, if an increase is effective 11/1/2017, an application would need to be signed by 10/31/2021 and received in our office by 11/10/2021 to get the current rate.

Current customers **will not** receive an adjustment until their policy has been in-force for 12 months. For example, a policy with a coverage effective date of 11/1/2021 will not receive an adjustment until 11/1/2022. Subsequent adjustments on Modernized plans, if applicable, will not be applied sooner than 10 months after the previous adjustment, unless state requirements differ.

In some instances policyholders may receive a higher increase than the percentages listed due to one or more of the following circumstances:

- On attained age plans, any attained age increase that was deferred on the preceding anniversary will be taken with this increase.
- A policyholder who did not get last year's increase due to the timing of premium due dates or state approvals may get both years' increases together.

For EXPRESS APP users — our rate quoting and application software will automatically be updated with the new rates. Please make sure you are quoting the correct rate based on the sign date of the application, not the effective date of the policy. The new rates will automatically be used for any quotes on or after the rate adjustment effective date.

Rate Adjustments are listed beginning on page 2. New additions are highlighted in orange.

Together, all the way.®



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State	Product	Plan	Adjustment	Effective Date
OR	CHLIC MS	N	2.00%	6/1/2022
OR	CHLIC MS	G	7.00%	6/1/2022
OR	CHLIC MS	HDF	0.00%	6/1/2022
OR	CHLIC MS	A,F	0.00%	6/1/2022
FL	CHLIC MS	N	0.00%	6/1/2022
FL	CHLIC MS	HDF	0.00%	6/1/2022
FL	CHLIC MS	G	3.00%	6/1/2022
FL	CHLIC MS	A,F	6.00%	6/1/2022
MN	CHLIC MS	Extended Basic	6.50%	5/1/2022
MN	CHLIC MS	Extended Basic 2020	6.00%	5/1/2022
MN	CHLIC MS	Basic	10.00%	5/1/2022
MN	CHLIC MS	Part B Deductible	5.65%	5/1/2022
NJ	CHLIC MS	HDF	0.00%	5/1/2022
NJ	CHLIC MS	D,G,N	0.00%	5/1/2022
NJ	CHLIC MS	A,C,F	6.50%	5/1/2022
IL	CHLIC MS	N	9.90%	4/1/2022
IL	CHLIC MS	HDF	8.40%	4/1/2022
IL	CHLIC MS	A,F,G	13.00%	4/1/2022
AZ	CHLIC MS	HDF	6.50%	4/1/2022
AZ	CHLIC MS	G,N	13.00%	4/1/2022
AZ	CHLIC MS	A,F	7.60%	4/1/2022
ID	CHLIC MS	HDF	9.70%	2/1/2022
ID	CHLIC MS	A,F,G,N	9.70%	2/1/2022
OK	CHLIC MS	HDF	6.50%	1/1/2022
OK	CHLIC MS	A,F,G,N	13.00%	1/1/2022
MO	CHLIC MS	N	3.00%	1/1/2022
MO	CHLIC MS	G	10.00%	1/1/2022
MO	CHLIC MS	HDF	0.00%	1/1/2022
MO	CHLIC MS	F	13.00%	1/1/2022
MO	CHLIC MS	A	7.50%	1/1/2022
NH	CHLIC MS	A,F,G,N	0.00%	1/1/2022
NH	CHLIC MS	HDF	0.00%	1/1/2022
GA	CHLIC MS	G,N	12.00%	1/1/2022
GA	CHLIC MS	HDF	0.00%	1/1/2022
GA	CHLIC MS	A,F	9.90%	1/1/2022
KY	CHLIC MS	G,N	6.50%	12/1/2021
KY	CHLIC MS	HDF	0.00%	12/1/2021
KY	CHLIC MS	A,F	13.00%	12/1/2021
CT	CHLIC MS	N	3.60%	12/1/2021
CT	CHLIC MS	HDF	0.00%	12/1/2021
CT	CHLIC MS	A,F,G	7.20%	12/1/2021
MS	CHLIC MS	N	7.50%	12/1/2021
MS	CHLIC MS	A,F,G	9.00%	12/1/2021
MS	CHLIC MS	HDF	9.00%	12/1/2021
TX	CHLIC MS	N	2.00%	11/1/2021
TX	CHLIC MS	HDF	0.00%	11/1/2021

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TX	CHLIC MS	G	11.20%	11/1/2021
TX	CHLIC MS	A - Aged	10.00%	11/1/2021
TX	CHLIC MS	A - Disabled, F	13.00%	11/1/2021
VA	CHLIC MS	N	-6.20%	10/1/2021
VA	CHLIC MS	HDF	0.00%	10/1/2021
VA	CHLIC MS	F	-11.20%	10/1/2021
VA	CHLIC MS	A,G	-4.60%	10/1/2021
OH	CHLIC MS	N	6.00%	10/1/2021
OH	CHLIC MS	HDF	6.50%	10/1/2021
OH	CHLIC MS	G	9.90%	10/1/2021
OH	CHLIC MS	A,F	8.00%	10/1/2021
IA	CHLIC MS	HDF	6.00%	10/1/2021
IA	CHLIC MS	G	11.80%	10/1/2021
IA	CHLIC MS	N	6.00%	10/1/2021
IA	CHLIC MS	A,F	13.00%	10/1/2021
CA	CHLIC MS	HDF	2.00%	9/1/2021
CA	CHLIC MS	A,F,G,N	2.00%	9/1/2021
CO	CHLIC MS	N	4.00%	9/1/2021
CO	CHLIC MS	HDF	0.00%	9/1/2021
CO	CHLIC MS	G	9.00%	9/1/2021
CO	CHLIC MS	A,F	15.00%	9/1/2021
VT	CHLIC MS	HDF	0.00%	9/1/2021
VT	CHLIC MS	A,F,G,N	0.00%	9/1/2021
WI	CHLIC MS	Basic Extended, Copayment, Pt. A Deductible, Pt. B Deductible, Prev. Care Rider, HD	13.00%	9/1/2021
NM	CHLIC MS	HDF	0.00%	8/1/2021
NM	CHLIC MS	G	1.00%	8/1/2021
NM	CHLIC MS	HDF	-3.00%	8/1/2021
NM	CHLIC MS	A,N	0.00%	8/1/2021
MD	CHLIC MS	HDF	0.00%	7/1/2021
MD	CHLIC MS	N	0.00%	7/1/2021
MD	CHLIC MS	A,F,G	13.00%	7/1/2021
FL	CHLIC MS	HDF	3.00%	6/1/2021
FL	CHLIC MS	A,F,G,N	3.00%	6/1/2021
MN	CHLIC MS	High Deductible	5.00%	5/1/2021
MN	CHLIC MS	Copayment	5.00%	5/1/2021
MN	CHLIC MS	Basic Extended	0.00%	5/1/2021
MN	CHLIC MS	Basic	10.00%	5/1/2021
NJ	CHLIC MS	A,C,D,F,G,N	0.00%	5/1/2021
NJ	CHLIC MS	HDF	0.00%	5/1/2021
AZ	CHLIC MS	N	3.50%	4/1/2021
AZ	CHLIC MS	HDF	0.00%	4/1/2021
AZ	CHLIC MS	A,F,G	13.00%	4/1/2021
ID	CHLIC MS	HDF	10.30%	2/1/2021
ID	CHLIC MS	A,F,G,N	10.30%	2/1/2021
NC	CHLIC MS	F	6.00%	2/1/2021

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NC	CHLIC MS	HDF	8.00%	2/1/2021
NC	CHLIC MS	A,G,N	8.00%	2/1/2021
UT	CHLIC MS	N,G	0.00%	2/1/2021
UT	CHLIC MS	HDF	0.00%	2/1/2021
UT	CHLIC MS	A,F	13.00%	2/1/2021
OK	CHLIC MS	HDF	6.50%	1/1/2021
OK	CHLIC MS	A,F,G,N	12.00%	1/1/2021
NH	CHLIC MS	HDF	0.00%	1/1/2021
NH	CHLIC MS	A,F,G,N	0.00%	1/1/2021
MO	CHLIC MS	N	7.00%	1/1/2021
MO	CHLIC MS	HDF	0.00%	1/1/2021
MO	CHLIC MS	G	10.80%	1/1/2021
MO	CHLIC MS	F	15.00%	1/1/2021
MO	CHLIC MS	A	6.50%	1/1/2021
GA	CHLIC MS	HDF	0.00%	1/1/2021
GA	CHLIC MS	A,F,G,N	12.00%	1/1/2021
MS	CHLIC MS	N	7.70%	12/1/2020
MS	CHLIC MS	HDF	0.00%	12/1/2020
MS	CHLIC MS	A,F,G	8.00%	12/1/2020
KY	CHLIC MS	HDF	0.00%	12/1/2020
KY	CHLIC MS	G,N	6.50%	12/1/2020
KY	CHLIC MS	A,F	13.00%	12/1/2020
IL	CHLIC MS	N	6.50%	12/1/2020
IL	CHLIC MS	HDF	0.00%	12/1/2020
IL	CHLIC MS	G	11.00%	12/1/2020
IL	CHLIC MS	A,F	13.00%	12/1/2020
CT	CHLIC MS	N	6.50%	11/1/2020
CT	CHLIC MS	HDF	0.00%	11/1/2020
CT	CHLIC MS	G	7.10%	11/1/2020
CT	CHLIC MS	A,F	13.00%	11/1/2020
TX	CHLIC MS	N	6.50%	11/1/2020
TX	CHLIC MS	HDF	0.00%	11/1/2020
TX	CHLIC MS	F,G	13.00%	11/1/2020
TX	CHLIC MS	A	10.00%	11/1/2020
KS	CHLIC MS	N	8.70%	11/1/2020
KS	CHLIC MS	HDF	0.00%	11/1/2020
KS	CHLIC MS	A,F,G	12.00%	11/1/2020
PA	CHLIC MS	HDF,N	0.00%	11/1/2020
PA	CHLIC MS	A,B,F,G	8.00%	11/1/2020
VA	CHLIC MS	N	3.80%	10/1/2020
VA	CHLIC MS	HDF	0.00%	10/1/2020
VA	CHLIC MS	G	5.20%	10/1/2020
VA	CHLIC MS	A,F	7.30%	10/1/2020
TN	CHLIC MS	HDF,N	0.00%	10/1/2020
TN	CHLIC MS	G	7.60%	10/1/2020
TN	CHLIC MS	A,F	13.00%	10/1/2020
OH	CHLIC MS	HDF,N	6.50%	10/1/2020

OH	CHLIC MS	G	10.40%	10/1/2020
OH	CHLIC MS	F	9.70%	10/1/2020
OH	CHLIC MS	A	4.50%	10/1/2020
NV	CHLIC MS	G	3.00%	10/1/2020
NV	CHLIC MS	A,F,HDF,N	0.00%	10/1/2020
MI	CHLIC MS	N	6.50%	10/1/2020
MI	CHLIC MS	G	10.00%	10/1/2020
MI	CHLIC MS	A,C,F,HDF	8.50%	10/1/2020
IA	CHLIC MS	G	13.00%	10/1/2020
IA	CHLIC MS	A,F,HDF,N	2.50%	10/1/2020
LA	CHLIC MS	A,F	5.00%	10/1/2020
LA	CHLIC MS	G	6.50%	10/1/2020
LA	CHLIC MS	HDF	0.00%	10/1/2020
LA	CHLIC MS	N	2.50%	10/1/2020
NV	CHLIC MS	A,F,HDF, N	0.00%	10/1/2020
NV	CHLIC MS	G	3.00%	10/1/2020
CO	CHLIC MS	N	4.00%	9/1/2020
CO	CHLIC MS	G	7.90%	9/1/2020
CO	CHLIC MS	HDF	0.00%	9/1/2020
CO	CHLIC MS	A,F	13.00%	9/1/2020
WI	CHLIC MS	Basic Extended, Copayment, Pt. A Deductible, Pt. B Deductible, Prev. Care Rider, HD	13.00%	9/1/2020

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MD	CHLIC MS	N	0.00%	7/1/2020
MD	CHLIC MS	HDF	8.00%	7/1/2020
MD	CHLIC MS	A,F,G	13.00%	7/1/2020
SD	CHLIC MS	HDF	0.00%	6/1/2020
SD	CHLIC MS	A,F,G,N	13.00%	6/1/2020
AL	CHLIC MS	N	4.00%	6/1/2020
AL	CHLIC MS	HDF	0.00%	6/1/2020
AL	CHLIC MS	G	13.00%	6/1/2020
AL	CHLIC MS	A,F	9.90%	6/1/2020
NJ	CHLIC MS	G	6.70%	6/1/2020
MN	CHLIC MS	High Deductible	0.00%	5/1/2020
MN	CHLIC MS	Preventive Care	0.00%	5/1/2020
MN	CHLIC MS	Part B Deductible	0.00%	5/1/2020
MN	CHLIC MS	Part A Deductible	0.00%	5/1/2020
MN	CHLIC MS	Copayment Plan	8.00%	5/1/2020
MN	CHLIC MS	Basic Extended	15.00%	5/1/2020
NJ	CHLIC MS	F	7.00%	5/1/2020
NJ	CHLIC MS	C,HDF,N	0.00%	5/1/2020
AZ	CHLIC MS	A,F,G	13.00%	4/1/2020
AZ	CHLIC MS	HDF	0.00%	4/1/2020
AZ	CHLIC MS	N	4.00%	4/1/2020
UT	CHLIC MS	HDF, N	6.00%	2/1/2020
UT	CHLIC MS	G	8.50%	2/1/2020
UT	CHLIC MS	A,F	9.90%	2/1/2020
NC	CHLIC MS	N	4.00%	2/1/2020
NC	CHLIC MS	G,HDF	8.00%	2/1/2020
NC	CHLIC MS	A,F	13.00%	2/1/2020
OK	CHLIC MS	A,F,G,N	8.00%	1/1/2020
MO	CHLIC MS	N	9.90%	1/1/2020
MO	CHLIC MS	G,HDF	0.00%	1/1/2020
MO	CHLIC MS	A,F	12.00%	1/1/2020
ID	CHLIC MS	A,F,HDF,G,N	9.00%	1/1/2020
IN	CHLIC MS	High Deductible F	0.00%	1/1/2020
IN	CHLIC MS	G,N	8.00%	1/1/2020
IN	CHLIC MS	A,F	12.00%	1/1/2020
GA	CHLIC MS	N	9.00%	1/1/2020
GA	CHLIC MS	High Deductible F	0.00%	1/1/2020
GA	CHLIC MS	A,F,G	12.00%	1/1/2020

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KY	CHLIC MS	N	9.00%	12/1/2019
KY	CHLIC MS	High Deductible F	0.00%	12/1/2019
KY	CHLIC MS	G	10.00%	12/1/2019
KY	CHLIC MS	A,F	12.00%	12/1/2019
SC	CHLIC MS	N	8.00%	12/1/2019
SC	CHLIC MS	High Deductible F	0.00%	12/1/2019
SC	CHLIC MS	G	9.90%	12/1/2019
SC	CHLIC MS	A,F	12.00%	12/1/2019
MS	CHLIC MS	HD F	5.00%	12/1/2019
MS	CHLIC MS	A,F,G,N	12.00%	12/1/2019
IL	CHLIC MS	G,N	8.00%	12/1/2019
IL	CHLIC MS	High Deductible F	0.00%	12/1/2019
IL	CHLIC MS	A,F	13.00%	12/1/2019
KS	CHLIC MS	G, HDF,N	8.00%	11/1/2019
KS	CHLIC MS	A,F	11.00%	11/1/2019
PA	CHLIC MS	HD F, N	0.00%	11/1/2019
PA	CHLIC MS	F	9.90%	11/1/2019
PA	CHLIC MS	A,B,G	8.00%	11/1/2019
TX	CHLIC MS	N	8.00%	11/1/2019
TX	CHLIC MS	HD F	0.00%	11/1/2019
TX	CHLIC MS	G	13.00%	11/1/2019
TX	CHLIC MS	F	16.00%	11/1/2019
TX	CHLIC MS	A	10.00%	11/1/2019
CT	CHLIC MS	N	8.00%	11/1/2019
CT	CHLIC MS	High Deductible F	0.00%	11/1/2019
CT	CHLIC MS	A,F,G	12.00%	11/1/2019

TN	CHLIC MS	N	8.00%	10/1/2019
TN	CHLIC MS	High Deductible F	0.00%	10/1/2019
TN	CHLIC MS	A,F,G	9.90%	10/1/2019
OH	CHLIC MS	G, High Deductible F, N	9.00%	10/1/2019
OH	CHLIC MS	A,F	9.90%	10/1/2019
MI	CHLIC MS	High Deductible F, N	8.00%	10/1/2019
MI	CHLIC MS	G	7.00%	10/1/2019
MI	CHLIC MS	A,C,F	12.00%	10/1/2019
LA	CHLIC MS	High Deductible F, N	6.00%	10/1/2019
LA	CHLIC MS	G	8.00%	10/1/2019
LA	CHLIC MS	A,F	9.90%	10/1/2019
IA	CHLIC MS	High Deductible F, N	6.00%	10/1/2019
IA	CHLIC MS	G	8.00%	10/1/2019
IA	CHLIC MS	A,F	9.90%	10/1/2019
NV	CHLIC MS	N	6.00%	10/1/2019
NV	CHLIC MS	G	8.00%	10/1/2019
NV	CHLIC MS	High Deductible F	0.00%	10/1/2019
NV	CHLIC MS	A,F	9.90%	10/1/2019
CO	CHLIC MS	N	9.00%	9/1/2019
CO	CHLIC MS	G	9.90%	9/1/2019
CO	CHLIC MS	High Deductible F	0.00%	9/1/2019
CO	CHLIC MS	F	14.00%	9/1/2019
CO	CHLIC MS	A	13.00%	9/1/2019
WI	CHLIC MS	Base Plan	11.50%	9/1/2019
WI	CHLIC MS	High Deductible	11.50%	9/1/2019
WI	CHLIC MS	Part A Deductible	11.50%	9/1/2019
WI	CHLIC MS	Part B Excess	11.50%	9/1/2019
WI	CHLIC MS	Part B Copay	11.50%	9/1/2019
WI	CHLIC MS	Home Health Care	11.50%	9/1/2019
WI	CHLIC MS	Foreign Travel	11.50%	9/1/2019