

# Get contracted and start selling at the same time.

Just In Time helps agents sell faster.



**Just In Time** appointments make it faster and easier for Medicare Supplement agents to get contracted to start selling Cigna Healthcare<sup>SM</sup> Supplemental Benefits. Here's how it works:

- We submit Appointment Agreements to the state Department of Insurance at the same time we process the first sales application.
- We use the date of the first application signature to backdate your appointment.
- Most states allow 15 days between the application signature and when we receive the application, except for the following:
  - ♦ California only allows 14 days.
  - ♦ D.C., Florida, Iowa, Kansas, New Jersey, North Dakota, Ohio, Texas and Virginia allow 30 days.

**Our Supplemental Benefits policies fit the needs of more clients.**

- Dental, Vision & Hearing
- Choice Accident
- Choice Cancer
- Cancer Treatment
- Heart Attack & Stroke
- Hospital Indemnity

**We process Just In Time appointments in every state except:**

**Pre-appointment states:\***

- Louisiana
- Montana
- Oklahoma
- Pennsylvania
- Wisconsin

**Non-appointment states:\*\***

- Alaska
- Arizona
- Colorado
- Illinois
- Indiana
- Maryland
- Missouri
- Oregon
- Rhode Island



Sell today and appoint today with **Just In Time**.

Scan the QR code to access [CignaforBrokers.com](https://CignaforBrokers.com), and log in to learn more about getting contracted or using ExpressWay to contract new agents.

\*If an application is submitted with an agent signature date that's earlier than the state appointment date, the application won't be accepted.

\*\*Agents are not required to be appointed before submitting applications.

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# Montana, Oklahoma, Pennsylvania and Texas Pre-Appointment addition form\*

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Agent Number: \_\_\_\_\_

Telephone Number: \_\_\_\_\_ E-mail: \_\_\_\_\_

**Pre-Appointment state(s) that you wish to add:**

- Montana Medicare Supplements
- Montana All Other Products (Supplemental Health, Whole Life, DVH)
  
- Oklahoma Medicare Supplements
- Oklahoma All Other Products (Supplemental Health, Whole Life, DVH)
  
- Pennsylvania Medicare Supplements
- Pennsylvania All Other Products (Supplemental Health, Whole Life, DVH)
  
- Texas Medicare Supplements
- Texas All Other Products (Supplemental Health, Whole Life, DVH)

**Please email, fax, or mail this form along with copies of the state licenses. Requests received without licenses cannot be processed.**

**EMAIL TO:** CSBLicensing@cignahealthcare.com      or      **FAX TO:** 888-832-4154

**MAIL TO:**  
**Cigna Healthcare Supplemental Benefits**  
ATTN: Agent Contracting Dept.  
P.O. Box 5700  
Scranton, PA 18505

**Note: State appointment fees will be debited from the agent’s commission.**

**Questions? Please contact our Agent Contracting Team at 877-454-0923.**

\*Agents will automatically be appointed in all other states when business is received. All MT, OK, PA and TX agents must be appointed prior to writing business.

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