



Aetna Senior Supplemental Insurance



February 2019

Aetna Senior Supplemental Insurance

- Headquarters in Nashville, TN area (Franklin)
- Dedicated agent services team
- Business persistency
- Competitive premium rates
- Top commissions and growing renewals
- Cross-selling opportunities with complete senior market portfolio

35+
years in senior
market

400+
associates

30,000+
licensed agents

Top financial ratings

Rated “A” Excellent by A.M. Best Company*

Aetna Senior Supplemental Insurance includes:

- Aetna Health and Life Insurance Company (AHLIC)
- Aetna Health Insurance Company (AHIC)
- American Continental Insurance Company (ACI)
- Continental Life Insurance Company of Brentwood, Tennessee (CLI)



*“A” is the third highest rating out of sixteen possible ratings by A.M. Best Company (as of August 22, 2018).
Founded in 1899, A.M. Best Company is the world’s oldest and most authoritative insurance rating and information source.

Protection SeriesSM
Recovery Care

Does your client have
have coverage for a
**skilled stay, home
health care or
nursing care?**



Recovery Care

- Policyholder has the freedom to use benefits for:
 - All levels of nursing facility care (skilled, intermediate, custodial)
 - Services in an assisted living facility
 - Home care (optional weekly benefit)



This is a brief description of the Recovery Care insurance plans. Review the policy and state-specific outline of coverage for variations and complete details. Underwritten by Continental Life Insurance Company of Brentwood, Tennessee.

Daily nursing facility base benefit

- Issue ages 50-89
- Includes assisted living and bed reservation
- Pays a daily benefit for confinement in a nursing / assisted living facility
 - provided policyholder can't perform two or more Activities of Daily Living (ADLs) or has cognitive impairment
- Up to \$300 daily maximum
- Choice of covered days: 90, 180, 270, 360 (with a lifetime maximum equal to twice the number of covered days)
- Waiting period: 0, 20, or 100 days

At least one unit (\$10 per day) of Daily Hospital Indemnity must be purchased with the Daily Nursing Facility benefit



Protection SeriesSM –
**Recovery Care
Insurance Plans**

Plan ahead

Underwritten by
**Continental Life Insurance Company
of Brentwood, Tennessee**
An Aetna Company

aetna[®]

aetnaseniorproducts.com

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Daily hospital indemnity base benefit

- Issue ages 50-89
- Pays a daily hospital benefit if policyholder is confined in a hospital (including observation stays)
- Up to \$300 daily max (for each day of confinement)
- 20 days per period of care
- Lifetime max: 365 days

At least one unit (\$10 per day) of Daily Hospital Indemnity must be purchased with the Daily Nursing Facility benefit

This is a brief description of the Recovery Care insurance plans. Review the policy and state-specific outline of coverage for variations and complete details. Underwritten by Continental Life Insurance Company of Brentwood, Tennessee.





Optional benefit

Home care rider

- Issue ages 50-89
- Pays for each week beneficiary receives three or more professional home care visits of at least one hour each
 - provided beneficiary can't perform two or more Activities of Daily Living (ADLs) or has cognitive impairment
- Up to \$1200 weekly max
- Choice of covered weeks: 13, 26, or 52 weeks (lifetime max equal to twice the number of covered weeks)

This is a brief description of the Recovery Care insurance plans. Review the policy and state-specific outline of coverage for variations and complete details. Underwritten by Continental Life Insurance Company of Brentwood, Tennessee.

Frequently asked questions

What is the Period of Care?

- Begins first day of confinement in a hospital or nursing / assisted living facility due to a covered injury or sickness
- Ends when insured:
 - has been out of the hospital and doesn't require medical care for 60 continuous days or;
 - has been out of a nursing / assisted living facility and doesn't require medical care for 180 continuous days

Is the policy guaranteed renewable?

- Yes

Are benefits paid directly to the policyholder?

- Yes, unless assigned to a healthcare provider

Do premiums increase because of age or health?

- No



Underwriting

Simplified underwriting

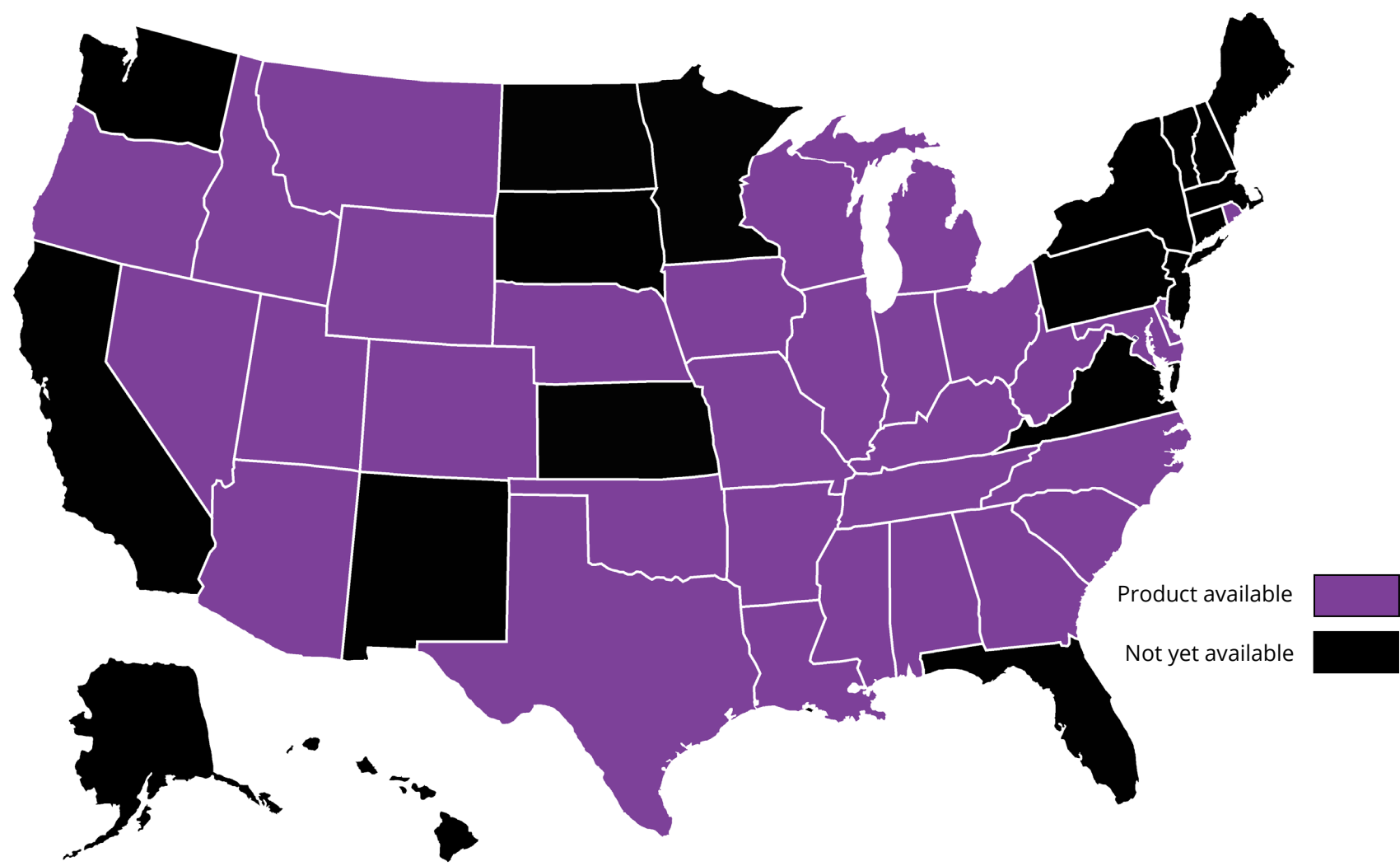
- Yes or no application
- No phone interview required
- Prescription drug check: reference the drug list

Pre-existing conditions*

- Policy pays for pre-existing conditions after it has been in-force for six months
- Benefits for all other covered injury or sickness begins the date the policy is issued

*State variations exist. Please consult state-specific sales materials.

Recovery Care product availability (as of July 2, 2018)



Things to
remember

Compliance guidelines

Privacy

- Customer information must be protected and secured at all times, including:
 - Demographic, bank and health information
 - Coverage type, policy and claims information
- All business electronics and mobile devices must be encrypted
 - Do not download or store customer data unless absolutely necessary
 - Secure these devices when not in use
- Any loss of data / lost laptops / stolen devices must be reported to Aetna Compliance
 - Notify Aetna's 24hr hotline ASAP at **800-682-3213**
- Vendors and support staff must also comply with privacy laws.
 - Only provide the minimal amount of customer data needed to transact business

Here to help

Sales support

We have a dedicated agent services team for all of your administrative questions.

- Email: AetSSlinformation@aetna.com
- Website: www.aetnaseniorproducts.com
- Phone: **800-264-4000**

Communications

Be sure the contact information in your agent profile is accurate. We send periodic emails about operational updates, product launches, sales incentives, rate changes, and more.

Sales support

Our sales management team offers **product training** and **support** to help grow your business.

WEST

AK, AZ, CA, CO, HI, IA, ID,
KS, MT, NE, NM, NV, OR,
TX, UT, WA, WY

Regional Vice President

Tony Clark

Tony.Clark@aetna.com

804-381-1068

Regional sales manager

Kevin Moore

MooreK7@aetna.com

615-927-1089

Sales specialist

William Davis

William.Davis@aetna.com

615-807-7514

MIDWEST

AR, MN, MO, ND, NJ,
OK, PA, SD, TN, WI

Regional Vice President

George Pelekanos

George.Pelekanos@aetna.com

615-785-2599

Regional sales manager

Rick Huemmer

HuemmerR@aetna.com

615-917-2873

Sales specialist

Rose Faulkner

Rose.Faulkner@aetna.com

615-807-7515

NORTHEAST

IL, IN, KY, MA, ME, MI,
NH, NY, OH, RI, VT, WV

Regional Vice President

Jeff Nasser

NasserJ@aetna.com

317-910-2830

Regional sales manager

Paul Ericson

EricsonP@aetna.com

615-202-9731

Sales specialist

Georgia Fletcher

Georgia.Fletcher@aetna.com

615-807-7517

SOUTHEAST

AL, CT, DC, DE, FL, GA, LA,
MD, MS, NC, SC, VA

Regional Vice President

Johnny Matos

MatosJA@aetna.com

954-729-4000

Regional sales manager

Mark Zigarevich

ZigarevichM@aetna.com

727-212-7850

Sales specialist

Suzanne Guillebeau

GuillebeauS@aetna.com

959-299-4655

Sales incentives

More to love



Complete details at
aetnaseniorproducts.com
(agent side)

2019 Medicare Supplement Bonus Program

Qualification period:

Application dates:

January 1 - 31, 2019 (payout by 2/15/19)
February 1 - 28, 2019 (payout by 3/15/19)
March 1 - 31, 2019 (payout by 4/15/19)

Effective date:

January 1 - May 31, 2019

Qualifying states:

AL, AR, AZ, CA, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA,
MD, MI, MO, MS, NC, ND, NE, NH, NJ, NM, NV, OH,
OK, OR, PA, RI, SC, SD, TX, UT, VA, VT, WY

Qualifying products:

Medicare Supplement – underwritten policies

Underwritten by these entities that are from Aetna,
a CVS Health Company:

Aetna Health and Life Insurance Company (AHLIC)
Aetna Health Insurance Company (AHIC)
American Continental Insurance Company (ACI)
Continental Life Insurance Company of Brentwood,
Tennessee (CLI)

Details:

Submit qualifying **underwritten applications** and **receive a \$100 bonus**.

To receive a payout, you must submit a **minimum of 4 signed applications** (underwritten, guaranteed issue, open enrollment) within the same month and policies must be issued by April 15, 2019.

Agent example: Submit 2 qualifying underwritten Medicare Supplement applications and 2 open enrollment applications in January and receive \$200. Submit 4 qualifying underwritten Medicare Supplement applications in February and receive \$400.

Additional bonus program details are on the back.

Complete details at
aetnaseniorproducts.com
(agent side)



2019 Ancillary Bonus Program

Qualification period:

Application dates:

January 1 - 31, 2019 (payout by 2/15/19)
February 1 - 28, 2019 (payout by 3/15/19)
March 1 - 31, 2019 (payout by 4/15/19)

Effective date:

January 1 - May 31, 2019

Qualifying products:

Dental, Vision and Hearing
Cancer and Heart Attack or Stroke / Cancer (GA)
Hospital Indemnity / Hospital Indemnity Flex
Recovery Care / Nursing Facility Care
Home Care / Home Care Plus

Underwritten by Continental Life Insurance Company of
Brentwood, Tennessee (CLI), from Aetna, a CVS Health Company

Details:

Submit qualifying applications for qualifying product(s) and **receive an extra bonus per issued policy** per calendar month. The more applications submitted and policies issued, the more extra dollars received. There's no limit to the amount of extra money you can earn!

Per issued policy:

Product	Bonus
Dental, Vision and Hearing	\$25
Cancer and Heart Attack or Stroke / Cancer (GA)	\$25
Hospital Indemnity / Hospital Indemnity Flex	\$50
Recovery Care / Nursing Facility Care	\$50
Home Care / Home Care Plus	\$50

Agent example: Submit 10 qualifying Dental, Vision and Hearing applications and receive \$250; submit 10 qualifying Recovery Care applications and receive \$500.

Additional bonus program details are on the back.



Multiplier

2019 Multi-Product Bonus Program

Complete details at
aetnaseniorproducts.com
(agent side)

Submit qualifying applications for qualifying product(s) and **receive a bonus** for selling a variety of (different) products.

Number of products	3	4	5	6
Bonus	\$250	\$450	\$700	\$1,000

Example: Submit a qualifying Dental, Vision and Hearing; Cancer and Heart Attack or Stroke and Medicare Supplement application and receive \$250. Submit a qualifying Dental, Vision and Hearing; Cancer and Heart Attack or Stroke; Hospital Indemnity Flex; Recovery Care; Home Care Plus and Medicare Supplement application and receive \$1,000.

Qualification period

Application date:

January 1 - March 31, 2019 (payout by 5/15/19)

Effective date:

January 1 - May 31, 2019

Qualifying products

Medicare Supplement

Underwritten by these entities that are from Aetna, a CVS Health Company:
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Dental, Vision and Hearing
Cancer and Heart Attack or Stroke
Hospital Indemnity / Hospital Indemnity Flex
Recovery Care / Nursing Facility Care
Home Care / Home Care Plus

Underwritten by Continental Life Insurance Company of Brentwood, Tennessee (CLI), from Aetna, a CVS Health Company



Welcome wagon

2019 New Agent Bonus Program

Complete details at
aetnaseniorproducts.com
(agent side)

New agents:

Submit a minimum of 3 qualifying applications and a minimum of \$3,000 in annualized premium for qualifying product(s) and receive a one-time \$500 bonus.

Example: Submit a Dental, Vision and Hearing policy with an annualized premium of \$500, a Medicare Supplement policy with an annualized premium of \$1,200, a Cancer and Heart Attack or Stroke policy with an annualized premium of \$400 and another Medicare Supplement policy with an annualized premium of \$1,500 (for a total of \$3,600 in annualized premium) and receive a one-time \$500 bonus.

Qualification period

New agent contract date:

January 1 - March 31, 2019

Application date:

January 1 - March 31, 2019
(payout by 5/15/19)

Effective date:

January 1 - May 31, 2019

Qualifying products

Medicare Supplement

Underwritten by these entities that are from Aetna, a CVS Health Company:

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Dental, Vision and Hearing
Cancer and Heart Attack or Stroke
Hospital Indemnity / Hospital Indemnity Flex
Recovery Care / Nursing Facility Care
Home Care / Home Care Plus

Underwritten by Continental Life Insurance Company of Brentwood, Tennessee (CLI), from Aetna, a CVS Health Company

Additional bonus program details are on the back.

Thank you

