



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
Home Care Plus

Does your client have
funds set aside to
cover the costs of
home health care?



Home Care Plus

- Policyholder has the freedom to use benefits for:
 - Home care
 - Hospital indemnity
- Optional plan benefits include:
 - Lump sum cancer fixed indemnity rider
 - Hospital emergency room visit and ambulance service indemnity rider



This is a brief description of the Home Care Plus 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.

Home Care base benefit

- Issue ages 50-89
- Pays weekly benefit for in-home care by a home care practitioner or qualified staff member of a licensed home health care agency
- Home care services must be medically necessary
- Requires three practitioner visits per week
- Up to \$1200 weekly max
- Choice of covered weeks: 13, 26, 39, or 52 weeks (lifetime max equal to twice the number of covered weeks)
- Choice of waiting period: 0 or 20 days

At least one unit (\$150 per week) of Home Care Indemnity must be purchased



Protection SeriesSM –
**Home Care Plus
Insurance Plans**

Well-being

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 Home Care Indemnity benefit

This is a brief description of the Home Care Plus 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 benefits

Lump sum cancer (fixed indemnity rider)

- Issue ages 50-89
- Choice of \$2,500; \$5,000; or \$10,000 benefit once per lifetime

Hospital emergency room visit and ambulance service (indemnity rider)

- Issue ages 50-89
- \$200 benefit available twice per calendar year
- No lifetime max

This is a brief description of the Home Care Plus 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 with the first week of receiving three home care services visits (of at least one hour each) on separate days
- Ends when the insured doesn't receive home care services 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
- 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.

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: AetSSInformation@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

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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.



Unlimited possibilities

2019 Ancillary Bonus Program

Complete details at aetnaseniorproducts.com
(agent side)

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
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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	
<i>New agent contract date:</i> January 1 - March 31, 2019	<i>Application date:</i> January 1 - March 31, 2019 (payout by 5/15/19)	<i>Effective date:</i> January 1 - May 31, 2019

Medicare Supplement

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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

