

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions



Cancer and Heart Attack or Stroke Insurance

**Underwritten by Continental Life Insurance Company
of Brentwood, Tennessee (CLI)**



Aetna's Brand Value

Aetna Value Wheel

Our successful teamwork strategy blends all of the following:



Integrity



Caring



Excellence



Inspiration



Visit the Aetna story at www.aetnastory.com

About CLI*



CLI laid the foundation on which the Aetna Senior Supplemental Insurance business has been built

- Rated A (Excellent) by A. M. Best Company**
- Has more than 30 years of experience specializing in the senior market
- Focus on being a distributor-preferred company
- Small company personality with BIG company capability
- Diverse product portfolio that consumers know and trust
- Commitment to providing the best plan of protection possible at an affordable premium
- Unsurpassed customer service

* Continental Life Insurance Company of Brentwood, Tennessee (CLI), an Aetna Company

** As of June 13, 2013.

Aetna Senior Supplemental Insurance*

Aetna Senior Supplemental Insurance products include:

Individual Medicare Supplement (ACI, CLI and AHLIC)

Final Expense whole life (ACI and CLI)

Complementary products (CLI)

- Cancer and Heart Attack or Stroke (CLI)
- Continental Care (hospital indemnity)
- Nursing Facility Care (short term)
- Home Care (short term)
- Cancer Plus (first occurrence cancer)



*Headquartered in Franklin, Tennessee, Aetna Senior Supplemental Insurance products are underwritten by American Continental Insurance Company (ACI), Continental Life Insurance Company of Brentwood, Tennessee (CLI) and Aetna Health and Life Insurance Company (AHLIC), all Aetna companies.

The Risks Are Real

Cancer - is the second most common cause of death. **About 77% of all cancers are diagnosed in persons 55 or older**

Heart Attack - is the number one cause of death for both men and women in the United States

Stroke – is the third leading cause of death in women, the fifth leading in men and among the top 10 in children.

Sources can be found in the appendix

Half of all men and one third of all women will develop cancer during their lifetimes.



1 out of every 4 deaths

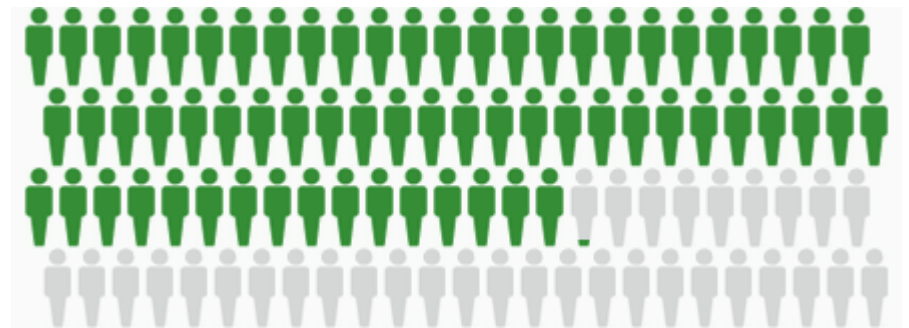


Cancer & Heart Attack are each responsible for 1 of 4 deaths in the United States.

The Good News...

Survival rates are increasing

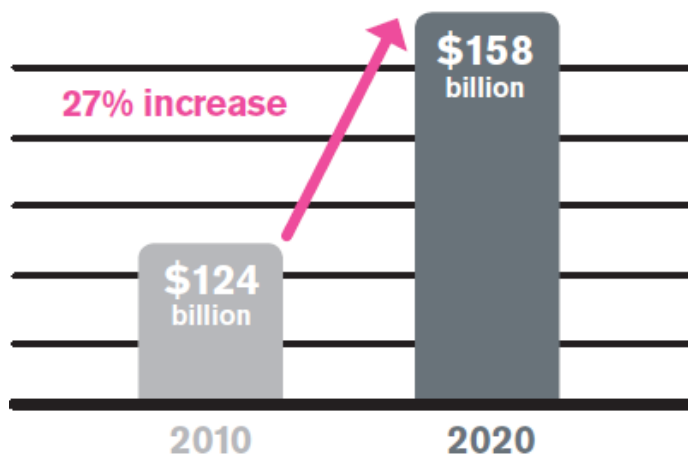
- About **66%** of people diagnosed with cancer **survive** **5 or more years** after being diagnosed with cancer
- Cancer death rates have **DECREASED** an average of **1.5%** each year between 2001-2010.



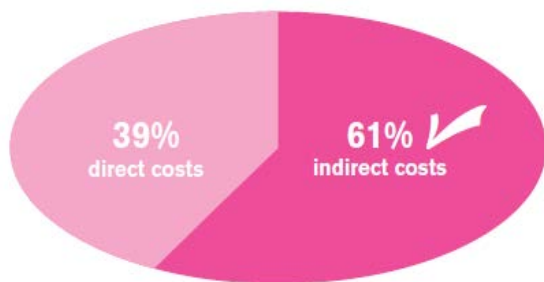
Sources can be found in the appendix

The Indirect Cost of Surviving Cancer

Rising Costs of Cancer



Medical Costs of Cancer



3 in 5 bankruptcies are due to medical bills and 20% of all adults in the U.S. struggle to pay their medical bills

Plus, nearly 61% of all cancer treatment costs are indirect (non-medical) expenses

- Deductibles/co-payments
- Loss of income for both patients and caregivers
- Transportation and hotel during treatment
- Mortgage, rent, utilities, car payments & groceries
- Medical supplies, prescription drugs, anti-nausea medication, etc.

Sources can be found in the appendix

The Solution

How will the bills be paid if diagnosed with one of these illnesses?

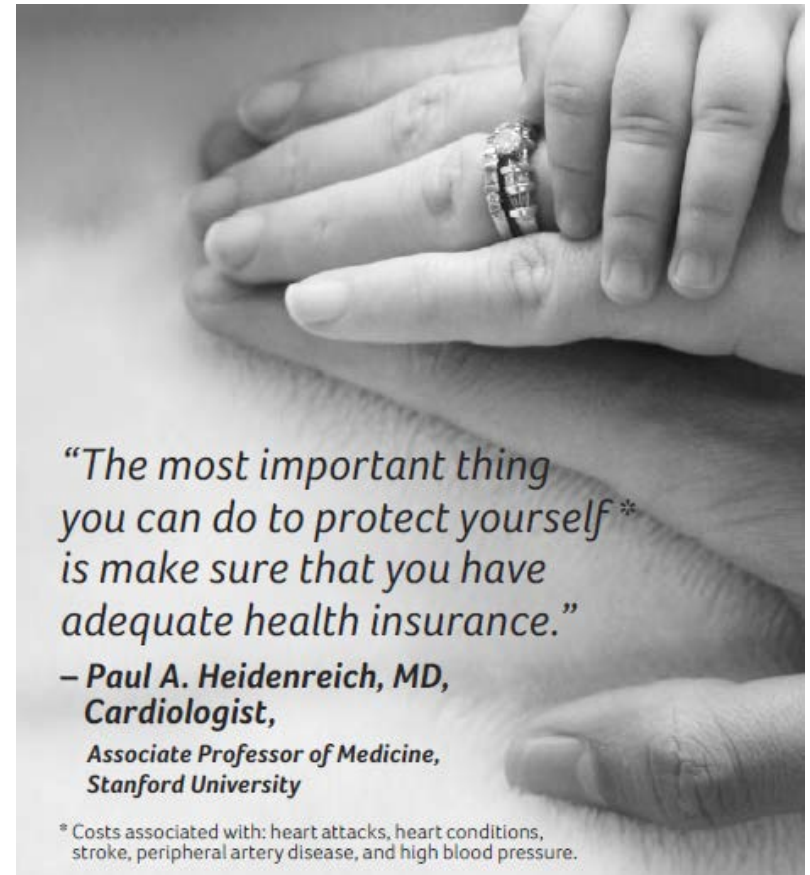
Problem:

Treatment is expensive. Mortgage, utilities, health insurance, etc. have to be paid.

Solution:

CLI's Cancer and Heart Attack or Stroke insurance can help manage expenses so savings can be preserved.

A financial security solution for peace of mind protection.



Sources can be found in the appendix

Cancer and Heart Attack or Stroke (CHAS)

Plan Highlights

- Cash benefits payable on diagnosis of a covered illness
- Simplified application
- Benefits paid directly to the policyholder UNLESS he/she assigns them to a health care provider
- Coverage for individuals, single parents, or families
 - Family members receive the same benefits as the primary insured
- Very competitive premiums! Approximately \$1.00 per day for a family plan - sometimes less!
- Guaranteed renewable
- Portable coverage – coverage continues if the policyholder moves, changes jobs, or retires, as long as premiums continue to be paid on time

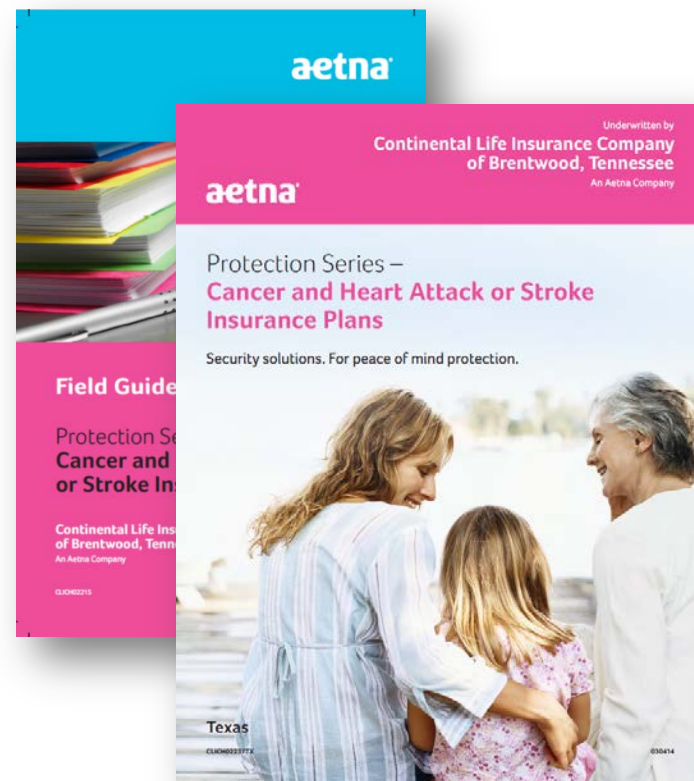
Coverage continuation provisions

- Benefits are payable for each insured.
- Once paid to a covered individual, coverage for that benefit terminates for that insured; however:
 - coverage for other illnesses (that is, cancer, heart attack or stroke) continue, AND
 - full coverage for other insured individuals remain in force.
- Once benefits for all covered individuals are paid, the policy terminates.

Aetna Branded Sales Materials

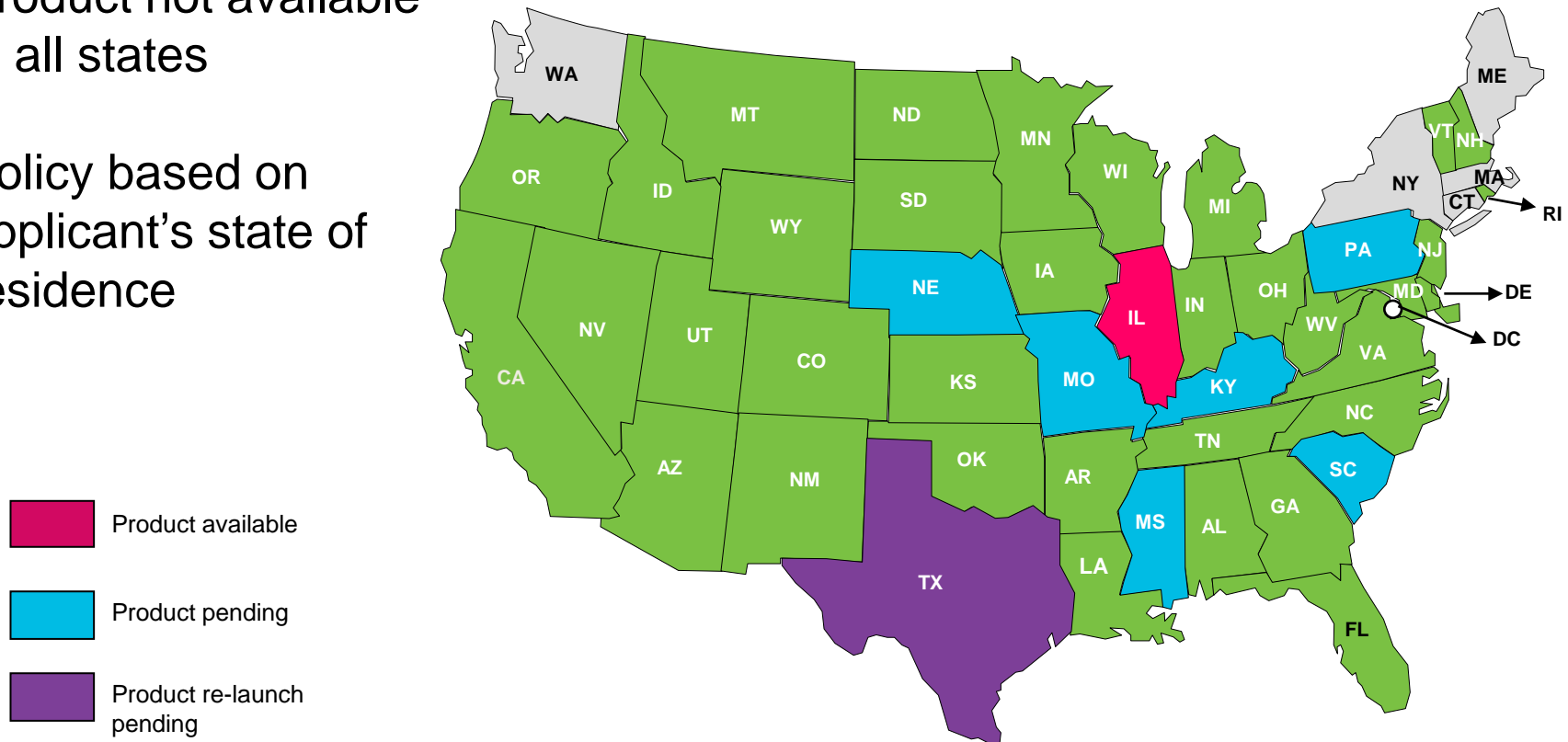
Materials that are informative and easy to read

- Explain both the risks and the policy benefits
- Sales kits that include everything you need to make the sale
- Field Guide
 - Provides new business guidelines to help agents
- Sales materials can vary by state – use order materials based on the state(s) where you plan to market the product.



Product Availability*

- Product not available in all states
- Policy based on applicant's state of residence



*As of 5/20/2014

Base Plan: Coverage Options*



- Choice of base plans
 - Cancer
 - Cancer and Heart Attack or Stroke
- Lump sum cash benefit paid directly to the policyholder to use any way they choose
- Protection from **\$5,000** to **\$75,000** (sold in increments of \$5,000)*

**In most states*

Coverage Options (continued)

- Hospitalization (or any medical care) is NOT required for benefits to be payable
- Lump sum benefits are the same for each illness covered in the base plan
 - Benefit payable **once** for either Heart Attack or Stroke but NOT for both. (When this benefit is chosen.)
- The base plans contain a 30-day waiting period
- Optional Intensive Care rider

* Not all coverage options are available in all states



Intensive Care Benefits (optional rider)

- Pays a fixed benefit amount **per day** for confinement in a hospital intensive care unit (regardless of the illness or accident)
- Benefit amounts available in **\$150** increments, up to 4 (Max. \$600/day)
- Maximum of **30 days*** per period of care
- Period of care begins the first day of confinement in an ICU and ends when one has not required hospitalization for a period of 60 consecutive days
- Benefit reduces by 50% at age 65

* Varies by state



Policy Exclusions*



Refer to the Outline of Coverage for all exclusions

- Skin cancer other than malignant melanoma
- Premalignant conditions or conditions with malignant potential
- Transient Ischemic Attack (TIA)
- Brain damage due to accident or injury or infection
- Disease or injury involving the cardiovascular system other than a Heart Attack
- A cardiac arrest not caused by a Heart Attack

* Varies by state

Marketing Rules for Agents

- Outline of Coverage must be provided at point of sale.
- In addition, for applicants age 65+, the *Guide to Health Insurance for People with Medicare* and the Medicare disclosure must be provided at point of sale.
- Make sure you use the forms and brochures provided in the sales kit.
- This policy is meant to supplement existing health insurance and is not a substitute for it.
- It is a violation of federal and state law for an agent to sell this policy to someone who doesn't have basic health insurance coverage.
- This policy does not coordinate benefits with other health insurance.
- This policy provides a fixed payment without regard to the cost of medical services provided.
- This policy is not intended to satisfy the requirement of minimum essential benefits under the federal Patient Protection and Affordable Care Act.

Coverage Options

- Issue ages: 18-89 (primary insured)
 - Individual
 - Individual and spouse/domestic partner
 - Individual and child(ren)
 - Family
- There is no limit on the number of children covered
 - Unmarried children (ages 25 and younger) and financially dependent on the insured may qualify; state laws vary, see Outline of Coverage for state specific eligibility.
- Same benefit amount for each covered individual
- One benefit payable to each person insured under the policy
- Children (age 18 - 26) and divorced spouses can convert to an individual policy without underwriting

Affordable Protection

Sample Individual and Family Rates

First Diagnosis Cancer and Heart Attack
or Stroke Insurance
Pre-Calculated Monthly Rates*

Issue Age	Individual				
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$7.48	\$14.97	\$22.45	\$29.93	\$37.42
25-29	\$8.43	\$16.87	\$25.30	\$33.73	\$42.16
30-34	\$9.38	\$18.77	\$28.15	\$37.53	\$46.91
35-39	\$10.33	\$20.67	\$31.00	\$41.33	\$51.66
40-44	\$14.97	\$29.93	\$44.90	\$59.86	\$74.83
45-49	\$20.50	\$41.00	\$61.50	\$82.00	\$102.50
50-54	\$27.70	\$55.40	\$83.10	\$110.80	\$138.49
55-59	\$35.00	\$70.00	\$105.00	\$139.99	\$174.99
60-64	\$43.25	\$86.50	\$129.74	\$172.99	\$216.24
65-69	\$48.75	\$97.50	\$146.24	\$194.99	\$243.74
70-74	\$57.50	\$115.00	\$172.49	\$229.99	\$287.49
75-79	\$60.41	\$120.83	\$181.24	\$241.66	\$302.07
80-84	\$65.21	\$130.43	\$195.64	\$260.86	\$326.07
85-89	\$70.00	\$139.99	\$209.99	\$279.99	\$349.99

Issue Age	Family				
	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000
18-24	\$15.62	\$31.23	\$46.85	\$62.46	\$78.08
25-29	\$17.37	\$34.73	\$52.10	\$69.46	\$86.83
30-34	\$19.12	\$38.23	\$57.35	\$76.46	\$95.58
35-39	\$20.88	\$41.76	\$62.65	\$83.53	\$104.41
40-44	\$29.40	\$58.80	\$88.20	\$117.60	\$146.99
45-49	\$39.62	\$79.23	\$118.85	\$158.46	\$198.08
50-54	\$52.91	\$105.83	\$158.74	\$211.66	\$264.57
55-59	\$66.36	\$132.73	\$199.09	\$265.46	\$331.82
60-64	\$81.60	\$163.19	\$244.79	\$326.39	\$407.98
65-69	\$91.73	\$183.46	\$275.19	\$366.92	\$458.65
70-74	\$107.88	\$215.76	\$323.64	\$431.52	\$539.40
75-79	\$113.26	\$226.52	\$339.79	\$453.05	\$566.31
80-84	\$122.10	\$244.19	\$366.29	\$488.38	\$610.48
85-89	\$130.94	\$261.89	\$392.83	\$523.78	\$654.72

*minimum = \$5,000, maximum = \$75,000
Total premium minimum = \$180/year.

Rates and benefit options may vary by state. Rates for optional Intensive Care Rider not included.
Product not available in all states.

Policy Issue and Premium Drafts

- The effective date of the policy will be policy issue date (unless it is a policy conversion).
- The issued policy is sent to the **policyholder*** and the agent receives notification (by mail) of the issued policy.
 - ID card is NOT included with the policy but one may be requested by the policyholder by calling Policyholder Services.
- Initial premiums draft on policy issue – subsequent premiums will draft on the next premium due date UNLESS the policyholder requests a new draft date on the application.

*Agent can request policy delivery to the agent on the application form. In PA, policy must be sent to the policyholder.

Application Checklist

- Review the agent checklist – included in the sales kit.
- Make sure all required forms are complete, legible, and properly signed.
- Include the initial premium – with check made payable to either “CLI” or “Continental Life Insurance Company of Brentwood, Tennessee”
- Fax (if paying monthly by EFT) or mail to the appropriate address
 - A fax cover sheet and a new business reply envelope are included in the sales kit



Approval Required Before You Sell

IMPORTANT

- You need **home office approval** to sell before you take an application.
 - Existing CLI agents should indicate the state(s) where you plan to sell in Section 4 of the **Producer Information Form** (PIF).
- Only use approved marketing materials based on the policy issue state.
 - Sales kits vary by state.
- No agent certification or tests are required.
 - Agents need to be properly (health) licensed AND appointed with the appropriate underwriting company (CLI) in the state(s) where they wish to market the product.

Competitive Commissions

- Commissions paid for the life of the policy
- The commission amount paid is a percentage of the policy's paid premium as calculated at the time of the initial sale
 - Company's policy replacement rules will apply on internal policy replacement or exchange
- Commission payments are processed based on receipt of the policyholder's mode of premium payment
- Commissions can be paid by Electronic Funds Transfer (EFT)
- Commission issued weekly (new business cutoff is the close of business on Saturday)
 - Company holidays can vary new business cutoff period
- Commission rates vary by state, by policy year, and for policies issued to individuals between ages 85 to 89
- Commission advancing available with home office approval

Products and Incentives

Aetna Senior Supplemental Insurance Products*



Medicare Supplement



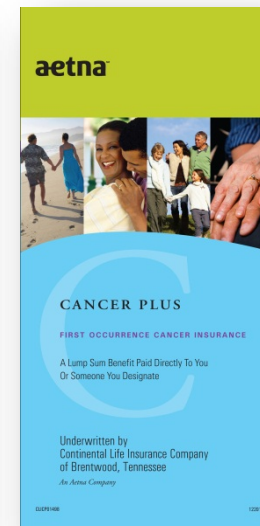
Final Expense (whole life)

* Not all products available in all states.

Underwritten by Aetna Health and Life Insurance Company, American Continental Insurance Company, Continental Life Insurance Company of Brentwood, Tennessee, all Aetna Companies.

Other Complementary Health Insurance Products

- Continental Care (Hospital Indemnity)
- Short Term Home Care
- Short Term Nursing Facility Care
- Cancer Plus



Not all products available in all states. The Cancer Plus product will no longer be sold in those states where the new CHAS product is approved.

Underwritten by Continental Life Insurance Company Of Brentwood, Tennessee.



Qualification Period: April 1, 2014 – March 31, 2015

Destination: Costa Rica, Early Summer 2015

Qualifying requirements:

Combination of Medicare Supplement, Final Expense, and Complementary products

- | | |
|---|---|
| • MGAs
(top 10 qualify) | \$ 6,000,000 production = 1 trip
\$10,000,000 production = 1 extra trip
\$15,000,000 production = 2 extra trips |
| • Recruiting GAs
(top 10 qualify) | \$ 1,000,000 production |
| • Agents
(top 70 qualify) | \$ 200,000 production |

MGAs, Recruiting GAs, and Agents who qualify but are not in the "top" group for the trip, will each receive \$3,000.



For full details, contact Agent Services or visit aetnaseniorproducts.com

Sales Support

Personal Service and Sales Support

- A dedicated **Agent Services** team: **800 264.4000 option 3, 1**
AetSSInformation@aetna.com
- Knowledgeable **Regional Vice Presidents** located within 5 geographic areas:
 - **Northeast:** Greg Etchison
 - **Southeast:** Johnny Matos
 - **Midwest:** George Pelekanos
 - **Northwest:** Tony Clark
 - **Southwest:** Frank Bell

Our subject matter experts are available to answer your questions regarding:

- License and appointment
- Product training and support
- New business
- Underwriting
- Commissions
- Policyholder services
- Claims

Managing Your Business Online

aetnaseniorproducts.com

- **Producer dashboard**
 - Production, new business reports, etc.
- **Commission statements**
- **Product availability & supplies**
- **Home office directory**
- **Training**
 - Webinar schedule and enrollment
- **Archived News Bulletins**
 - E-Bulletins are sent each Monday
- **Sales incentives**
 - Track your progress



Resources

- 2009, 2010, 2013 Cancer Facts & Figures, American Cancer Society (www.cancer.org)
- What are Medical Costs?, 3/1/13, R. Morgan Griffin (www.webmd.com)
- Heart Disease Facts, www.cdc.gov/heartdisease/facts.htm, the Heart Foundation, (www.theheartfoundation.org)
- The Centers for Disease Control and Prevention (www.cdc.gov)
- Survival Statistics, SEEP Stat Fact Sheet, National Cancer Institute, May 2014, <http://seer.cancer.gov/statfacts>
- NerdWallet Health www.nerdwallet.com/blog/health
- HealthLeaders Media, Cancer Costs May Rise 27% by 2020, John Commins, HealthLeaders Media
- January 2011 Cancer Trends Progress Report, National Cancer Institute, <http://progressreport.cancer.gov>
- January 2011 Pediatric Cancer Research Foundation Annual Report 2012, www.pcrf-kids.org
- Understanding the Costs Related to Care, March 28, 2012, www.cancer.net

Thank you

aetna[®]