



New business made easy

Aetna Senior Supplemental Insurance

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

30+
years in senior
market

400+
associates

30,000+
licensed agents

Top financial ratings

Rated "A" Excellent by A.M. Best Company*

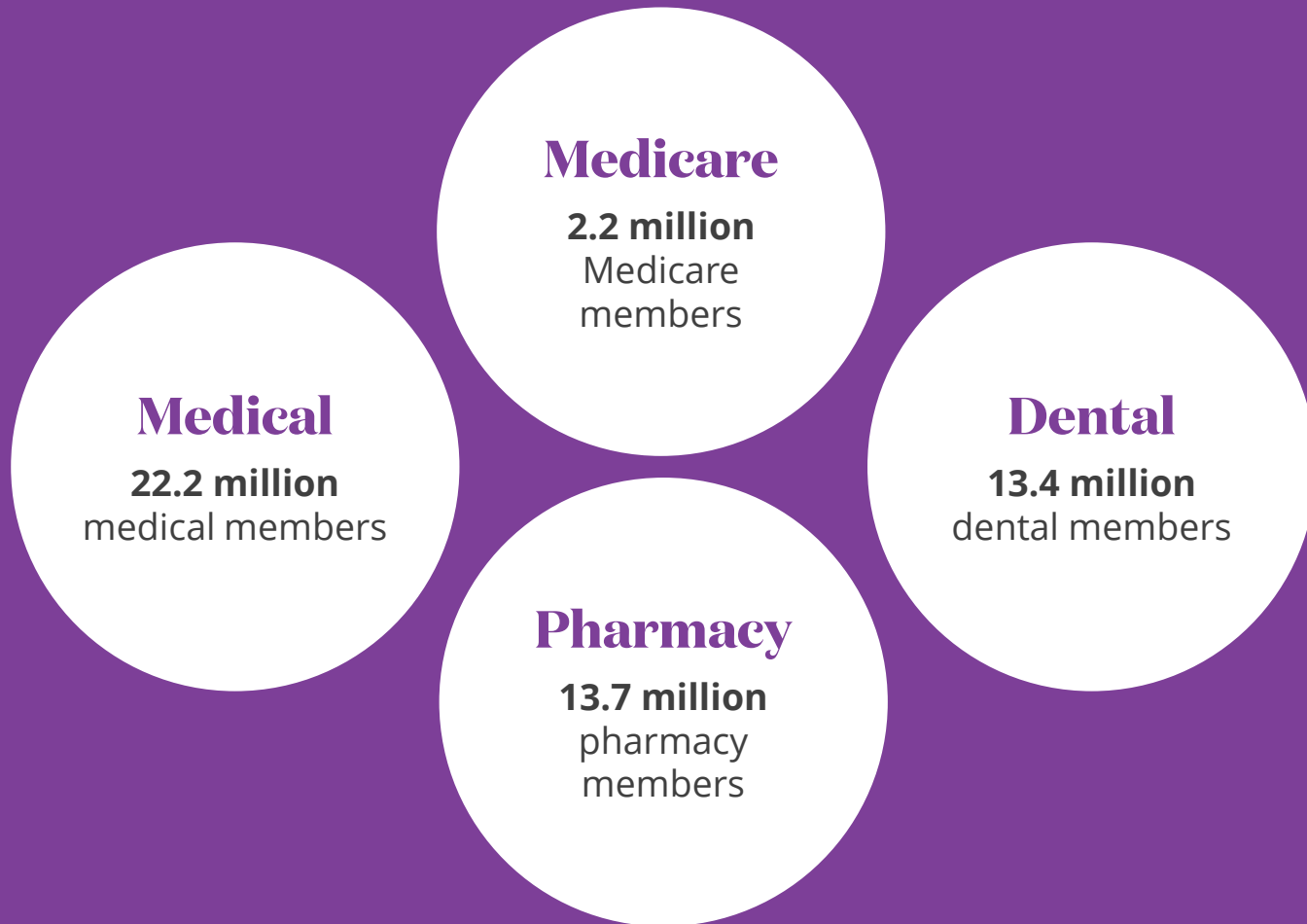
Aetna Senior Supplemental Insurance includes:

- 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 December 6, 2017). Founded in 1899, A.M. Best Company is the world's oldest and most authoritative insurance rating and information source.

A recognized leader in health insurance



Our Senior Supplemental products

Medicare Supplement insurance

Final Expense whole life insurance

Protection SeriesSM

- Dental, Vision and Hearing insurance
- Cancer and Heart Attack or Stroke insurance
- Hospital Indemnity insurance
- Hospital Indemnity Flex insurance
- Recovery Care short term insurance
- Home Care Plus indemnity insurance

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

NOTE: All products and entities are not available in all states.

Approval to sell requirements

- Agents must be licensed, contracted, and appointed for **each product and underwriting company**, in each state they wish to sell.
- Agent must have written home office approval to sell the product prior to taking an application (regardless of state law).
- An application received without prior home office approval (for the underwriting company and contract type) will not be processed and will be returned to the agent.
- Use the correct agent writing code on the application and be sure it is legible.
- New product launches or product re-launches may require new approval to sell; if in doubt, contact Licensing or review your agent profile online

**View your profile on the agent side of
aetnaseniorproducts.com:**

Your correct writing code(s)
Your active state appointment(s) by underwriting company

New producer guide and drug list

You can find the new Producer Guide and drug list on the agent side of aetnaseniorproducts.com under **Sales Guides**.

- The new Producer Guide **replaces all field guides** that were previously available when ordering sales kits.
- The updated **drug list** is now online only. You can now **customize** the drug list by choosing only the products you want. Then, you can download and print your customized drug list.

Producer guide

1. Introduction

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The Aetna brand, mission & values

Our Senior Supplemental products and underwriting companies
Key terms

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Helpful hint: If you'd like to search for a specific term, just press Ctrl+F.

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You can always access the latest version of this guide on aetnaseniorproducts.com.

Content subject to change to ensure compliance with Aetna Senior Supplemental Insurance requirements.

To the extent there is any conflict between the descriptions in this guide and the terms of your contract with Aetna Senior Supplemental Insurance, the terms of the contract control.

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Drug list

My Compass
Products & Tools
Promotions
My Business
Training
Communications
Contact Us

Drug list

We provide this list of the most commonly prescribed medications for declinable conditions to help you when you're completing applications. New drugs for declinable conditions are regularly introduced. These drugs may be unacceptable even if they aren't included in the list of unacceptable drugs. If you aren't sure whether or not a medication is unacceptable, please contact the Underwriting Department.

Your applicant may not be aware of a declinable condition listed on their application. Their prescribed medication may indicate a declinable condition exists. Some medications can be prescribed for multiple conditions. If your applicant is prescribed a medication that has multiple uses, you must provide the condition the medication is prescribed for.

Effective date : 08/23/2018

Products to be displayed:

<input checked="" type="checkbox"/> Medicare Supplement	<input checked="" type="checkbox"/> Final Expense	<input checked="" type="checkbox"/> Cancer and Heart Attack or Stroke	<div style="background-color: #76b82a; color: white; padding: 5px; display: inline-block; margin-bottom: 5px;">Change selection</div> <div style="background-color: #76b82a; color: white; padding: 5px; display: inline-block;">Apply changes</div>
<input checked="" type="checkbox"/> Home Care Plus	<input checked="" type="checkbox"/> Hospital Indemnity	<input checked="" type="checkbox"/> Hospital Indemnity Flex	
<input checked="" type="checkbox"/> Recovery Care	<input checked="" type="checkbox"/> Continental Care	<input checked="" type="checkbox"/> Nursing Facility Care	
<input checked="" type="checkbox"/> Home Care			

[Download PDF](#)

704 Results Found, displaying 1 to 10

Search:
Results per page: 10

Drug name	Condition	Medicare Supplement	Final Expense - Level	Final Expense - Graded	Final Expense - Modified	Cancer and Heart Attack or Stroke	Home Care Plus	Hospital Indemnity
abacavir						X		
abatacept		X						
Abilify		X						

Top reasons applications are not in good order

- Premium shortages and miscalculations
- Incomplete application, missing documentation
- Missing Guaranteed Issue credible coverage documentation (Medicare Supplement only)
- Missing Social Security Number or incorrect Medicare Claim Number
- Missing or inaccurate bank information (Bank Service Plan/Electronic Funds Transfer application)
- Agent not appointed or incorrect writing number used
- Missing signatures
- Wrong plan or benefit selected (including riders)

Underwritten applications

- Health questions required on ALL underwritten applications (not OE or GI)
- All health questions MUST be answered (Yes or No).
 - Mark each response separately; do not draw a single line down all “No” responses .
- Final Expense applicants should call the FE Jet Pre-approval line (during the sales interview) to determine the level of benefit the applicant may apply for. Home office approval is still required before the policy will be issued.
- Final Expense applicants must respond to all health questions until a “Yes” answer is provided; benefit level and premium is based on health history (see application).
- For all other products, a “Yes” answer to a health question is an automatic decline; DO NOT submit the application if any health question is answered “Yes.” Check the drug list for declinable conditions/medications.
- Carefully review the health questions making sure the applicant understands and responds verbally to EACH question; call underwriting if the applicant has a question.
- When required, physician and drug information should include: ALL physicians seen within the last 24 months and the reason/diagnosis for any specialty provider or hospital visits, all prescribed medications and the reason/diagnosis why each was prescribed.

New Medicare ID card numbers

The new Medicare Beneficiary Identifier (MBI) is a combination of uppercase letters and numbers. Medicare beneficiaries will be receiving their new Medicare ID cards between April 2018 and April 2019 with their new MBI. It will take some time for CMS to mail everyone a new card. A member's card might arrive at a different time than their friend's or neighbor's card.

If you have a client who has received the new MBI, be aware of these characteristics when entering it in the E-App tool:

- The MBI has 11 characters
- The characters in the positions 2, 5, 8, and 9 will always be alphabetic (Example: 2A22A22AA22)
- All letters are UPPERCASE
- In an effort to reduce confusion, the MBI will **never** include the following letters: S, L, O, I, B, Z (as these letters are frequently mistaken for certain numbers)

Aetna's member ID numbers and member ID cards are not impacted by this change. Existing policyholders do not need to notify us of their new Medicare number. There's no impact to enrollment or claims processes.

Fast claims service

An accurate Medicare Claim Number is the key to fast claims service.

- Ensure the applicant's Medicare Claim Number is correct and legible by comparing it to their Medicare ID card. DO NOT assume their Medicare ID number is their Social Security Number. DO NOT use the spouse's SSN.
- Include both applicants Medicare Claim Numbers when two people are applying for the household discount.
- Write "**Medicare Number/Date Pending**" on the application if the applicant is first becoming eligible for Medicare and is waiting for their Medicare Claim Number, and the dates of their enrollment in Medicare Part A and Part B. Remind the policyholder to call Policyholder Services as soon as they have received their Medicare Claim Number.

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

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

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Sales specialist

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615-807-7514

MIDWEST

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NJ, NY, PA, RI, TN, WI

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Regional sales manager

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Sales specialist

Rose Faulkner

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615-807-7515

EAST

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ME, MS, NC, NH, OH, SC, VA, VT,
WV

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Regional sales manager

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Sales specialist

Georgia Fletcher

Georgia.Fletcher@aetna.com

615-807-7517

Sales incentive



2018 Senior Supplemental Sales Contest

Complete details at
aetnaseniorproducts.com
(agent side)

Calling all A-listers

Experience Hollywood's playground, Palm Springs...Aetna-style!

Qualification period

January 1 – December 31, 2018

Destination

Palm Springs, California

Trip

Spring 2019

Qualifying products and requirements

Combination of any of these products:

Medicare Supplement = one for one on production

Final Expense = two for one on production

Complementary* = three for one on production

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

MGAs

\$ 5,000,000 production = 1 trip

\$10,000,000 production = 1 extra trip

\$15,000,000 production = 2 extra trips

Recruiting GAs

\$ 1,000,000 production = 1 trip

\$ 4,000,000 production = 1 extra trip

Agents

\$ 200,000 production = 1 trip

Underwritten bonus

(for agents only)

Submit \$80,000 or more in underwritten Medicare Supplement business and **earn an extra \$30,000 production credit towards qualification.**

E-App bonus

(for agents only)

Submit 60% or more of qualifying products via E-App and **earn an extra \$20,000 production credit towards qualification.**

President's cabinet

These contest qualifiers will earn an extra day's stay in Palm Springs:

Top 5 total production: MGAs, RGAs, Agents

Top 1 Final Expense: Agent

Top 3 Cancer and Heart Attack or Stroke: Agents

Top 3 complementary* products combined: Agents

*Does not include Final Expense and Cancer and Heart Attack or Stroke

Companions

Each qualifying winner/trip includes one companion (at least 21 years of age) to attend the trip at no additional charge.

Thank you

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