

# Product availability

Effective 10-08-18

State	Medicare Supplement	Final Expense	Protection Series <sup>SM</sup>					
			Dental, Vision and Hearing	Cancer and Heart Attack or Stroke	Hospital Indemnity	Hospital Indemnity Flex	Recovery Care	Home Care Plus
AK								
AL	AHLIC 7% HHD	ACI	CLI	CLI		CLI	CLI	CLI
AR	AHLIC 7% HHD	ACI <sup>2</sup>	CLI	CLI		CLI	CLI	CLI
AZ	CLI 7% HHD	ACI	CLI	CLI		CLI	CLI	CLI
CA	CLI 5% HHD			CLI				
CO	AHIC 7% HHD/AHLIC 7% HHD	ACI		CLI			CLI	
CT			CLI					
DC								
DE	AHLIC 7% HHD	CLI <sup>2</sup>	CLI	CLI		CLI	CLI	CLI
FL	AHLIC	ACI		CLI	CLI	CLI		
GA	ACI 7% HHD	ACI	CLI	CLI <sup>4</sup>		CLI	CLI	CLI
HI								
IA	ACI 7% HHD	ACI	CLI	CLI		CLI	CLI	CLI
ID	AHLIC	CLI	CLI	CLI			CLI	CLI
IL	CLI 7% HHD	ACI	CLI	CLI		CLI	CLI	CLI
IN	CLI 5% HHD	ACI	CLI	CLI		CLI	CLI	CLI
KS	CLI 7% HHD	ACI		CLI	CLI			
KY	AHLIC 7% HHD	ACI	CLI	CLI		CLI	CLI	CLI
LA	AHLIC 7% HHD	ACI	CLI	CLI		CLI	CLI	CLI
MA								
MD	AHLIC 7% HHD			CLI	CLI		CLI	
ME								
MI	AHLIC 7% HHD	ACI	CLI	CLI		CLI	CLI	CLI
MN	CLI	ACI <sup>2</sup>		CLI	CLI			
MO	ACI 5% HHD	ACI <sup>2</sup>	CLI <sup>3</sup>	CLI		CLI	CLI	CLI
MS	AHLIC 7% HHD	ACI	CLI	CLI		CLI	CLI	CLI
MT	AHLIC 7% HHD	ACI <sup>1</sup>	CLI	CLI		CLI	CLI	CLI
NC	CLI 7% HHD	ACI <sup>1</sup>		CLI		CLI	CLI	CLI
ND	ACI	ACI	CLI	CLI	CLI			
NE	AHLIC 7% HHD/CLI 7% HHD	ACI	CLI	CLI		CLI	CLI	CLI
NH	CLI 5% HHD	CLI		CLI				
NJ	AHIC 7% HHD	CLI		CLI				
NM	ACI	ACI	CLI	CLI		CLI		CLI
NV	AHLIC 7% HHD	ACI	CLI	CLI		CLI	CLI	CLI
NY								
OH	AHIC 7% HHD	ACI	CLI	CLI		CLI	CLI	CLI
OK	AHLIC 7% HHD	ACI	CLI	CLI		CLI	CLI	CLI
OR	CLI 5% HHD	CLI	CLI	CLI		CLI	CLI	CLI
PA	CLI 7% HHD	ACI <sup>2</sup>	CLI	CLI		CLI		CLI
RI	CLI	CLI		CLI		CLI	CLI	CLI
SC	CLI 7% HHD	ACI	CLI	CLI		CLI	CLI	CLI
SD	ACI	ACI	CLI	CLI		CLI		
TN	AHLIC 7% HHD	ACI	CLI	CLI		CLI	CLI	CLI
TX	AHLIC 12% HHD	ACI	CLI	CLI	CLI		CLI	CLI
UT	AHLIC 7% HHD	ACI	CLI	CLI	CLI	CLI	CLI	CLI
VA	AHLIC 7% HHD	ACI						
VT	CLI		CLI	CLI	CLI			
WA								
WI	AHLIC 7% HHD	ACI	CLI	CLI		CLI	CLI	CLI
WV	ACI 7% HHD	ACI	CLI	CLI		CLI	CLI	CLI
WY	ACI 5% HHD	ACI	CLI	CLI		CLI	CLI	CLI

**Continental Care CLI**  
Available in CO, ID

**Home Care CLI**  
Available in CO, KY, TX

**Nursing Facility Care CLI**  
Available in KY, NM, PA

**Underwritten by**

**ACI** = American Continental Insurance Company

**AHIC** = Aetna Health Insurance Company

**AHLIC** = Aetna Health and Life Insurance Company

**CLI** = Continental Life Insurance Company of Brentwood, Tennessee

**HHD** = Household Discount

**Policy fee** = \$20 in all states; except \$6 in MS and \$0 in AR, KY, VT, WV

**Final Expense**

<sup>1</sup> Level benefit only

<sup>2</sup> Level and graded benefits only

**Dental, Vision and Hearing**

<sup>3</sup> Dental benefit only

**Cancer and Heart Attack or Stroke**

<sup>4</sup> Cancer benefit only

Sales materials vary by state. Order materials based on applicant's state of residence. To order, go to [aetnaseniorproducts.com](http://aetnaseniorproducts.com) (agent side/Tools/Order Supplies).



# Product descriptions

## Medicare Supplement (ACI/AHIC/AHLIC/CLI)

- 12-month rate guarantee (all plans)
- Competitive rates
- A product seniors trust
- No waiting period for pre-existing conditions
- Over 30 years claims experience
- Knowledgeable, in-house customer service

## Final Expense (ACI/CLI)

- Issue ages 60-89
- Whole life insurance plan
- Point of sale "Jet" pre-approval
- Simplified yes/no application
- 2-4 day turnaround time on bank draft
- Level, Graded or Modified death benefits (in most states)
- Face amounts: \$3,000 - \$35,000\*

\* Maximum amount varies by applicant age at policy issue.

## Protection Series<sup>SM</sup> Dental, Vision and Hearing (CLI)

- Issue ages 0-89
- For individuals and families
- Guaranteed acceptance
- \$1,000 or \$1,500 maximum benefit per policy year per person
- Plan deductible = \$100 per policy year per person
- Freedom to choose any provider or go in-network for better pricing
- Pays benefits directly to the insured unless assigned to provider
- Additional discounts available on hearing aids, eyewear, contact lens

## Protection Series<sup>SM</sup> Cancer and Heart Attack or Stroke (CLI)

- Issue ages 18-89
- Lump sum benefit paid directly to policyholder or beneficiary
- Benefits range from \$5,000 - \$75,000
- Intensive Care Unit Rider available
- Four coverage options: individual, individual and spouse/domestic partner, individual and child(ren), family
- Same lump sum benefit amount for each covered person
- Pays benefits directly to the insured unless assigned to provider

## Protection Series<sup>SM</sup> Home Care Plus (CLI)

- Issue ages 50-89
- Home care indemnity up to \$1,200/week
- Daily hospital indemnity up to \$300
- Optional lump sum cancer fixed indemnity rider
- Optional hospital emergency room visit or ambulance service
- Pays benefits directly to insured unless assigned to provider
- Pays benefits for medically necessary home care

## Protection Series<sup>SM</sup> Recovery Care (CLI)

- Issue ages 50-89
- Pays indemnity benefits of up to:
  - \$300 daily nursing facility including assisted living and bed reservation
  - \$300 daily hospital
  - \$1200 weekly optional home care rider
- Pays benefits directly to the insured unless assigned to provider

## Protection Series<sup>SM</sup> Hospital Indemnity (CLI)

- Issue ages 18-89
- Pays indemnity benefits of up to:
  - \$2,500 lump sum for hospital confinement
  - \$300 optional daily hospital
  - \$200 optional daily skilled nursing facility care
  - \$60 optional doctor's office visit
  - \$1,500 optional outpatient surgical procedure
  - \$200 optional hospital emergency room visit or ambulance service
- Pays benefits directly to the insured unless assigned to provider

## Protection Series<sup>SM</sup> Hospital Indemnity Flex (CLI)

- Issue ages 18-89
- Pays indemnity benefits of up to:
  - \$2,500 hospital admission
  - \$700/day daily hospital
  - \$200/day optional daily skilled nursing facility care
  - \$60/visit optional doctor's office visit
  - \$1,500 optional outpatient surgical procedure
  - \$200/visit optional hospital emergency room visit or ambulance service
  - \$2,500, \$5,000 or \$10,000 optional lump sum cancer
  - \$50/visit optional outpatient rehabilitation
- Pays benefits directly to the insured unless assigned to provider

All products are not available in all states and benefits shown may vary by state. Call the Agent Services Team at 800-264-4000, to verify state appointment, order supplies or confirm product availability and rates.

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)

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