Product availability

effective 08-14-26

Medicare Supplement & Ancillary

State	Medicare Supplement	Accendo Final Expense	Protection Series℠ - Continental Life Insurance Company of Brentwood, Tennessee						
			Final Expense	Dental, Vision and Hearing Flex	Cancer and Heart Attack or Stroke Plus	Hospital Indemnity Flex	Recovery Care Choice	Recovery Care	Home Care Plus
AK	AHLIC 7% HHD	✓							
AL	CLI 7% HHD	✓	✓	✓	✓	✓	✓		✓
AR	CLI 7% HHD	✓	✓	✓	✓	✓	✓		✓
AZ	AHLIC 7% HHD	✓	✓	✓	✓	✓	✓		✓
CA	CLI 5% HHD	✓	✓	✓	✓	✓			
CO	AHIC 7% HHD	✓	✓	✓	✓	✓	✓		✓
CT		✓	✓	✓	✓	✓	✓		
DC	AHLIC 7% HHD	✓							
DE	AHIC 7% HHD	✓	✓	✓	✓	✓	✓		✓
FL	CLI	✓	✓	✓	✓	✓			
GA	CLI 7% HHD	✓	✓	✓	✓	✓	✓		✓
HI		✓							
IA	AHIC 7% HHD	✓	✓	✓	✓	✓	✓		✓
ID	AHLIC	✓	✓	✓	✓	✓		✓	✓
IL	AHIC 7% HHD	✓	✓	✓	✓	✓	✓		✓
IN	AHLIC 7% HHD	✓	✓	✓	✓	✓	✓		✓
KS	AHIC 7% HHD	✓	✓	✓	✓	✓			
KY	AHLIC 7% HHD	✓	✓	✓	✓	✓	✓		✓
LA	AHIC 7% HHD	✓	✓	✓	✓	✓	✓		✓
MA		✓			✓	✓			
MD	AHIC 7% HHD	✓	✓		✓	✓	✓		
ME		✓							
MI	CLI 7% HHD	✓	✓	✓	✓		✓		✓
MN	CLI	✓			✓	✓			
MO	AHLIC 7% HHD	✓	✓	✓	✓	✓	✓		✓
MS	CLI 7% HHD	✓	✓	✓	✓	✓	✓		✓
MT	CLI 7% HHD	✓	✓		✓	✓		✓	✓
NC	AHIC 7% HHD	✓	✓	✓	✓	✓	✓		✓
ND	ACI	✓	✓	✓	✓	✓	✓		✓
NE	CLI 7% HHD	✓	✓	✓	✓	✓	✓		✓
NH	AHLIC 7% HHD	✓	✓	✓	✓	✓	✓		✓
NJ	AHIC 7% HHD	✓	✓	✓	✓	✓			
NM	CLI 7% HHD	✓	✓	✓[2]	✓	✓			✓
NV	CLI 7% HHD	✓	✓	✓	✓	✓	✓		✓
OH	CLI 7% HHD	✓	✓	✓	✓	✓	✓		✓
OK	AHIC 7% HHD	✓	✓	✓	✓	✓	✓		✓
OR	CLI 5% HHD	✓	✓	✓	✓	✓	✓		✓
PA	AHIC 7% HHD	✓	✓	✓	✓	✓	✓		✓
RI	AHLIC 7% HHD	✓	✓	✓	✓	✓	✓		✓
SC	AHIC 7% HHD	✓	✓	✓	✓	✓	✓		✓
SD	ACI	✓		✓	✓	✓	✓		✓
TN	CLI 7% HHD	✓	✓	✓	✓	✓	✓		✓
TX	AHIC 7% HHD	✓	✓	✓	✓	✓	✓		✓
UT	AHLIC 7% HHD	✓	✓	✓	✓	✓		✓	✓
VA	CLI 7% HHD	✓	✓		✓	✓		✓	✓
VT	CLI	✓	✓	✓	✓	✓			
WA		✓			✓	✓			
WI	AHIC 7% HHD	✓	✓	✓	✓	✓	✓		✓
WV	ACI 7% HHD	✓	✓	✓	✓	✓	✓		✓
WY	ACI 5% HHD	✓	✓	✓	✓	✓	✓		✓

HHD = Household Discount

Policy fee = $20 in all ACI/AHIC/AHLIC/CLI states; except $6 in MS and $0 in AR, KY, VT, WV

[1] Dental benefit only
[2] Dental, Vision benefit only

Home Care.....KY
Home Recovery Care.....TX
Dental, Vision, and Hearing.....MD[1], MN, MT
Dental, Vision, and Hearing Plus...MN, MT

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Product benefits overview

Medicare Supplement & Ancillary

Medicare Supplement (ACI/AHIC/AHLIC/CLI)

- No network constraints; choice of any licensed doctor or hospital that is eligible to receive reimbursement from Medicare
- Portable plans; policyholders don't have to worry about losing coverage when they relocate
- 12-month rate guarantee (all plans)
- No waiting period for pre-existing conditions
- Household premium discount (availability varies by state)
- Applications accepted year-round for eligible applicants

Final Expense Whole Life (ACC)

- Issue ages 40-89 • Level or Modified death benefits*
- Face amounts: $2,000 - $50,000**
- Riders available for Level plan only: Accelerated death, Accidental death, Children's term
- Simplified yes/no application • Super preferred rate available
- Billing can match Social Security deposit date

* Plans may vary by state.
** Maximum amount varies by applicant age at policy issue.

Protection Series℠ - Continental Life Insurance Company of Brentwood, Tennessee

Final Expense Whole Life

- Issue ages 45-89
- Level death benefits
- Face amounts: $2,000 - $50,000**
- Super preferred rate available
- Riders available: Accidental death, Children's term insurance
- Billing can match Social Security deposit date

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

Cancer and Heart Attack or Stroke Plus

- Issue ages 18-89
- For individuals, couples and families
- Benefit amounts $5,000-$75,000
- Recurrence benefit available with both cancer and heart attack/stroke
- Choose a cancer and/or a heart attack/stroke plan, with choice of benefit amounts
- Same lump sum benefit amount for each covered person
- Lump sum benefit paid directly to insured or someone designated

Home Care Plus

- Issue ages 50-89
- Pays benefits for medically necessary home care
- Home care indemnity up to $1,500/week
- Daily hospital indemnity up to $400
- Optional lump sum cancer fixed indemnity rider
- Optional hospital emergency room visit or ambulance service
- Pays benefits directly to insured unless assigned to provider

Hospital Indemnity Flex

- Issue ages 18-89
- **Guaranteed acceptance within their state-approved age range** (not available in CA, ID, UT)
- Pays indemnity benefits of up to:
  - $4,000 hospital admission
  - $1,000/day daily hospital
  - $500/day optional daily skilled nursing facility care
  - $100/visit optional doctor's office visit
  - $3,000 optional outpatient surgical procedure
  - $600/visit optional hospital emergency room visit or ambulance service
  - $2,500, $5,000, $10,000, $15,000, or $20,000 optional lump sum cancer
  - $250/visit optional outpatient rehabilitation
- Pays benefits directly to the insured unless assigned to provide

Age range: 64 - 70
- **States:** AL, AR, AZ, CO, CT, DE, IL, IN, KS, KY, LA, MA, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OR, PA, RI, SC, SD, TX, VA, VT, WA, WI, WV, WY

Age range: 64½ - 67
- **States:** FL, GA, IA, MD, NV, OK, TN

Dental, Vision and Hearing Flex (all options)

- Issue ages 18-89
- For individuals, couples and families
- Guaranteed acceptance
- Freedom to choose both in or out of network providers
- No waiting period for dental services
- Preventive services covered at 100%
- 15% multiple policy discount available

Three distinct options to choose from, with varying prices, benefits and coverage amounts:

Option 1
- $1,000-$5,000 maximum benefit per policy year per person
- Choice of deductibles: $0, $50, $100 or $100 vanishing
- Includes higher benefit amounts for teeth whitening, implants & orthodontics
- Includes higher coinsurance and benefit amounts for vision & hearing

Option 2
- $1,000-$4,000 maximum benefit per policy year per person
- Choice of deductibles: $0, $50, $100 or $100
- Includes benefits for teeth whitening, implants & orthodontics
- Includes coverage for vision & hearing
- Credit for prior coverage available

Option 3
- $1,000-$3,000 maximum benefit per policy year per person
- $100 deductible
- Dental only

Recovery Care Choice

- Issue ages 40-89
- Multiple policy discount available
- Pays indemnity benefits of up to:
  - $700 daily nursing facility including bed reservation and Medicare Part B excess charge
  - $300 annual maximum prescription drug assistance

Optional riders
- **Daily hospital confinement:** up to $700 per day includes observation
- **Ambulance transportation:** up to $600 per ride
- **Home care:** up to $2,100 per week
- **Adult day care:** up to $150 per day
- **Home modification:** up to $2,500 lifetime max
- **Inflation:** 3% or 5% increase, simple or compound
- **Mental health:** up to $100 per visit
- **Outpatient rehab:** up to $150 per day
- **Pet boarding:** up to $100 per day

All products are not available in all states and benefits shown may vary by state. Review the outline of coverage for complete details.

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)
Accendo Insurance Company (ACC)
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