



# About us

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## Aetna Senior Supplemental Insurance

part of the CVS Health® family of companies



Downtown Nashville, Tennessee

CGFMP06935

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# welcome ♥

Thank you for your interest in our company. We take pride in that we have been able to provide insurance solutions to the senior market for 40 years. Our headquarters in the Nashville, Tennessee area (Franklin) is home to over 500 associates who truly enjoy (and are good at!) being able to help you with the personalized service that is expected and deserved. Our financial strength and stability sit on the foundation of being a member of the CVS Health® family of companies.

The next few pages will give you a glimpse of what we're about and why so many have chosen to do business with us. See for yourself...

To good health,



Ty Wooldridge  
President  
Aetna Senior Supplemental Insurance

## about us

Continental Life Insurance Company of Brentwood, Tennessee (CLI) became the foundation of our Senior Supplemental insurance business in 1983. Following in the same tradition of CLI, American Continental Insurance Company (ACI) was established in 2005. CLI and ACI became members of the Aetna® family of companies in 2011 and the CVS Health family of companies in 2018, further enhancing their strength and stability in the senior market. CLI and ACI are both rated "A" (Excellent) by A.M. Best Company.\*

Additional Medicare Supplement products were added to the portfolio with Aetna Life Insurance Company (ALIC) in 2011, Aetna Health and Life Insurance Company (AHLIC) in 2013, and Aetna Health Insurance Company (AHIC) in 2017. ALIC, AHLIC, and AHIC are all rated "A" (Excellent) by A.M. Best Company.\*

In 2020, the product portfolio was once again enhanced with additional Medicare Supplement and Final Expense whole life insurance products under the entity of Accendo Insurance Company, a CVS Health company.

All these entities make up Aetna Senior Supplemental Insurance. Headquartered in the Nashville, Tennessee area (Franklin), our Senior Supplemental insurance business has grown into a successful, dynamic company that offers associates a rewarding and challenging environment to work and thrive in.

Our Medicare Supplement insurance and other health and life insurance products are now sold by almost **100,000 licensed agents nationwide**. Our commitment will always be to provide the best plan of protection possible at an affordable premium, as well as, provide unsurpassed claims payment and customer service for our **1,725,000+ policyholders**.

For more information, go to  
[AetnaSeniorProducts.com](https://www.aetna.com/seniorproducts)

\*\*"A" (Excellent) is the third highest rating out of sixteen A.M. Best ratings. Rating as of March 13, 2024.



Rogers building, Aetna home office | Hartford, Connecticut

## about Aetna

Aetna is one of the nation's leading diversified health care benefits companies, **servicing millions of consumers** with information and resources to help them make better informed decisions about their health care. Aetna offers a broad range of traditional, voluntary, and consumer-directed health insurance products and related services; including medical, pharmacy, dental, behavioral health, group life and disability plans, medical management capabilities, Medicaid health care management services, workers' compensation administrative services and health information technology products/services. Aetna's customers include employer groups, individuals, college students, part-time and hourly workers, health plans, health care providers, governmental units, government-sponsored plans, labor groups, and expatriates. Aetna is a member of the CVS Health family of companies.

For more information, go to [Aetna.com](https://www.aetna.com).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Companies and its affiliates (Aetna).

# our policyholders

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## How we help

Medicare is an important part of a senior's health care plan. However, deductibles, co-payments, and other services are some of the costs not included in the coverage available through Medicare. Our Medicare Supplement insurance plans offer seniors the ability to continue going to the doctors and hospitals they know and trust while providing supplemental coverage at competitive premium rates. We also offer a complete portfolio of complementary products...all supported by attentive customer service and prompt claims payments.


## AetnaSeniorProducts.com

All Aetna Senior Supplemental insurance policyholders can login (after initial sign-up) to our secure website portal. The sign-up process is quick and simple, but just in case technical assistance is required, we have a dedicated web assistance team that provides website related technical assistance. Policyholders can: view policy details and claims, access member discounts, request duplicate ID cards and policy pages, update contact and bank information, send department specific requests...to name a few.


# our products

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## Medicare Supplement insurance

 A Medicare Supplement insurance policy helps consumers manage and budget their health care expenses with predictability and stability. Medicare provides beneficial coverage for health-related expenses, but it does not cover all health care expenses. There are gaps in Medicare coverage that consumers either pay for out-of-pocket or with private insurance. A Medicare Supplement insurance policy can help fill in those gaps and help pay the out-of-pocket costs for Medicare-approved services and works with Medicare to provide more insurance coverage.


## Final Expense Whole Life insurance

 A Final Expense Whole Life insurance policy can help loved ones carry out the final wishes of their departed family member. Expenses from burial planning, debt balances, and out-of-pocket health care bills can quickly add up. A Final Expense plan can help minimize the emotional and financial burden a loss could have on a family. It can help fund final wishes.

## Dental, Vision and Hearing/Plus insurance


 This affordable insurance coverage can help a family smile bigger and brighter, protect healthy vision to see clearer, and hear the world just that much better. Choose any provider or get even better pricing in-network. Benefits are paid directly to the policyholder or designated provider. And, benefits are paid in addition to any other health care coverage.

## Cancer and Heart Attack or Stroke Plus insurance


 Anyone at any time can be diagnosed with cancer, heart attack, or stroke – even those who lead a healthy lifestyle. This insurance can help manage the expenses associated with these illnesses.

A lump sum benefit is paid directly to the policyholder or other designee, regardless of any other health insurance coverage. Choose from a cancer plan or a heart attack/stroke plan or one of each, with different benefit amounts.


## Hospital Indemnity Flex insurance

 This insurance can help offset the cost of deductibles, co-pays, and unexpected or additional (out-of-pocket) expenses incurred but not covered by a consumer's other insurance plans. Benefits are paid directly to the policyholder, or designated provider, and are paid in addition to any other health care coverage.

## Recovery Care short term insurance

 This insurance allows the consumer to plan now for the level of care and comfort in case of an accident or illness that requires assistance and care during recovery. A Recovery Care insurance plan gives the policyholder the freedom to choose how they want to recover and where. Choose the nursing facility or the hospital based on the plan options selected. Benefits are paid directly to the policyholder, or designated provider, and are paid in addition to any other health care coverage.

## Home Care Plus indemnity insurance

 This insurance makes it possible for the policyholder to stay in their own home with skilled assistance when faced with a medically necessary need for home health care. Home Care Plus insurance can help with recuperating at home by covering physical, speech, and respiratory therapies, and other medically necessary treatments. Benefits are paid directly to the policyholder, or designated provider, and are paid in addition to any other health care coverage, including Medicare.

All products and plan options vary and are not available in all states.

# about CVS Health

CVS Health is the nation's premier health innovation company helping people on their path to better health. Whether in one of its pharmacies or through its health services and plans, CVS Health is pioneering a bold new approach to total health by making quality care more affordable, accessible, simple and seamless. CVS Health is community-based and locally focused, engaging consumers with the care they need when and where they need it.

CVS Health has more than **9,800** retail locations, approximately **1,100** walk-in medical clinics, a leading pharmacy benefits manager with approximately **93 million** plan members, a dedicated senior pharmacy care business serving more than **one million** patients per year, expanding specialty pharmacy services, and a leading stand-alone Medicare Part D prescription drug plan.

CVS Health also serves an estimated **50 million** people through traditional, voluntary and consumer-directed health insurance products and related services. This innovative health care model increases access to quality care, delivers better health outcomes, and lowers overall health care costs.

For more information, go to **CVSHealth.com**.



Aetna Senior Supplemental Insurance home office | Franklin, Tennessee

## Aetna Senior Supplemental Insurance Franklin, Tennessee

Accendo Insurance Company  
Aetna Health and Life Insurance Company  
Aetna Health Insurance Company  
Aetna Life Insurance Company  
American Continental Insurance Company  
Continental Life Insurance Company  
of Brentwood, Tennessee  
Coventry Health and Life Insurance Company  
First Health Life and Health Insurance Company  
SilverScript Insurance Company

*part of the CVS Health family of companies*

**AetnaSeniorProducts.com**

