

## Hospital Indemnity Flex Insurance Plans

**For agent use only. Not intended for use with the public or applicants.  
All policy provisions and exclusions apply. Refer to the policy and the  
Outline of Coverage for complete details concerning coverage and limitations.**

### What does Guaranteed Acceptance mean?

Applicants qualify for Guaranteed Acceptance if they apply for coverage anytime during the month in which they turn 64½ and through the month in which they will turn age 68. The application signature date is used to determine qualification.

*For example:*

- Applicant's 64th birthday is on January 1. Applicant would be eligible for Guaranteed Acceptance beginning the month of June through the month of their 68th birthday.
- Applicant's 68th birthday is on January 1. Applicant would be eligible for Guaranteed Acceptance if applying in January. If applying in February or beyond, applicant is not eligible for Guaranteed Acceptance. Application must be received in good order during qualification period; otherwise a new application with health information will be required.

Applicants who qualify for Guaranteed Acceptance should **not** complete these sections of the application:\*

- Section 3 (Health questions)
- Section 4 (Physician information)
- Section 5 (Prescribed medication)

\*Unless applying for the Lump Sum Cancer Rider. Section 3, question 10 is required for all applicants who select the Lump Sum Cancer Rider.

The **Aetna Quote & Enroll** tool will include the Lump Sum Cancer Rider\*\* with each benefit option for applicants who qualify for Guaranteed Acceptance. The enrollment tool will only display the required health questions based on the applicant's age and if the Lump Sum Cancer option is selected.

\*\*The Lump Sum Cancer Rider is not available in all states.  
Products and plans may vary by state.