Aetna Senior Supplemental Insurance

Agent Town Hall VI

Wednesday, April 29, 2020

We are here for you!

Kevin Moore
SSI RVP - South

Executive spotlight

Fred Roth
Chief Operating Officer - SSI

Guest Speaker

Tegrey Moot
CMO – Heartland Financial Group

Underwriting News & Update

Chris Pike
SSI – Underwriting Mgr.

Q&A

All presenters and Aetna team

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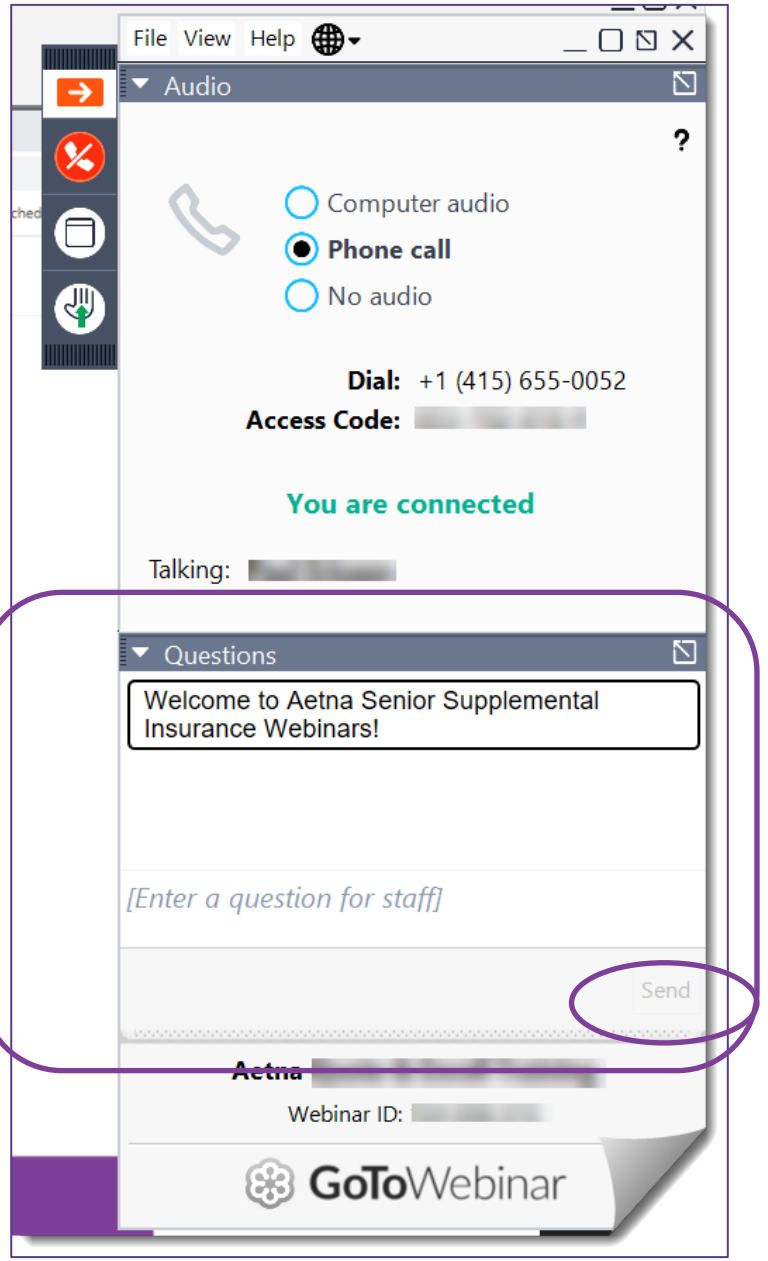
Attendees are in “Listen-Only” mode

Type your questions & comments in the QUESTION section and click SEND



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Today's Topics

I. We are here for you!
II. Executive Spotlight – Operations
III. Guest Speaker
IV. Underwriting News & Update
V. What's CVS/Aetna doing?
VI. Upcoming Webinars: Training, Tools, & Resources
VII. Aetna "We Care Package" Winners
VIII. Open Forum - Ask us questions!

Today's Hosts

Kevin Moore
RVP - South

Emily Rohrig
VP Reinsurance

Tori Fehringer
Sales Manager

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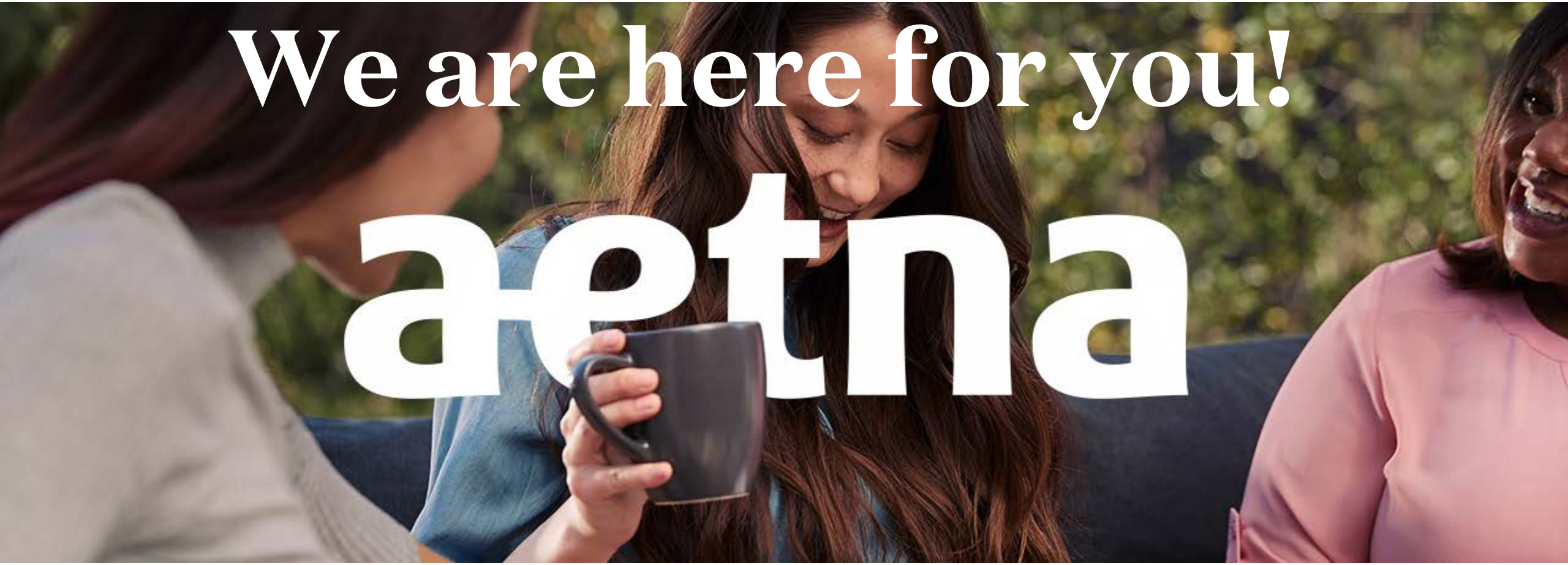
Support



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Purpose

Why are we doing this?

- Unique challenges
- Create opportunities
- Support you in growing your business

What are sales forums all about?

- Transparency
- Platform for you
- New ideas & feedback

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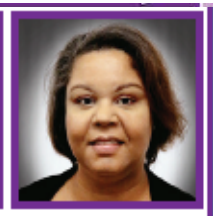
SSI Sales Management Team

WEST

Tony Clark
Regional Vice President

Dan Memory
Regional Sales Manager



Tonya Addison
Regional Sales Specialist

SOUTH

Kevin Moore
Regional Vice President

Justine Sawyers
Regional Sales Manager

Suzanne Guillebeau
Regional Sales Specialist

MIDWEST

George Pelekanos
Regional Vice President

Rick Huemmer
Regional Sales Manager

Rose Faulkner
Regional Sales Specialist

EAST

Jeff Nasser
Regional Vice President

Paul Ericson
Regional Sales Manager

Colleen Trayser
Regional Sales Specialist

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Sales Support

WEST

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

Regional Vice President
Tony Clark
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Regional sales specialist
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959-299-4659

MIDWEST

KY, MI, MN, MO, NJ, PA, TN, WI

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615-807-7515

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Regional sales specialist
Colleen Trayser
TrayserC2@aetna.com
615-807-7517

SOUTH

AL, AR, GA, LA, MS, NM, OK, TX

Regional Vice President
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Regional sales manager
Justine Sawyers
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214-789-4284

Regional sales specialist
Suzanne Guillebeau
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959-299-4655

Our sales management team offers **product training** and **support** to help grow your business.

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Message from Fred Roth

Aetna Senior Supplemental Insurance

Franklin, Tennessee, April 29, 2020

Fred Roth
Chief Operating Officer,
Aetna Senior Products

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Business Continuity Background

Seamless transition of services while seeing record submit levels of new business

Pre-2018 Opportunities

- Desktops as standard Issue for contractors
- Unpredictable Tennessee Weather
- Short term production management only
- No phone or customer service capabilities
- Supported isolated events
- Pressure on next business day – Poor SLAs

Post-2018 Enablement

- Laptops with soft-phone enabled as standard issue
- Ability to manage both production and customer service
- 700+ days without business disruption
- Quickly enabled us to deploy to home in 45 min
- All customer service and production being done in home as of March 12th

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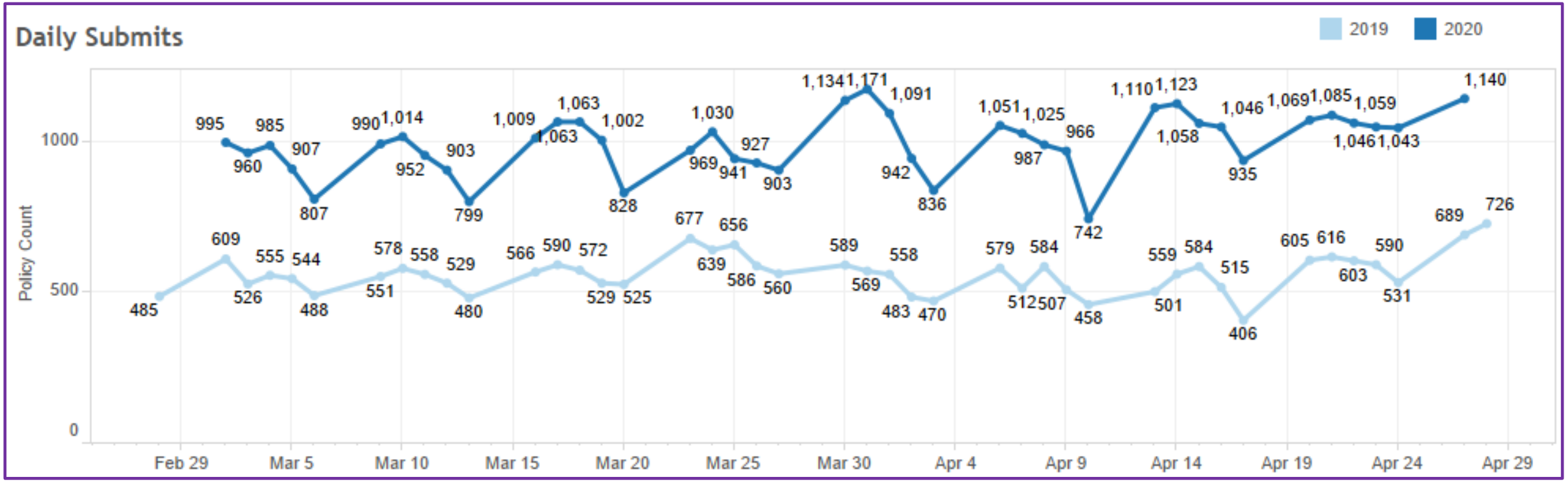
Daily Medicare Supplement Submits

Exceeding submits YoY on all products



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YoY Metrics Comparisons

YoY Metrics improved while in a deploy to home operations work arrangement

	Q1 2019	Q1 2020	19-Apr	20-Apr
New Business				
Submits				
Med Supp	64.3k	99.3k	16.1k	23.5k
Ancillary	15.4k	21.k	3.8k	5.2k
DVH	18.7k	21.4k	4.6k	5.1k
Cycle Time				
All Products	4	3	4	2
Med Supp	4	3	4	2
UW	7	5	7	3
GI	9	9	9	5
OE	2	1	2	1
Ancillary	4	3	5	3
DVH	1	1	1	1
Customer Service				
Telephone Service Factor	74.1%	77.1%	79.8%	97.0%
ASA	68	95	50	4
Agent Services				
Telephone Service Factor	82.6%	74.6%	87.0%	78.2%
ASA	22	41	17	35
Contracting Cycle Times				
New Agents (All)	7	6	6	7
New Agent - Agent Onboarding	4	6	4	7
New Agent - Paper/ Fax	8	7	6	9

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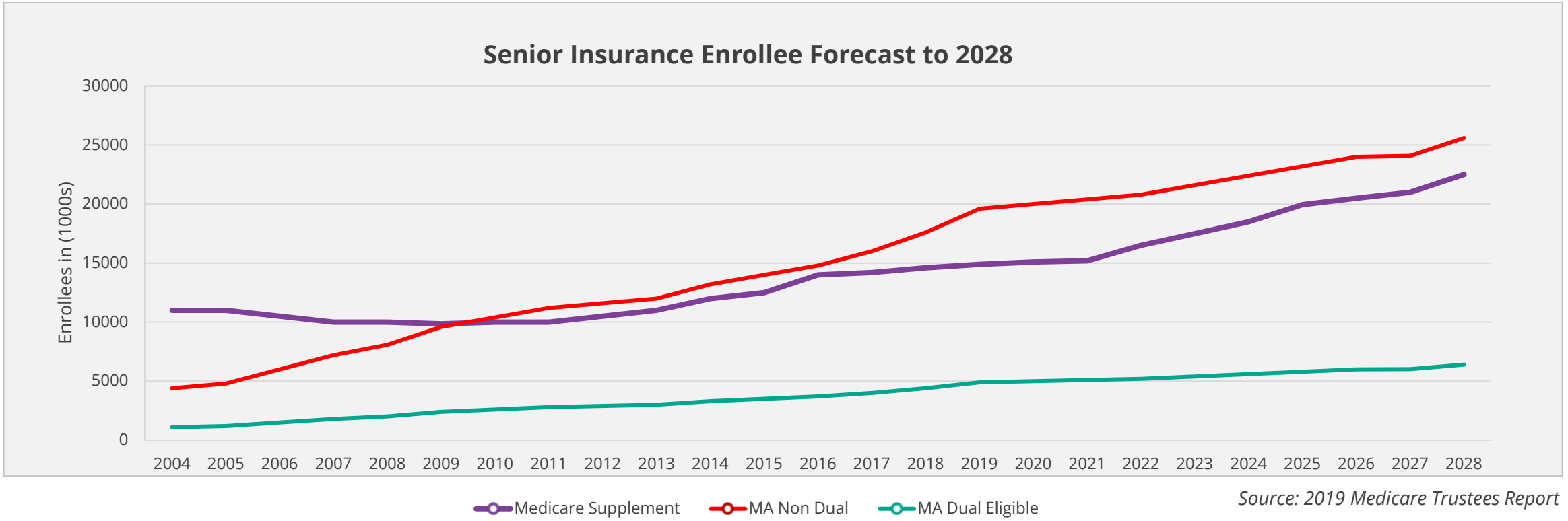
Projected Industry Growth

22M **Expected Medicare Supplement Enrollees in 2028**

57% **Expected 8-year growth in Medicare Supplement enrollee volume (Med Adv growth = 29%)**



Source: 2019 Medicare Trustees Report

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Message from our Guest Speaker

- Embrace Change… It will embrace you!
- A perspective from Distribution
  - Are Sales down – for who?
- Telemedicine
  - What is Medicare Saying about this subject?
- Blockbuster Changes

Special Guest

Tegrey Moot

Chief Marketing Officer

Heartland Financial Group

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Underwriting News and Updates

- Medical underwriting is a health insurance term referring to the use of medical or health information in the evaluation of an applicant for coverage, typically for life or health insurance. Wikipedia

Chris Pike
Underwriting Manager
Aetna SSI

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Some of the Impact of our Automated Strategy

- Auto underwriting for our Medicare Supplement business
  – how we did in 2019/2020

Sales Channel	Line	Product	App Type	Company	Writing Agent	MGA
All	All	All	All	Multiple values	Multiple values	Multiple values

		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Submits	2017	17,043	13,745	15,408	12,452	14,338	14,231	13,255	14,973	12,672	24,631	32,076	23,580	208,404
	2018	14,911	13,608	14,848	14,921	16,639	16,888	17,834	22,496	20,201	37,720	43,011	31,092	264,169
	2019	22,749	20,967	25,563	24,996	25,267	24,283	25,806	29,962	30,117	57,058	65,804	50,388	402,960
	2020	34,565	31,942	35,924	31,126									133,557

- Next steps for Med Supp
- Auto Underwriting Next Steps
- Work-At-Home
- Underwriting Structure

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Accendo update

WHAT'S NEW

Accendo Medicare Supplement

Accendo Insurance Company, part of the CVS Health® family of companies and Aetna affiliate, is our newest entity to introduce a Medicare Supplement product.* Accendo Medicare Supplement with 14% household premium discount is available in:

Effective March 13, 2020

Arizona	Iowa	North Carolina
Arkansas	Michigan	Oklahoma
Georgia	Mississippi	Pennsylvania
Illinois	Nebraska	South Carolina
Indiana	New Jersey	Tennessee

Effective April 24, 2020

Colorado	Texas
Delaware	Wisconsin
Florida**	

Pending Launch June 4
OH, NM, RI

We'll continue to introduce the product in additional states as we receive state approvals. For help getting started selling, contact our Agent Services team at **866-272-6630**.

*Products and plans vary by state. **Household premium discount not applicable.

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COVID-19 CVS Health & Aetna Response Timeline

March 13

March 23

April 6, 21, & 27**

April 9

April 17

April 27

Free Home Delivery of Medications

Led the industry in providing customers a safer way to receive medications.

Now over **100,000** deliveries per day!!! Up 1,000%

Hiring 50,000 Positions

Innovation during this trying time has created jobs to help our communities.

Already hired **5,000** people!

Drive Thru Testing

Since March, CVS Health has conducted over **35,000** tests!

Now 5 Drive Thru sites testing thousands daily in GA, RI, MA, CT, and MI.

Beginning in May, plans for over **1,000 CVS test sites nationwide and a focus on underserved communities. Also, exploring mobile solutions for testing.

CVS donated $5 million in seasonal treats

CVS stores donated more than **$5 million** of seasonal treats to local community organizations.

Earlier this month, CVS also surprised a million customers using home prescription delivery and drive-thru services with free greeting cards.

UCLA Health & Other hospitals to create bed capacity

Coram, CVS Health's infusion care business will help transition eligible IV-therapy patients out of the hospital and other care settings by providing in-home nursing.

UPS Flight Forward Drone Delivery

UPS Flight Forward will use drones to deliver prescription medicines from a CVS pharmacy to The Villages, Florida, a retirement community of more than **135,000** residents.

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Helpful Links

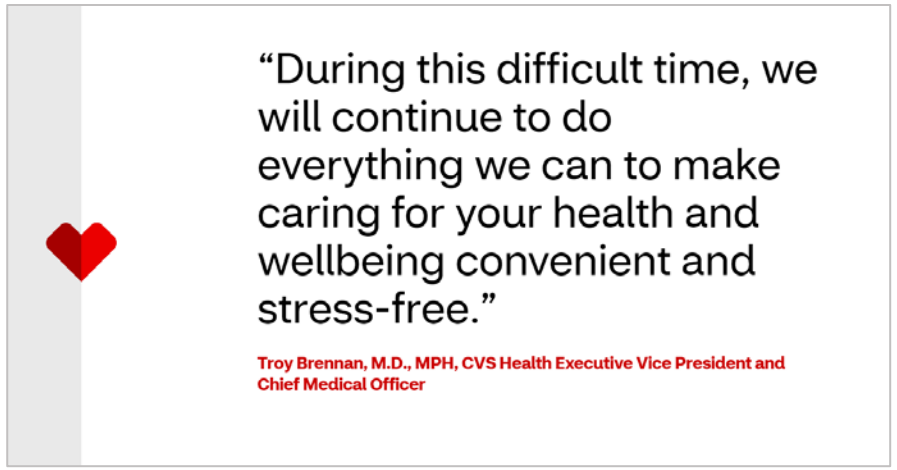
AetnaMedicare.com: What you need to know about the coronavirus (COVID-19)

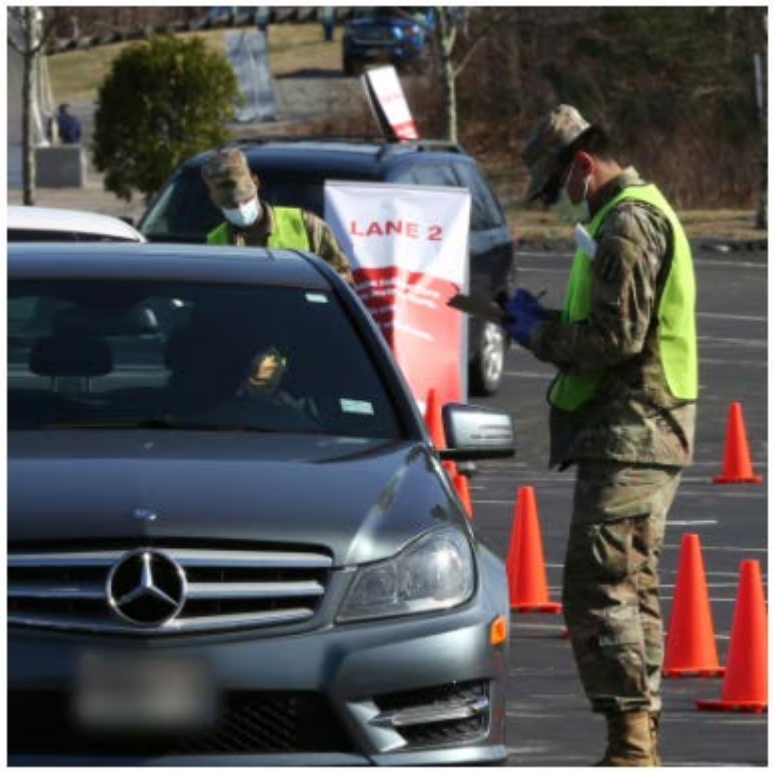
(March 17) Medicare telemedicine update from Aetna President Karen S. Lynch

https://cvshealth.com/covid-19

Centers for Disease Control & Prevention

World Health Organization





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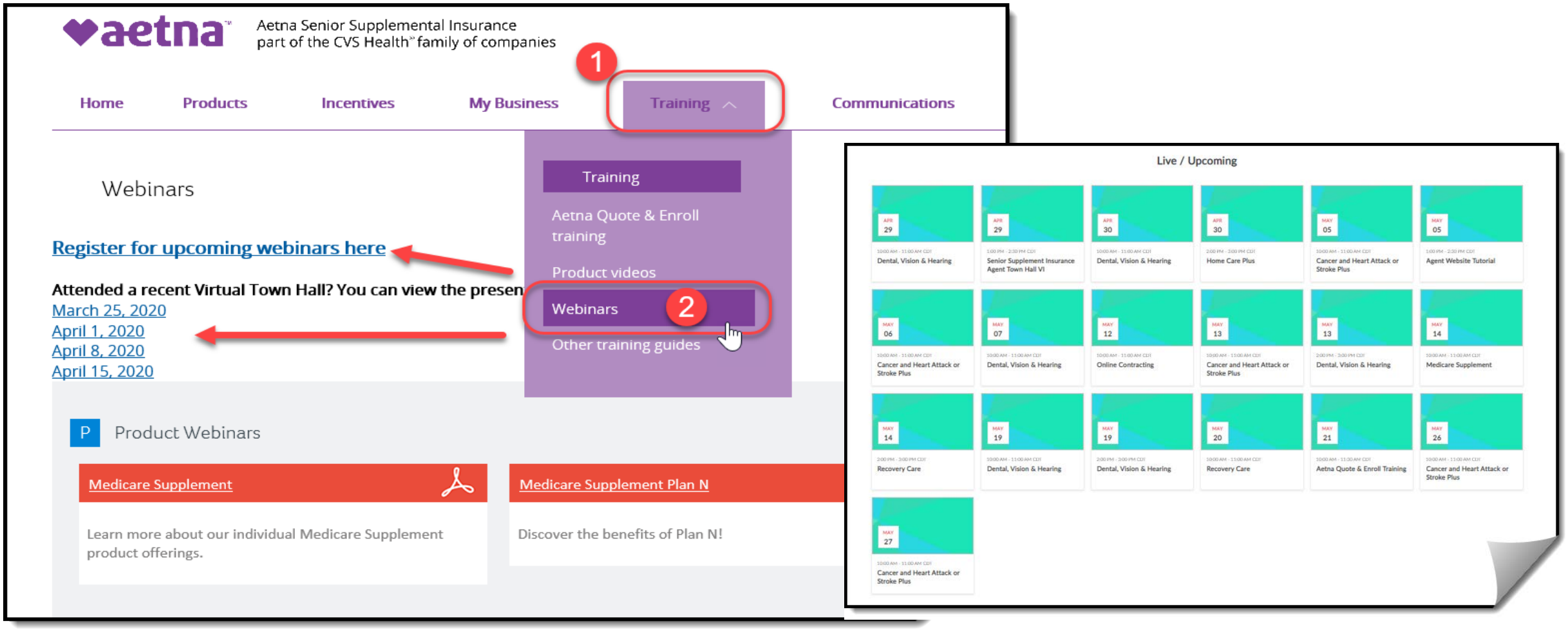
Additional Training Webinars and Town Hall Presentations



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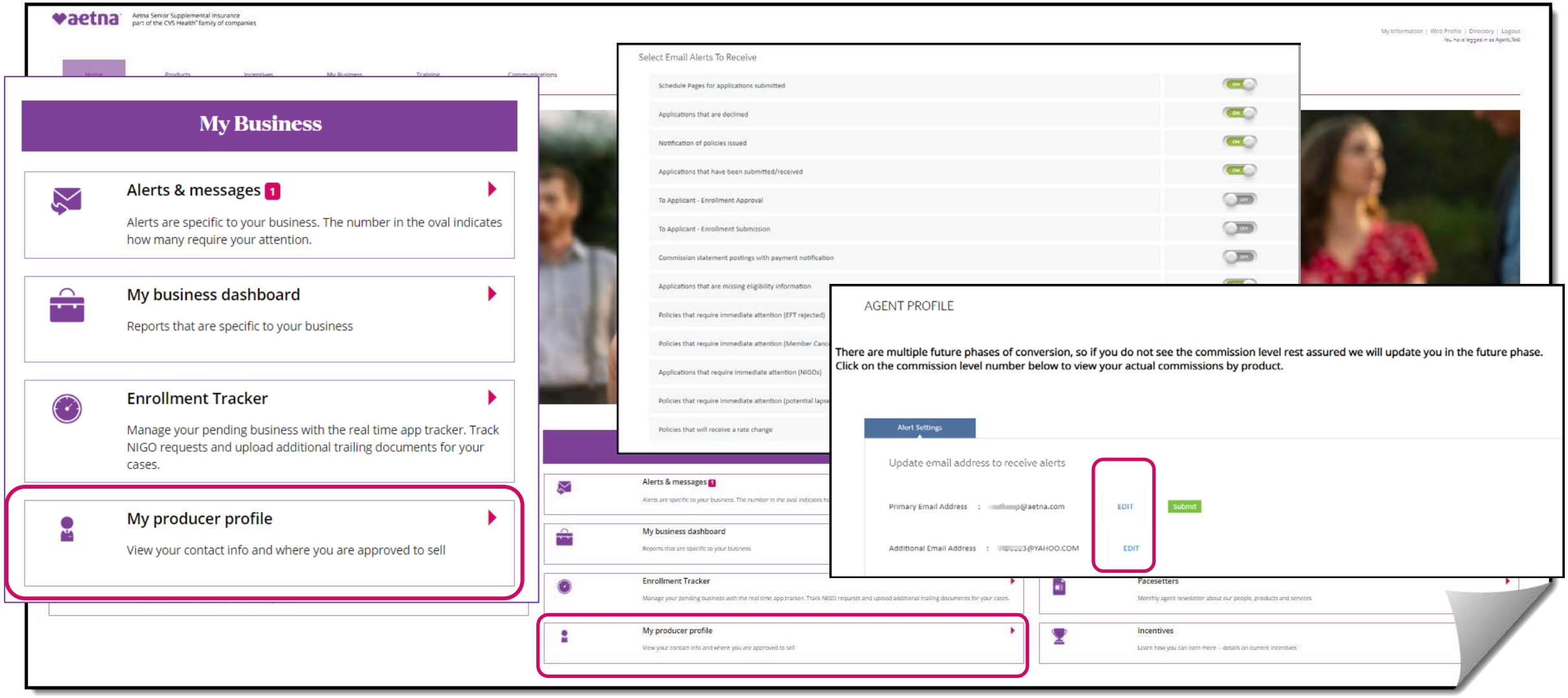
Update your profile and turn on your email alerts



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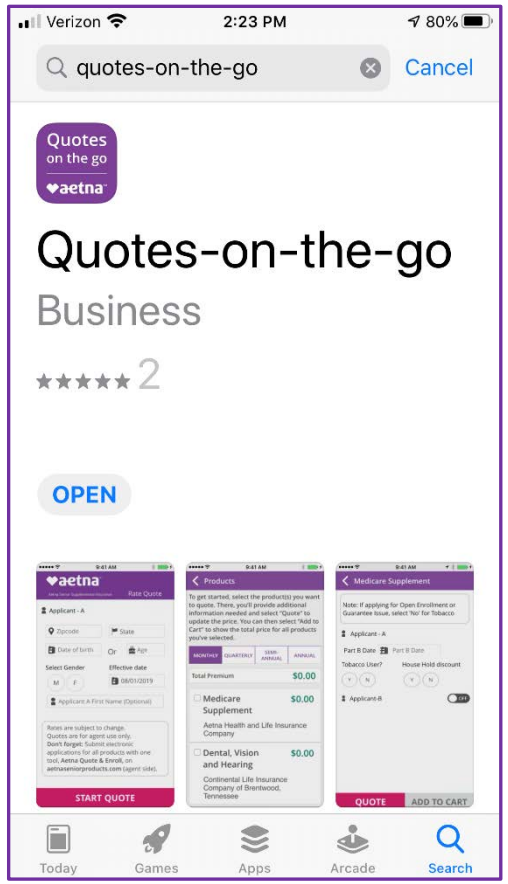
Quotes-on-the-go Mobile Rate Quote App

Get quotes on the go, straight from your phone

- All SSI Products, One Place
- All SSI Products, In Your Pocket!
- App Store, or scan QR code to get started!



Quotes on the go

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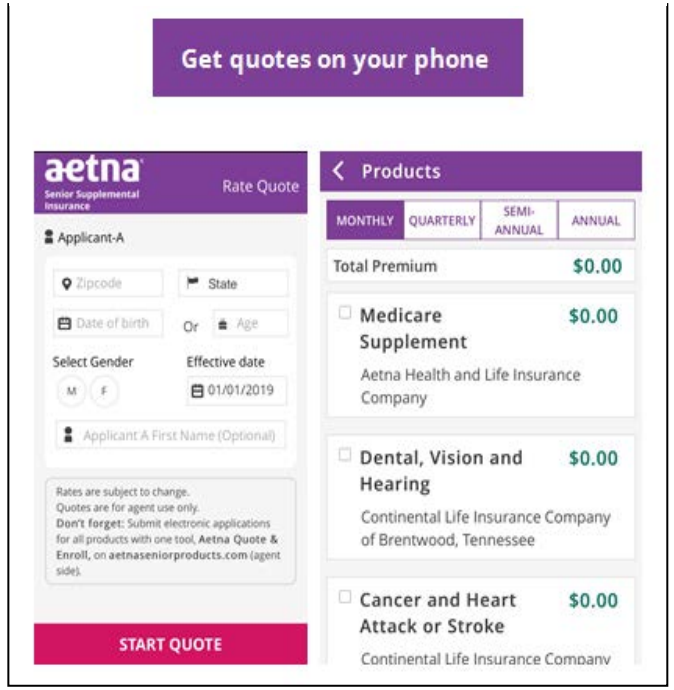
GET IT ON Google Play



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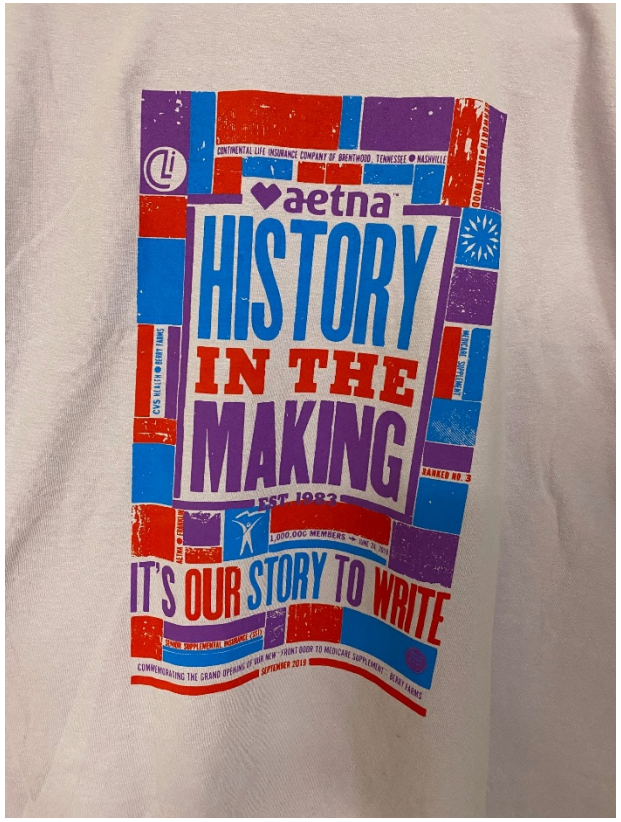
Chance to win… Aetna We Care Package



WE CARE KIT –

Aetna Leather Notebook, Pen, Highlighter, Blue-tooth speakers, bag, Smartphone Sanitizer, Lens cleaner, First-aid kit and Aetna T-shirt.

Enter to win:

Complete the Survey following this webinar. We'll conduct a drawing during next week's Town Hall. Two winners per Webinar.

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Spin to Win!

Be eligible to win by completing the Survey following this Webinar Broadcast! Winners will be announced next Wednesday at our Aetna Virtual Agent Town Hall VII.

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Q & A – Open Forum

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Thank You

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