Underwritten by

American Continental Insurance Company

An Aetna Company

aetna

Helping provide financial security

Medicare Supplement Insurance



Our commitment

With insurance companies offering the same standardized Medicare Supplement insurance plans, we know that your choice comes down to the price that fits your budget, the company's service, reputation, reliability, and experience.

American Continental Insurance
Company, headquartered in the Nashville,
Tennessee area, has an unwavering
commitment to providing the best
personal service possible, quick claims
payment, quality products with solid
financial backing, and helpful, friendly
associates with extensive knowledge and
experience. Policyholders rely on our
company to be there when they need us.
We take those obligations very seriously
and everything we do is focused on
fulfilling our commitments in a timely,
hassle-free manner – so you have the
best experience possible.

The value of peace of mind

A Medicare Supplement insurance policy helps you manage and budget your health care expenses.

Filling in the gaps

Medicare provides beneficial coverage for health related expenses, but it does not cover all health care expenses. There are a number of gaps in Medicare coverage that you either pay for out-of-pocket or with private insurance. A Medicare Supplement insurance policy is a health insurance policy (also called Medigap) sold by a private insurance company to help fill in those gaps.

Know your options

Although private insurance companies provide Medicare Supplement coverage, Medicare Supplement insurance plans are strictly regulated by both federal and state government. Make an informed decision about what is right for you. Before you purchase a plan, make sure you understand what your Medicare coverage includes. Then choose a Medicare Supplement plan that best fits your needs.

Take care of yourself

A Medicare Supplement insurance policy helps you manage and budget your health care expenses with predictability and stability. Unexpected medical expenses can put your savings at risk. A Medicare Supplement insurance policy offers financial security and peace of mind – helps you pay the out-of-pocket costs for Medicare-approved services and works hand-in-hand with Medicare to provide more insurance coverage.

Feel good about your choices

A Medicare Supplement insurance policy has no restrictive networks, you can visit the physicians of your choice, and you have freedom when choosing a health care provider, including specialists and specialty hospitals. With automatic claims filing by most providers, you have less things to worry about.

Financially strong, fundamentally sound

When you choose to own an American Continental Insurance Company Medicare Supplement insurance policy, you get the first class customer service, financial stability, and security that come from being a member of the Aetna family of companies.

Choose from these plans

American Continental Insurance Company offers Medicare Supplement Plans A, B, F, High Deductible F, G, and N with varying amounts of coverage – Plan A providing basic benefits and Plan F offering more comprehensive coverage. Premiums also vary according to the amount of coverage provided by a specific plan. Here are the benefits that are included with each plan.

Benefits	Plan A	Plan B	Plan F*	Plan G	Plan N
Basic benefits (including hospice care)	✓	√	√	√	✓
Part B coinsurance	√	√	√	✓	√ **
Part A deductible		√	✓	✓	✓
Skilled nursing facility coinsurance	•		✓	√	✓
Foreign travel emergency			✓	√	✓
Part B excess charges			√	√	
Part B deductible			✓		

^{*} High deductible Plan Falso available. Same benefits as Plan Fafter the calendar year deductible is paid.

Covering your needs

Use this checklist as a starting point to help determine what you want your Medicare Supplement insurance policy to cover.

☐ Basic benefits (including hospice care)	
☐ Medicare Part A deductible	☐ Skilled nursing facility coinsurance
	☐ Foreign travel emergency
☐ Medicare Part B coinsurance	

^{***} Plan N requires \$20 copayment for office visits; \$50 copayment for emergency room visits. Copayments do not count toward the annual Part B deductible.

What's great about the plans

All of the following are features of all Medicare Supplement plans.

• 30 days free look

Return any policy for any reason within 30 days after receipt for a full refund of all premiums paid.

• 12-month rate guarantee

No rate increase for the first 12 months, as long as the premiums are paid on time.

Guaranteed renewable

No worries of reduced benefits or cancelled coverage for the life of the policy, as long as the premiums are paid on time.

• Freedom to choose your doctors

You control and choose the physicians who you trust for your care.

Go direct to your doctors

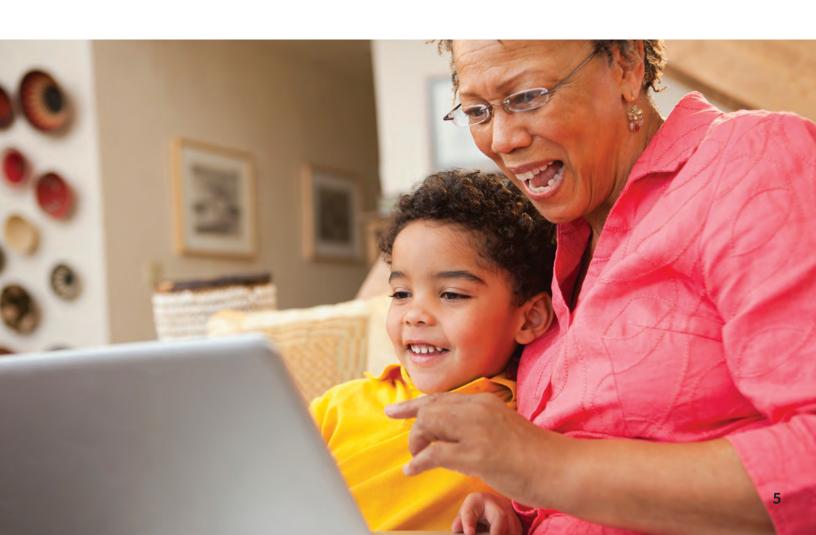
You can go directly to the physicians and specialists you choose without pre-certifications and pre-approvals.

• Benefits stay the same

You always know what your benefits are with this standardized plan...no surprises or re-evaluations year-after-year.

• Portable coverage

You are not restricted to use a network of health care providers. If you move, your coverage goes with you.



Common terms and definitions

Benefit period

Starts the day you go to a hospital or skilled nursing facility; and ends when you have not received hospital or skilled nursing facility care for 60 consecutive days.

Coinsurance

A percentage of Medicare - approved expenses not paid by Medicare.

Copayment

A fixed fee amount that subscribers to a medical plan must pay when using specific services covered by an insurance plan.

Deductible

Amount that one must pay for Medicareapproved expenses before Medicare begins to pay.

Eligible expenses

Costs that are deemed medically necessary by Medicare and covered expenses under your plan.

Emergency care

Immediate medical care needed because of an injury or an illness of sudden and unexpected onset.

Excess charges

The difference between what a health care provider is permitted to charge and the Medicare-approved amount.

Hospice care

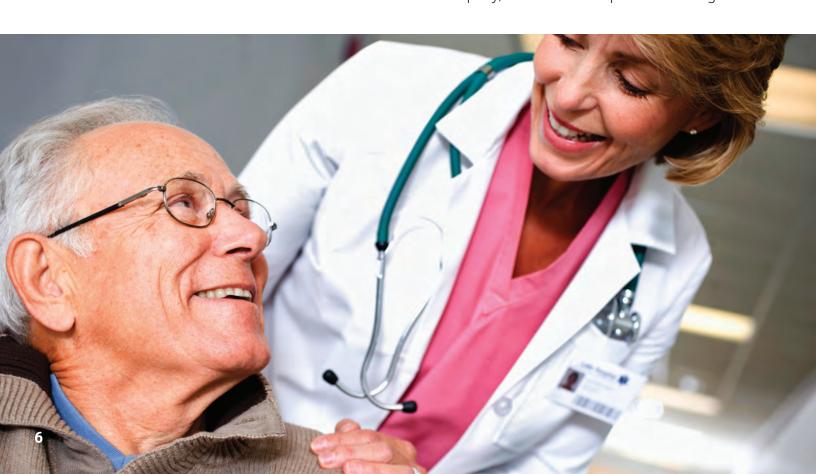
A program of care and support for someone who is terminally ill; helps them live out the time they have remaining to the fullest extent possible.

Medicare-approved amount

In original Medicare, the amount that a physician who accepts assignment can be paid, including what Medicare pays and any other deductibles, coinsurance, or copayments.

Premium

The periodic payment to Medicare, an insurance company, or a health care plan for coverage.



About Aetna

Aetna is one of the nation's leading diversified health care benefits companies, serving approximately 36.5 million people 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, and medical management capabilities and health care management services for Medicaid plans. Our customers include employer groups, individuals, college students, part-time and hourly workers, health plans, governmental units, government-sponsored plans, labor groups and expatriates. For more information, see www.aetna.com.

This is a solicitation for insurance.

This is a brochure for individual Medicare Supplement insurance policy forms ACIMSP10A TN, ACIMSP10B TN, ACIMSP10F TN, ACIMSP10G TN, ACIMSP10HF TN, ACIMSP10N TN, and is not a contract of insurance. For complete details of all benefits, please read your Outline of Coverage carefully and refer to the "Guide to Health Insurance for People with Medicare". American Continental Insurance Company is not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

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