

# Redefining what's possible.

## Medicare Supplement Insurance

Plans underwritten by

Accendo Insurance  
Company\*

Texas



\*part of the CVS Health® family of companies and Aetna affiliate



# Our commitment to you

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. Accendo Insurance Company with its administrative office located 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.

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This is a brochure for individual Medicare Supplement insurance policy forms ACCMSP19A TX, ACCMSP19F TX, ACCMSP19G TX, ACCMSP19N TX 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". For specific costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, contact your agent or Accendo Insurance company.

# The value of peace of mind.

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

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## Filling 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 some of those gaps.

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## 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.

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## Take care of yourself



A Medicare Supplement insurance policy helps you manage and budget your health care expenses with predictability and stability. A Medicare Supplement insurance policy helps pay some of the out-of-pocket costs for Medicare-approved services and works hand-in-hand with Medicare to provide more insurance coverage.

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## 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 that accepts Medicare patients. With automatic claims filing by most providers, you have less things to worry about.

# Choose from these plans.

Accendo Insurance Company offers Medicare Supplement Plans A, 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. A household premium discount is available for eligible applicants. (Reference the application for details.) Here are the benefits that are included with each plan.

Benefits	Plan A	Plan F*	Plan G	Plan N
<b>Basic benefits</b> (including hospice care)	●	●	●	●
<b>Part B coinsurance</b>	●	●	●	●**
<b>Part A deductible</b>		●	●	●
<b>Skilled nursing facility coinsurance</b>		●	●	●
<b>Foreign travel emergency***</b>		●	●	●
<b>Part B excess charges</b>		●	●	
<b>Part B deductible</b>		●		

**Plan A** is available to those qualified consumers under age 65.

**\*Plan F** available for people first eligible for Medicare before 2020 only.

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

**\*\*\***Necessary emergency services must begin during the first 60 days of each trip outside of the USA.

## 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**
- Medicare Part B deductible**
- Medicare Part B coinsurance**
- Medicare Part B excess charges**
- Skilled nursing facility coinsurance**
- Foreign travel emergency**

# What's great about the plans.

The following are features of 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 canceled 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, that accept Medicare patients.

## **Go direct to your doctors**

You can go directly to the physicians and specialists you choose, that accept Medicare patients, 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 Medicare-approved 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 us

Accendo Insurance Company is part of the CVS Health® family of companies and Aetna affiliate. For more information about CVS Health and Aetna go to **[cvshealth.com](https://www.cvshealth.com)** and **[aetna.com](https://www.aetna.com)**.

Policies are administered by Aetna Life Insurance Company and its affiliates. For more information go to **[aetnaseniorproducts.com](https://www.aetnaseniorproducts.com)**.

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Contact us to see if you qualify for Open Enrollment or Guaranteed issue.

Benefits and premiums under this policy may be suspended for up to 24 months if you become entitled to benefits under Medicaid. You must request that your policy be suspended within 90 days of becoming entitled to Medicaid. If you lose (are no longer entitled to) benefits from Medicaid, this policy can be reinstated if you request reinstatement within 90 days of the loss of such benefits and pay the required premium.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program. This is a solicitation of insurance. Contact may be made by an insurance agent or company upon inquiry.

Underwritten by

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**[aetnaseniorproducts.com](https://aetnaseniorproducts.com)**

Policy administered by Aetna Life Insurance Company and its affiliates

Each insurer has the sole financial responsibility for its own products.

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