Underwritten by

Continental Life Insurance Company of Brentwood, Tennessee

An Aetna Company

aetna®

Protection Series℠ – Cancer and Heart Attack or Stroke Insurance Plans

Security solutions. For peace of mind protection.

Our commitment

Continental Life Insurance Company of Brentwood, Tennessee, an Aetna 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. For over 30 years, policyholders have relied on our company to be there when they need us. We take those obligations very serious and everything we do is focused on fulfilling our commitments in a timely, hassle-free manner – so you can have the best experience possible. For more information, go to www.aetnaseniorproducts.com.

Notice to buyer:

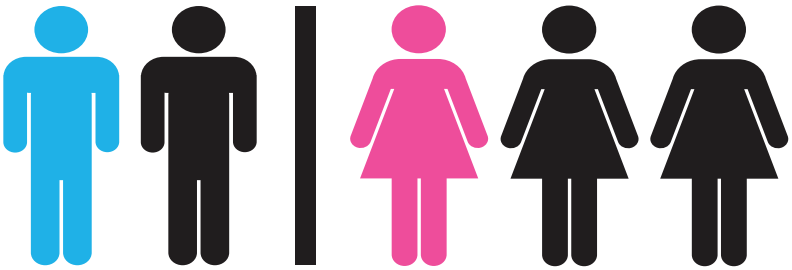
- This is not a Medicare Supplement policy.
- This is not a Major Medical policy.
- This policy may not cover all of your medical or health care expenses.
- This policy should not be purchased as a substitute for Medicare or Medicare related health plans.

This brochure is an illustration for policy forms CLICANHS14, CLICANFD14, and CLIRIDICU14 and is not a contract of insurance. For complete details of all provisions or benefits, please read your policy carefully.

The real risks of cancer, heart attack, and stroke

Cancer is the second most common cause of death – 1 out of every 4 deaths. **About 77% of all cancers are diagnosed in persons 55 or older.** Children remain at risk also as more than 13,500 per year are diagnosed with cancer.

Half of all men and one third of all women will develop cancer during their lifetimes.



Heart attack is the number one cause of death for both men and women in the United States. More than 920,000 Americans will have a heart attack this year; half will occur with no warning signs.

1 out of every 4 deaths

Stroke is the third leading cause of death in women, the fifth leading in men, and among the top 10 in children. **Stroke reduces mobility in more than half of stroke survivors 65 and older.**

65+ 65+ 65+ 65+

Cancer, heart attack, and stroke can happen at any time to anyone. Even those who live a healthy lifestyle run the risk of being diagnosed with one or more of these illnesses. No one likes to think about the possibilities. But the risks are very real.

Being prepared

How would you and your family pay bills if diagnosed with these illnesses?

Problem:
Treatment is expensive. Mortgage, utilities, health insurance, etc. have to be paid.

Solution:
This insurance can help you manage expenses and your savings can be preserved.

You may have more freedom in treating your illness, without worrying about expenses. Protect yourself by applying for insurance coverage, getting regular screenings, looking for signs that lead to early detection, and recognizing the symptoms. There are financial security solutions for peace of mind protection.

*"The most important thing you can do to protect yourself * is make sure that you have adequate health insurance."*

– Paul A. Heidenreich, MD, Cardiologist,

Associate Professor of Medicine, Stanford University

* Costs associated with: heart attacks, heart conditions, stroke, peripheral artery disease, and high blood pressure.

Cancer sources:

2009, 2010, 2013 Cancer Facts & Figures, American Cancer Society, www.cancer.org

Cancer Costs May Rise 27% by 2020, John Commins, HealthLeaders Media, January 2011

Cancer Trends Progress Report, National Cancer Institute, http://progressreport.cancer.gov

HealthLeaders Media, Cancer Costs May Rise 27% by 2020, John Commins, January 2011

Pediatric Cancer Research Foundation Annual Report 2012, www.pcrf-kids.org

Understanding the Costs Related to Care, March 28, 2012, www.cancer.net

Heart attack/stroke sources:

Heart Disease: What are the Medical Costs?, March 1, 2013, R. Morgan Griffin, www.webmd.com

Heart Disease Facts, Centers for Disease Control and Prevention, www.cdc.gov/heartdisease/facts.htm

Heart Disease Facts 2013, the Heart Foundation, www.theheartfoundation.org

Stroke Fact Sheet, Centers for Disease Control and Prevention, www.cdc.gov

Stroke Fact Sheet, American Heart Association, www.heart.org

Stroke Prevention Guidelines for Women Could Save Lives, February 6, 2014, Lisa Collier Cool, http://health.yahoo.net/experts/dayinhealth/first-ever-stroke-prevention-guidelines-women-could-save-lives

Top Ten Things to Know About Heart Disease and Stroke Statistics, American Heart Association, www.heart.org, American Stroke Association, www.stroke.org

The good news

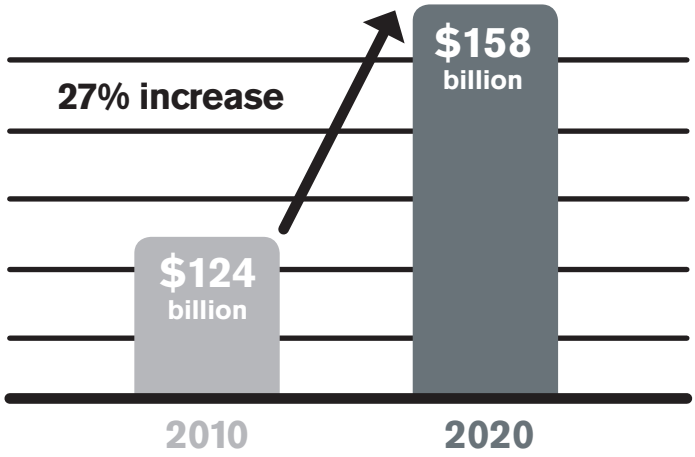
- **Cancer** survival rates are increasing every year for all cancer types combined.
- By 2020, the number of cancer survivors is predicted to increase by 31%, with the largest increase among Americans age 65 and older.
- Great strides have also been made in the treatment of cancer in children – with survival rates today at about 80%.
- Almost 8 million Americans are alive who have had a heart attack.
- 85% of people who have a heart attack will survive.

The American Heart Association is focusing on more aggressive and innovative population-based approaches to fighting **heart attack and stroke**. If current trends continue, the cardiovascular health of all Americans will improve by 6%, with heart attack and stroke deaths also reduced by 6%, by 2020.

The rising costs

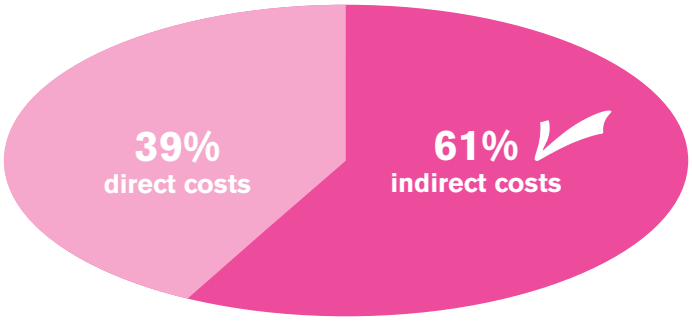
The United States is predicted to spend at least $158 billion in 2020 to treat cancer. This is an increase of 27% over 2010.

Rising Costs of Cancer



One in five people diagnosed with cancer, who have health insurance, use all or most of their savings because of the financial strain of dealing with cancer.

Medical Costs of Cancer



Examples of indirect costs associated with cancer could include:

- deductibles/co-payments
- experimental treatments
- transportation to treatments
- lodging
- family care
- coping support
- medical supplies
- loss of income of patients and caregivers

After a heart attack, there are immediate costs that may not be covered by your other health insurance. Such as:

- ambulance
- diagnostic tests
- hospital charges
- possible surgery

One of the largest indirect costs is lost productivity and income.

Maintenance after a heart attack or stroke could include: drugs, testing, and ongoing cardiologist appointments. Medical sources have encouraged men and women to protect their health and finances by making lifestyle changes, such as joining a gym – monthly fees might seem pricey, but it's a good deal compared to the $1 million that a lifetime of treatment could cost.

Our solutions for protection. Your choice.

A lump sum benefit is paid directly to you (or someone you designate), regardless of any other health insurance coverage you have, upon first diagnosis of cancer and heart attack or stroke. (Depending on the plan you choose.)

Cancer Insurance

Once cancer is medically diagnosed, the full (lump sum) benefit is paid directly to you, or someone you designate, to use any way you choose – regardless of any other insurance coverage you have, including Medicare. Benefits range from $5,000 to $75,000 (in increments of $5,000) – so you choose the amount that is right for you. The policy is guaranteed renewable for life as long as the premiums are paid. Hospitalization is not required to be eligible for this coverage. Only one cancer benefit amount will be paid to you for each insured person under this policy.

Cancer and Heart Attack or Stroke Insurance

This policy includes the cancer coverage described above, along with a lump sum benefit for the medical diagnosis of a heart attack or stroke. A full (lump sum) benefit is paid directly to you, or someone you designate, to use any way you choose. Only one heart attack or stroke benefit amount will be paid to you for each insured person under this policy. Benefit amounts are the same as the Cancer insurance.

Intensive Care Unit Rider

This rider pays a benefit of $150 per day for confinement in a hospital intensive care unit, regardless of the accident or illness. Benefits for the Intensive Care Unit Rider are available in $150 increments, up to a maximum of four increments.

Example: 4 increments x $150 = $600 daily benefit

There is a maximum of 30 days per period of care. The benefit reduces by 50% at age 65. This rider terminates when the policy terminates.

Cancer and heart attack or stroke insurance plans

Plan benefit amounts

Minimum is $5,000
Maximum is $75,000
(increments of $5,000)

Issue ages

18 – 89 *(age at last birthday)*

Coverage

Individual, individual and spouse/domestic partner, individual and child(ren), and family *(same lump sum benefit amount for each covered person)*

Children (18-26) and divorced spouses/domestic partners can convert to an individual policy without underwriting or proof of insurability.

Optional benefits

Daily intensive care
Minimum is $150/day
Maximum is $600/day
(increments of $150)

30-day waiting period

Eligibility for benefits begins 30 days after the coverage effective date.

30-day free look

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

Guaranteed renewable

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

Definitions

Cancer
A disease manifested by the presence of a malignancy characterized by the uncontrolled and abnormal growth and spread of malignant cells in any part of the body. This includes: Hodgkin's Disease, leukemia, lymphoma, carcinoma, sarcoma, or malignant tumor.

Heart attack
An acute myocardial infarction resulting in the death of a portion of the heart.

Intensive care unit
A specifically designated unit of the hospital that provides the highest level of medical care and which is restricted to those patients who are physically critically ill or injured. Such facility must be separate and apart from the surgical recovery room or rooms, and beds and wards customarily used for patient confinement. They must be under constant and continuous observation by nursing staff assigned on a full time basis exclusively to the Intensive Care Unit.

Period of care/coverage
Time begins the first day of confinement in a hospital intensive care unit and ends when one has been out of the hospital and has not required additional hospitalization for a period of sixty (60) consecutive days.

Stroke
An acute cerebrovascular event caused by intra-cranial thrombosis or hemorrhage, or embolism from an extra-cranial source, with acute onset of new neurological symptoms, and new objective neurological deficits on clinical examination; which persists for more than 30 days and is expected to be permanent.

▼ Limitations and exclusions

We will not pay any benefits for losses that are caused by or the result of the insured's:

1. Commission of or attempted commission of a felony or, to which a contributing cause was the insured being engaged in an illegal occupation;
2. Being exposed to a declared or undeclared war, or any act of declared or undeclared war; or
3. Balloon angioplasty procedure; laser relief or other like procedure.

The following illnesses, conditions, diseases and injuries are excluded from the base policy benefits, but do not apply to the optional Intensive Care Rider:

1. Skin cancer, other than malignant melanoma or skin cancer that leads to internal cancer which is first diagnosed as an internal cancer while the policy is in force;
2. Premalignant conditions or conditions with malignant potential;
3. Transient Ischemic Attack (TIA);
4. Brain damage due to accident or injury, bacterial infections (except infections which result from an accident, injury or infection which result from accidental, involuntary or unintentional ingestion of a contaminated substance), vasculitis, inflammatory disease, or demyelinating process;
5. Vascular disease affecting the eye or optic nerve;
6. Ischemic disorders of the vestibular system;
7. Disease or injury involving the cardiovascular system other than a heart attack;
8. A cardiac arrest that is not caused by a heart attack; or
9. Any diseases other than cancer or illnesses other than heart attack or stroke even though other such diseases or illnesses may have been complicated, aggravated or be directly or indirectly affected or caused by cancer or heart attack or stroke.

▼ Guaranteed renewable

You have the right to renew your policy for consecutive terms by paying the required premium before the end of each grace period. Subject to the Policy and Coverage Termination provisions detailed in the policy.

▼ Payment options

You have a choice among several payment options or modes for paying your premium – annual, semi-annual, quarterly, and monthly bank draft. Each payment mode, other than annual and monthly bank draft, results in higher total yearly premium costs. Reasons for higher costs include added collection and administrative costs, time value of money considerations, and lapse rates.

The annual and monthly bank draft modes have the same total yearly premium costs. As a result, there is a time value of money advantage to you for paying monthly versus annually. However, there may be other advantages to you for choosing an annual payment based on your preferences. Your agent can explain the differences in modes and help you decide which is best for you. You have the right to change your payment mode, among the modes available, during the life of your policy.

Payment modes

Annual	Annual x 1
Semi-annual	Annual x .52
Quarterly	Annual x .265
Monthly	Annual x .08333

▼ Privacy notice

Although your application is our initial source of information, we may collect information including health history and medical records from persons other than you, and we may conduct a telephone interview with you. Continental Life Insurance Company of Brentwood, Tennessee, its affiliates, or its reinsurer(s) may also in certain circumstances release information collected by us to third parties without authorization from you. Upon written request, we will provide you with the information contained in your file. Medical information will be disclosed to you only through the medical professional you designate. Should you wish to request correction, amendment or deletion of any information in your file, which you believe inaccurate, please contact us and we will advise you of the necessary procedures.

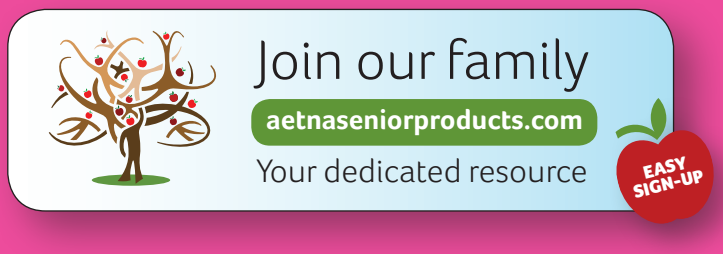
▼ Producer compensation

When you purchase insurance from us, we pay compensation to the licensed agent, who represents us for such limited purposes as taking your insurance application, collecting your initial premiums and delivering your policy, and to any intermediaries through which the licensed agent works. This compensation may include commissions when a policy is purchased or renewed, and fees for marketing and administrative services and educational opportunities. The compensation may vary by the type of insurance purchased, or the particular features included with your policy. Additionally, some licensed agents and/or their intermediaries may also receive discounts on their own policy premiums and bonuses, and incentive trips or prizes associated with sales contests based on sales criteria, such as the overall sales volume of an agent or intermediaries with our Companies, or for the percentage of completed sales. Intermediaries may also pay compensation directly to the licensed agent. If the licensed insurance agent can sell insurance policies from other insurance carriers, those carriers may pay compensation that differs from ours.

About Aetna

Aetna is one of the nation's leading diversified health care benefits companies, serving an estimated 44 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, Medicaid health care management services, workers' compensation administrative services and health information technology products and 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. For more information, see 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 Continental Life Insurance Company of Brentwood, Tennessee, and its affiliates (Aetna).



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