

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions



Consumer Referral Lead Program

Vicki Chandler

Program Manager



Aetna's Brand Value

Why Aetna?

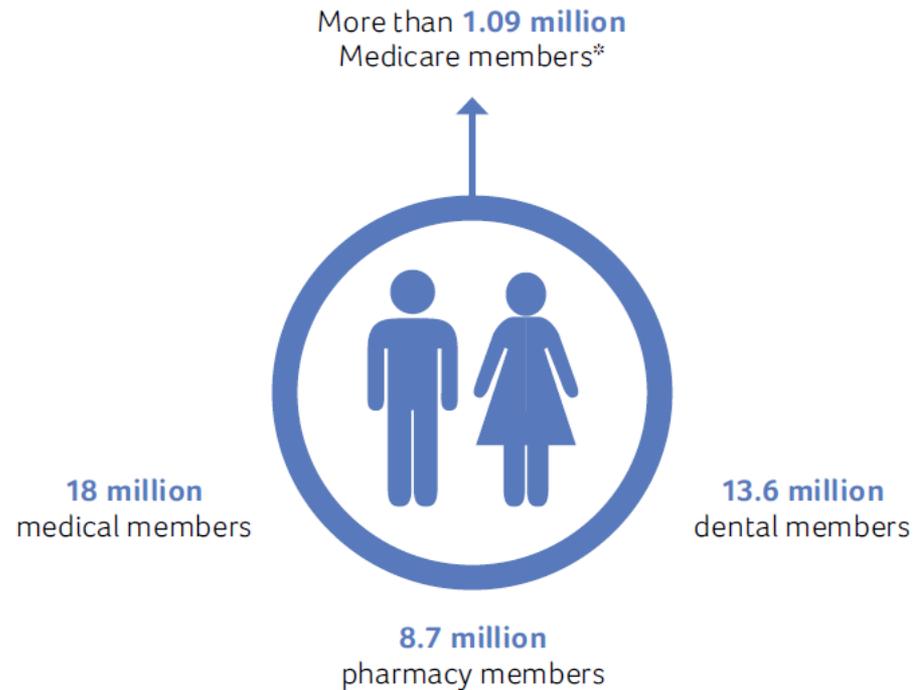
AETNA'S BRAND VALUE

SALES SUPPORT TO GROW
YOUR BUSINESS

PRODUCT CHOICES AND
BENEFITS

MAKING IT EASIER TO DO
BUSINESS WITH AETNA

Aetna: A Recognized Leader In Health Insurance



*As of June 30, 2012.

Aetna Senior Supplemental

AETNA'S BRAND VALUE

SALES SUPPORT TO GROW
YOUR BUSINESS

PRODUCT CHOICES AND
BENEFITS

MAKING IT EASIER TO DO
BUSINESS WITH AETNA

Respected brands your clients can trust

	<p>Medicare Advantage/Medicare Advantage prescription drug plans</p> <ul style="list-style-type: none"> • HMO plans • PPO plans
 <p>American Continental Insurance Company An Aetna Company</p> <p>Continental Life Insurance Company of Brentwood, Tennessee An Aetna Company</p>	<p>Medicare supplement plans</p> <ul style="list-style-type: none"> • Individual Medicare Supplement plans offered through Aetna Life Insurance Company, American Continental Insurance Company (ACI), and Continental Life Insurance Company of Brentwood, Tennessee (CLI) <p>Additional products</p> <ul style="list-style-type: none"> • Final Expense (whole life) insurance from ACI • Cancer Plus (first occurrence cancer) from CLI • Short term Nursing Facility Care (nursing facility and hospital indemnity) from CLI • Short term Home Care (home care and hospital indemnity) from CLI • Continental Care (hospital indemnity) from CLI

*Product availability varies by state. Not all products available in every state.

For Agent Use Only. Not To Be Used As A Sales Tool.

Why Aetna?

Aetna Brands Have Top Financial Ratings

Aetna Life Insurance Company*

ACI and CLI**

	A.M. Best		A.M. Best
	Moody's		
	Standard & Poor's		
	Fitch		

*financial strength as of April 26, 2012
 **financial strength as of November 18, 2011

American Continental Insurance Company (ACI) and Continental Insurance Company (CLI), both Aetna companies.

Why Aetna?

AETNA'S BRAND VALUE

SALES SUPPORT TO GROW
YOUR BUSINESS

PRODUCT CHOICES AND
BENEFITS

MAKING IT EASIER TO DO
BUSINESS WITH AETNA

History, Reputation, Innovation



Aetna has more than 155 years of insurance expertise.

- **FACT:** Aetna paid the industry's first Medicare claim in 1966



Why Aetna?

AETNA'S BRAND VALUE

SALES SUPPORT TO GROW
YOUR BUSINESS

PRODUCT CHOICES AND
BENEFITS

MAKING IT EASIER TO DO
BUSINESS WITH AETNA

The Aetna Way

Our successful teamwork strategy blends all of the following:



Integrity



Caring



Excellence



Inspiration

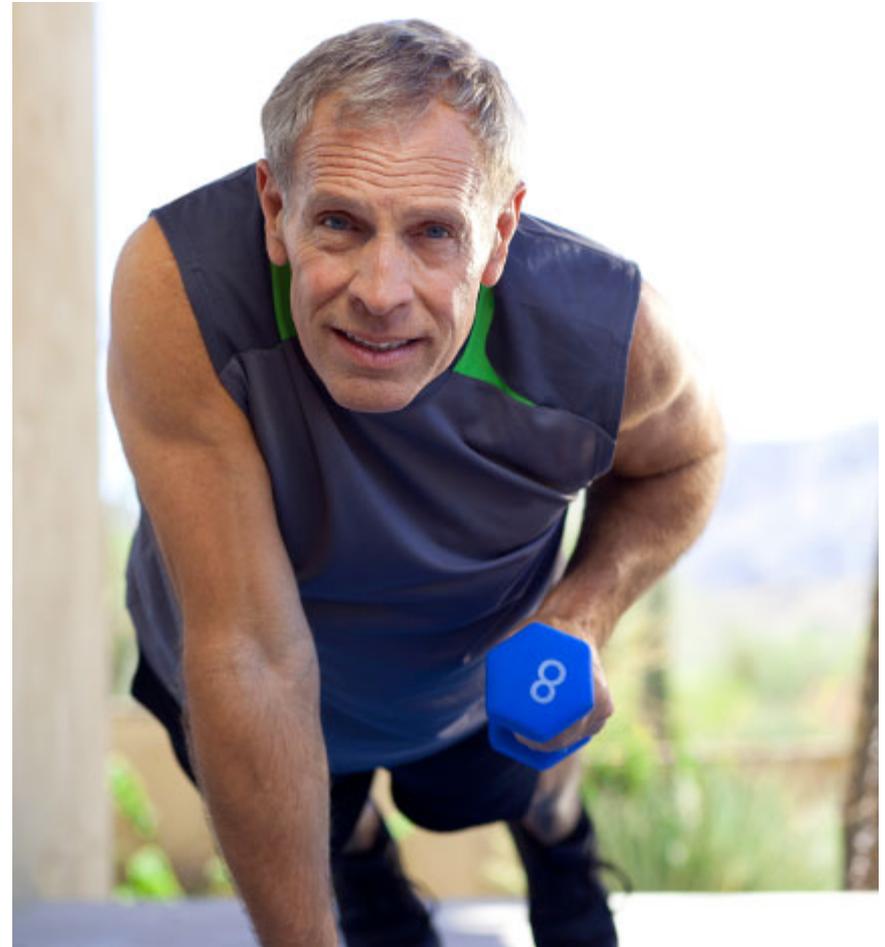


Consumer referral lead program

How It Works

It's as simple as 1-2-3

1. Referral card sent to existing policyholders
2. Policyholder provides referral
 - Receives a free gift
 - Gift issued regardless of whether lead results in a sale
3. Agent works referral
 - Agent receives commission on any issued policies
 - Issued policies count toward sales incentives



Referral flyer

Included with all explanation of benefits statements

Do you know someone who would be interested in the same type of coverage and excellent service ~~as you have?~~ Send us their name(s) and you will receive a **FREE GIFT!**

THANK YOU!

American Continental Insurance Company
& Guaranty Financial Company
181 Continental Place • Brentwood, TN 37027 • 888.485.1022 • www.aconet-llc.com

© 2008 American Continental Insurance Company

BUSINESS REPLY MAIL

My Name Yes No. Please mark in my name when collecting these materials.

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Age _____

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Age _____

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____ Age _____

VOID

All products underwritten by:

- American Continental Insurance Company
- Continental Life Insurance Company of Brentwood, Tennessee

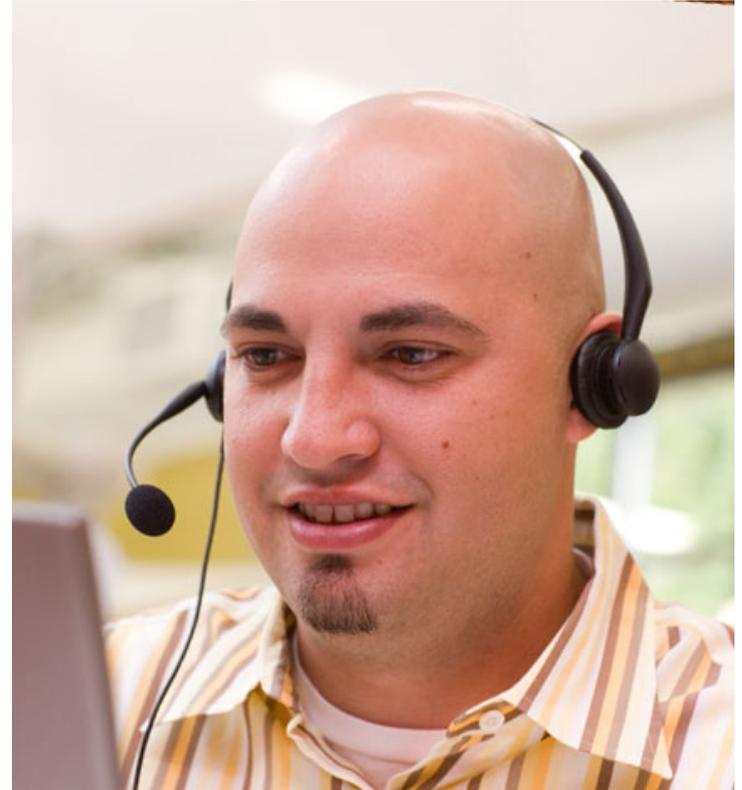
Medicare Supplement products underwritten by:

- Aetna Health and Life Insurance Company

Direct consumer leads

Received by the home office

- By mail (not on a referral card)
- Whenever a potential client calls and mentions an existing policyholder's name
- Company website
- Client visits to our company offices (walk-ins)



Referring policyholder

Receives A Gift For Every Lead Card Submitted

- \$5 Wal-Mart gift card
- Maximum \$10 gift card per policyholder
- \$20 per household
- Provided regardless of whether the referral results in a policy



Working the lead

Program Manager's Role

- Identifies the agent of the referring policyholder and verifies if the agent and/or MGA is licensed/appointed in the referral's state of residence
- Contacts the agent and/or the GA or MGA
- Reviews how the program works
- If interested, obtains the agent's contact information
- Email, Mail or fax agent the lead information
- Begins the lead tracking process

Sales Consumer Lead **indicates mandatory field*

Lead Details	Reference Information	Assignment Information	
Date Received: *	<input type="text"/>	Lead Type: *	<input type="text"/>
First Name: *	<input type="text"/>	Date of Birth:	<input type="text"/>
Last Name: *	<input type="text"/>	Age:	<input type="text"/>
Address 1:	<input type="text"/>	Gender:	<input type="radio"/> Male <input type="radio"/> Female
Address 2:	<input type="text"/>	Email:	<input type="text"/>
Address 3:	<input type="text"/>	Phone:	<input type="text"/>
City: *	<input type="text"/>		
State: *	<input type="text"/>		
Zip:	<input type="text"/>		
Notes/Instructions:	<input type="text"/>		

Working the lead (cont'd)

Agent's responsibilities

- Scrub the consumer's phone number against the Do Not Call (DNC) list
 - If the consumer is on the DNC list, you may have to contact them in person
- Respond quickly to the lead – it could be money in your pocket!
 - 7 days to work a call-in lead
 - 14 days to work a lead received by mail or email
- Fax application to New Business at (877) 380.2777
 - Required for future participation in the program
- Agent must be properly licensed and appointed in applicant's state of residence to receive credit for the sale

Program costs

Program administration costs – all paid by Aetna

- Creation of multiple lead pieces
 - Referral cards, EOB flyer, etc.
- Printing and distribution of lead pieces
- Expense of referral gift cards

At no cost to the agent!

Agent compensation

Agent facilitated sale

- Agent receives full commission based on their current commission rate
- The agent receives 100% credit for all policies that qualify for Sales Incentive program

Home office assisted sale

- Agent *generally* receives 50% of the commissions
 - If the agent declines the lead or cannot work the lead in a timely manner
 - No commission if the agent is not properly contracted, licensed, or appointed

Points to remember

Work the lead quickly

- Failure to provide follow up in a timely manner may result in your not receiving full credit and/or future participation in the program

Email Consumer Referral Lead Program manager *(Vicki Chandler)*

- Outcome of lead
 - Include the name of the lead, product, date submitted, and how the application was sent to Home Office
- Immediately communicate extenuating circumstances associated with the lead or timeframe given to work the lead
- Follow up within the designated timeframe
 - Fax the application (if one is taken) to New Business
 - Provide the required follow up on the lead, so the lead is closed and you receive credit

Do not submit referral cards to home office on behalf of the customer

Medicare supplement products

- **Offering plans A, B, F, High Deductible F, G, and N**
 - **Plan availability varies by state**
- **No pre-existing conditions**
- **Guaranteed renewable**
- **Competitive commissions**

**Not available in all states*

Underwritten By American Continental Insurance Company, Continental Life Insurance Company Of Brentwood, Tennessee, Aetna Health and Life Insurance Company

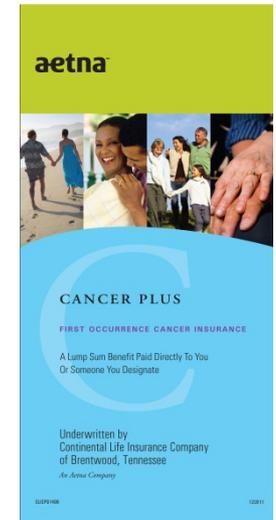
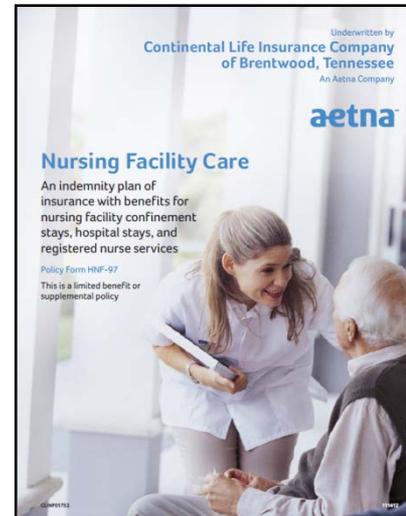
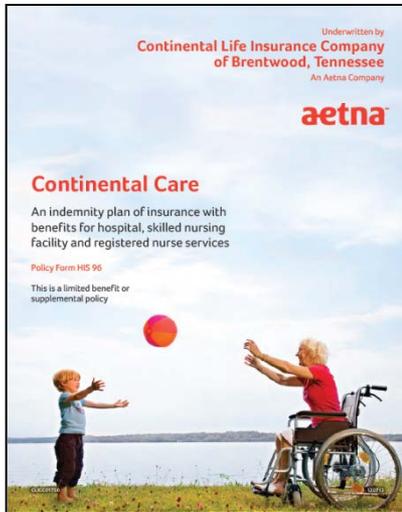
Complementary health insurance products*

Continental Care (Hospital Indemnity)

Short Term Home Care

Short Term Nursing Facility Care

Cancer Plus (First Occurrence Cancer)



**Not available in all states*

Underwritten By Continental Life Insurance Company Of Brentwood, Tennessee

New! Final Expense product

Level, graded, and modified benefit plans (*in most states*)

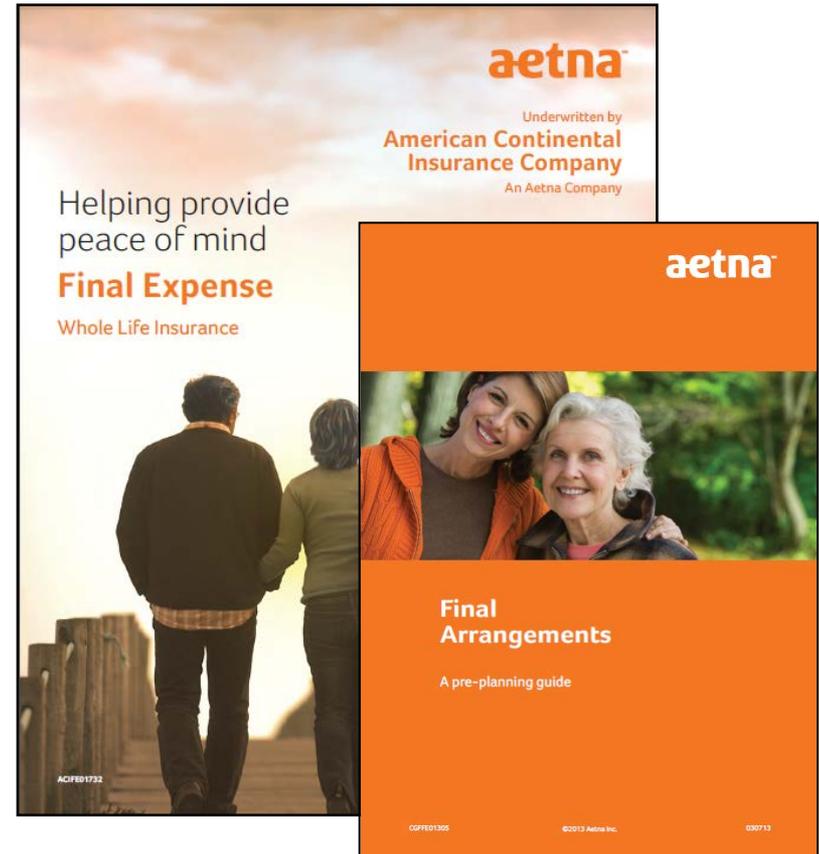
Sales material includes a free final arrangement guide

- Helps ensure policyholder's final wishes are known by his/her survivors

Competitive commissions

All general agents and managing general agents must receive home office approval prior to selling

- Simplified process for GAs and MGAs already appointed with ACI/CLI



Visit the aetnaseniorproducts.com (agent side) for launch updates



Qualification Period: March 1, 2013 through March 31, 2014 (13 months)

Destination: Barcelona, Spain

Trip Dates: June 1, 2014 through June 6, 2014

Qualification Requirements:		
Level of Producer	Minimum Production	# of Qualifiers
Managing General Agent	\$5,000,000	Top 10
Recruiting General Agent (intermediary GA)	\$1,000,000	Top 10
Writing Agent	\$ 200,000	All who qualify

Qualifying Products:	Production Credit
Medicare Supplement	1: 1 on production
Complementary Products: Includes: Cancer Plus, Continental Care (hospital indemnity), Home Care and Nursing Facility Care	2: 1 on production
Final Expense (whole life)	2: 1 on production

PLUS: Each of the top 5 MGAs, GAs, and Agents earn their seat at the **President's Cabinet** AND extra time in Barcelona.

Track Your Progress: aetnaseniorproducts.com (agent side) under Promotions

State compensation rules vary – see program flyer available on aetnaseniorproducts.com for complete qualification rules

Need assistance?

Contact Agent Services

800-264-4000, option 3, 1 (Sales)

- Order supplies
- Assistance completing application
- Product availability

aetnaseniorproducts.com

Order supplies

Sales incentives

Block of business reports

Product launch updates

The screenshot shows a Microsoft Internet Explorer browser window displaying the Aetna Agents website. The address bar shows the URL: <https://www.aetnaseniorproducts.com/ssi/agents.html>. The browser's menu bar includes File, Edit, View, Favorites, Tools, and Help. The website's navigation bar has links for Home, Consumers, Agents (highlighted), Providers, About Us, and Contact Us. The main content area features the Aetna logo and the heading "Welcome Agents". Below this, there is a "We Can Help" section with a paragraph of text and a list of bullet points. On the left side, there is a vertical menu with links for "Become Appointed", "Products", "Contact Sales", "Agent Login", "Login", "Transfer your account", "Register", and "Why Register?".

Agents - Microsoft Internet Explorer provided by Aetna
https://www.aetnaseniorproducts.com/ssi/agents.html

File Edit View Favorites Tools Help

Favorites Sales Contests Hyperlinks Aetna Sites

Agents

Home Consumers **Agents** Providers About Us Contact Us

Home \ Agents

aetna Welcome Agents

Become Appointed

Products

Contact Sales

Agent Login

Login

Transfer your account

Register

Why Register?

We Can Help

We want to help you grow your business. Being part of our family comes with a proven track record of business persistency, competitive rates, top commissions, and growing renewals. Our founding principle of doing what's right for our policyholders and agents is simple, yet successful. We offer GA and PPGA contracts; a complete senior market portfolio; strong cross-selling opportunities; annualized commission for qualified agents; professional sales support services and training; all backed by a small company personality with big company capabilities.

Plus, our agent website is designed to help you manage your business with us. It includes reports, communications, promotions/tracking, product training, sales materials, and news specifically for our Senior Supplemental insurance business.

Our Sales team is standing by to help you make the most out of the products and services we offer. Whether it's over the phone, on the road, or in your office, we're here to help. Call or keep clicking to take advantage of our opportunities in the senior insurance market.

Agents, Remember:

- You are always welcome to contact our Agent Services team for assistance at 800 264.4000.
- The availability of our products and plans vary by entity and state.
- We offer training on our products and services via webinars, seminars and one-on-ones.
- The agent(secure) side of website has tools to help you manage your business with us.

Questions

Vicki Chandler

Consumer Referral Program Manager

615-807-7526 or 800-264-4000 ext. 807-7526

vicki.chandler@aetna.com

Agent Services

800 264.4000

Licensing option 3, 5

Sales option 3, 1



aetnaSM