

Underwritten by

**Continental Life Insurance Company
of Brentwood, Tennessee**

An Aetna Company

aetna[®]

Protection SeriesSM –
**First Diagnosis Cancer
Lump Sum Insurance**

Security solution. For peace of mind protection.

Georgia

CLICH02719GA

050216



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 form CLICANFD14 GA 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

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.



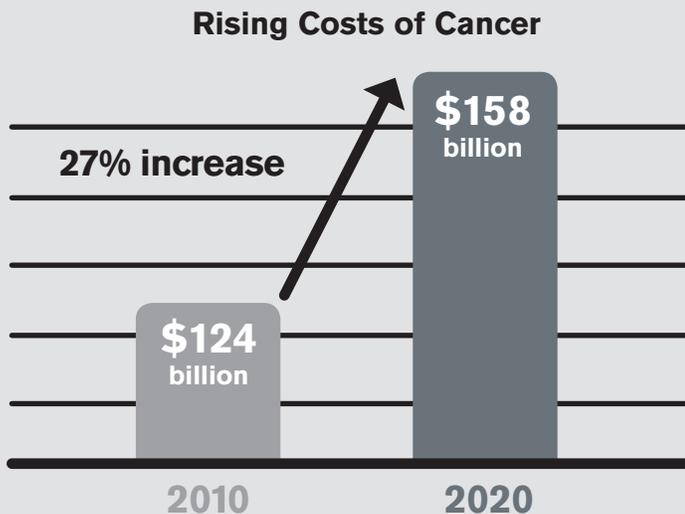
Cancer can occur at any time to anyone. Even those who live a healthy lifestyle run the risk of being diagnosed with cancer. No one likes to think about the possibilities. But the risks are very real.

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%.

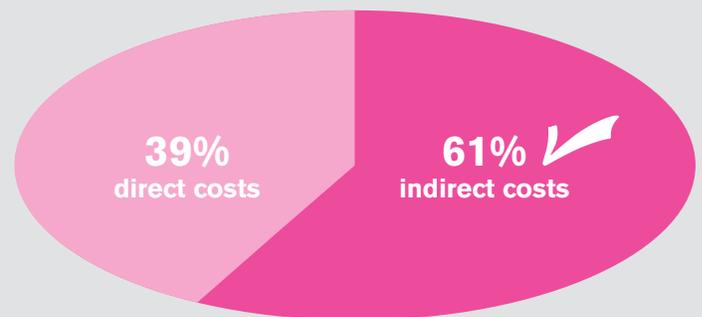
The rising costs

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



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

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

Being prepared

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

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 cancer, 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.



“Addressing these challenges is an important aspect of providing quality cancer care because they can substantially impact quality of life and health outcomes.”*

– **Robin Whitney**

Cancer survivor, graduate student at University of California, Davis School of Nursing

Lead author of American Society of Clinical Oncology (ASCO) study

* Cost burdens related to cancer care

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>

Health Daily News, Many in Debt, Bankruptcy Paying for Cancer Care, Robert Preidt, October 22, 2014, www.webmd.com

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

Our solution 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.



First Diagnosis 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 \$30,000 (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.



Plan benefit amounts

Minimum is \$5,000
Maximum is \$30,000
(increments of \$5,000)



30-day waiting period

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



Issue ages

18 – 89 (age at last birthday)



30-day free look

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



Coverage

Available for individuals, spouses, domestic partners and families (*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.



Guaranteed renewable

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

▼ **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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