

aetna[®]

Underwritten by
**Aetna Health and Life
Insurance Company**

Helping provide
financial security

Medicare Supplement Insurance

Plans A, B, F, High Deductible F, G, N



Kentucky

AHLS02633KY

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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.

Aetna Health and Life 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.

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 Aetna Health and Life 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

Aetna Health and Life 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			✓		

All plans are available to those qualified consumers under age 65.

* High deductible Plan F also available. Same benefits as Plan F after the calendar year deductible is paid.

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

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

All of the following are features of all of the Medicare Supplement plans offered by Aetna Health and Life Insurance Company.

- **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.

*Most doctors, providers and suppliers accept Medicare assignment. You should check to make sure. You may be responsible for additional fees if your doctor or provider does not accept assignment.



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 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.

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This is a brochure for individual Medicare Supplement insurance policy forms AHLMSP15A KY, AHLMSP15B KY, AHLMSP15F KY, AHLMSP15HF KY, AHLMSP15G KY, AHLMSP15N KY, 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”. Aetna Health and Life Insurance Company is not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

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