

Aflliac®

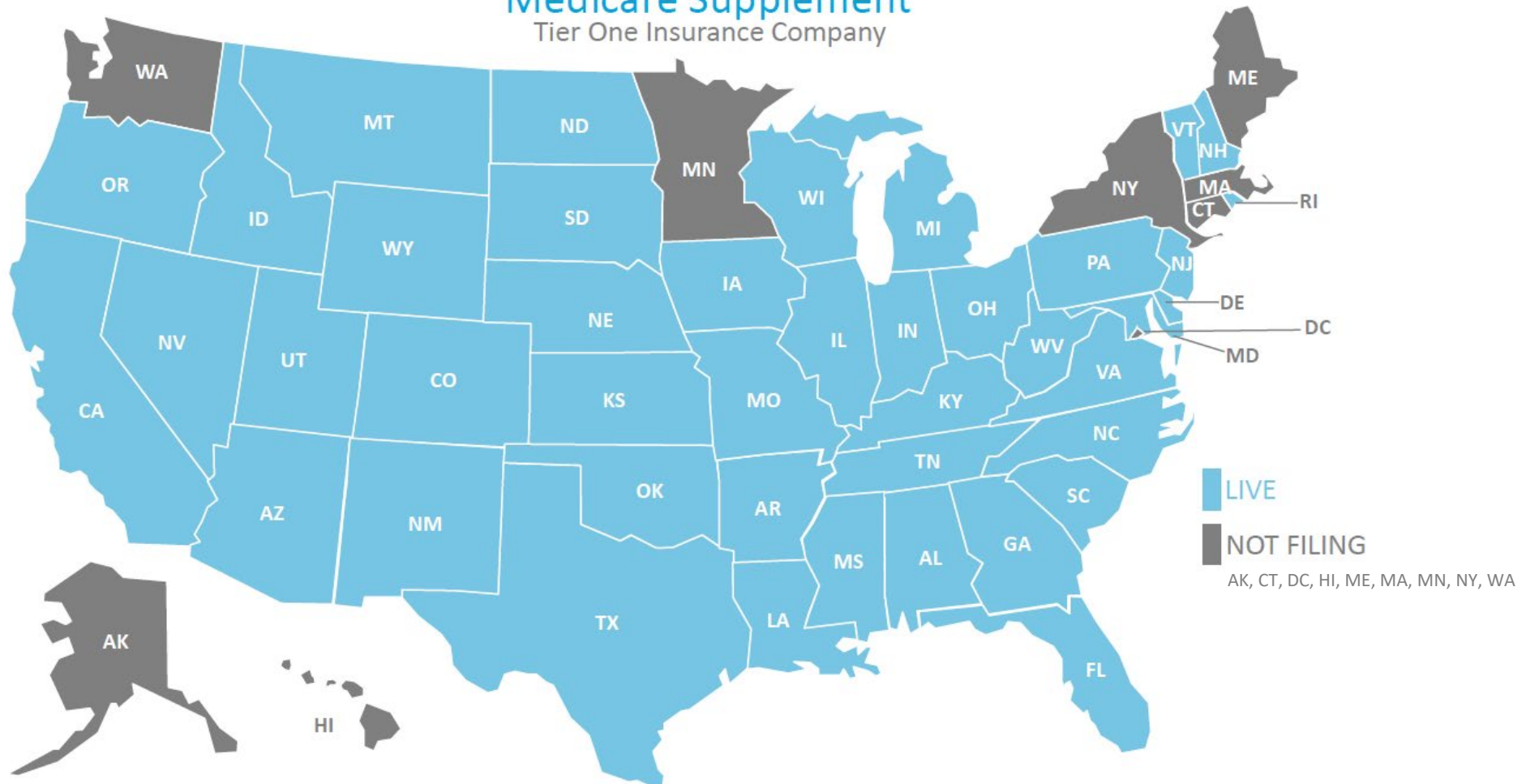


Medicare Supplement Insurance Product Overview

Availability



Medicare Supplement Tier One Insurance Company



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Why Medicare Supplement?

Coverage your clients can count on

When it comes to Medicare Supplement insurance, selecting the right plan is important. Aflac offers Medicare Supplement Plans A, F, G and N, each of which can help fill some of the gaps in Medicare coverage.

Your clients will benefit from:

- the freedom to choose any provider that accepts Medicare, with no restrictive networks,
- help paying some out-of-pocket costs for Medicare-approved services *and*
- a household discount of 10% for eligible applicants in most states.



Coverage Options

Aflac offers Medicare Supplement plans A, F, G and N with varying amounts of coverage in most states; Plan A provides basic benefits, and Plan F offers more comprehensive coverage.

Premiums also vary according to the amount of coverage provided by each plan.

This chart reflects the benefits that are covered in most plans. Consult each state’s outline of coverage for details. ****

Covered Benefits	Plan A	Plan F*	Plan G	Plan N
Basic benefits (including hospice care)	●	●	●	●
Part B coinsurance	●	●	●	● **
Part A deductible		●	●	●
Skilled nursing facility coinsurance		●	●	●
Foreign travel emergency care (up to plan limits) ***		●	●	●
Part B excess charges		●	●	
Part B deductible		●		

* Plan F is 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.

*** Benefit is defined as medically necessary emergency care services beginning during the first 60 days of each trip outside the U.S. Refer to the plan and outline of coverage for details.

**** Wisconsin and Minnesota differ from federal plans. Refer to the plan and outline of coverage for details.

The Aflac Difference

Household Discount

Unlike some other carriers who only offer a Medicare Supplement household discount **if each resident enrolls in their Medicare Supplement Plan**, Aflac offers a 10% discount¹ if your clients meet **either** of the following conditions:

- reside with their spouse, including civil union/domestic partner²; or
- have been living with a family member who is age 50 or older for the last twelve months.

The household discount will apply to eligible applicants as long as either of these requirements are met in most states.

¹ Reference the outline of coverage for details.

² For the purpose of this discount, a civil union partner or domestic partner will be considered a legal spouse when such partnerships are valid and recognized in your state of residence.



Application Types

Open Enrollment

During a person's Medicare Supplement Open Enrollment Period, an applicant cannot be refused coverage. Open Enrollment lasts for 6 months beginning on the first day of the month a person is both 65 or older and enrolled in Medicare Part B. Open Enrollment policies are issued with preferred (nonsmoker) rates.

An applicant can be quoted age 65 rates if they are applying during their initial open enrollment period, starting 3 months prior to their 65th birthday birth month.

Federal/state guidelines are followed with respect to initial eligibility, including the ability to apply:

- 3 months prior to 65th birthday birth month
- Within 6 months of the Part B effective date in the event of a delayed start

Guaranteed Issue

Guaranteed issue rights provide the opportunity to buy Medicare Supplement after the Open Enrollment Period without being subject to underwriting. Guarantee issue policies are issued with preferred (non-smoker) rates.

Underwritten applications

Any applications that don't qualify as Open Enrollment or Guaranteed Issue are underwritten. All underwritten applications require a completed application to include the Health History section, as well as a completed authorization to obtain (HIPAA) form.

Key Features

Household Discount

Clients may be eligible even if no one else in their household applies.

No pre-certification or pre-authorization needed for care

Clients may visit any provider that accepts Medicare. A physician referral may be required for specialist, diagnostic, laboratory, or other facility care.

Benefits stay the same

With a standardized plan, benefits remain the same year after year.

Portable coverage

Clients are not restricted to the use of a provider network. If they move or travel, the coverage goes with them.



12-month rate guarantee

No rate increases for the first 12 months. On each anniversary of the effective date, premiums will increase due to an increase in age. The renewal premium for the policy will be the renewal premium then in effect for your client's attained age.

Guaranteed renewable

As long as premiums are paid, benefits will remain the same for the life of the policy. Your clients will not have to worry about reduced benefits or canceled Coverage, regardless of their age or health.

30-day free look

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

Aflac Senior Agent Portal Overview

Aflac Senior Agent Portal – www.sellafacseniorplans.com

Go to www.sellafacseniorplans.com to login to the Aflac Senior Agent Portal

This portal includes the Quote and Enroll tool as well as tools to manage pended business and reporting for your book of business.

Secure Log In

User Name

Password

[Secure Log In](#)

[Forget Password ?](#)

First Time Users Please Register
[Why Register?](#) [Register Now](#)

- Access reports
- Use electronic applications and rate quote tools
- Track application status
- Get policy details
- View commissions

Website Technical Support : 833-504-0336
Timings : M-F 7:00 AM-5:00 PM CST



The dashboard features a blue navigation bar with the following menu items: Home, Products, My Reports, Training, Communication, and My Business. Below the navigation bar, there are notification counts: New Notifications (0), Need Your Action (0), and Informational (0). The main content area is divided into three columns:

- Get a Quote** (orange button with document icon): [Quote & Enroll >](#)
Submit electronic applications for all Aflac Senior Supplemental Insurance plans. You can practice using the Quote & Enroll platform by clicking the Sandbox Link below.
[Sandbox Link >](#)
- Manage My Business** (blue button with hierarchy icon): [Agent Management >](#)
Submit requests to the Aflac Agent Management Team to onboard new agents or perform agent maintenance. You may also view the status for all your contracting change requests.
- Quick Links** (grey button with star icon): [Agent Portal Quick Links >](#)
The Quick Links will take users to a newsletter-style page with shortcuts to frequently used documents or site locations, including a title, description and thumbnail.

Q & A



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Thank you!

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