

**OPEN CARE SENIOR PLANS**

**OpenCareSeniors.com**

# Peace of mind has a familiar name.

## **Individual Whole Life Insurance**

Underwritten by Accendo Insurance Company, part of the CVS Health® family of companies and an Aetna affiliate



# Covering your final expenses at a time of loss.

A funeral can be one of the largest family expenses — running \$7,360 or more on average, not including the cemetery plot, tombstone, and other related costs.<sup>1</sup> Plus, Social Security benefits pay only \$255 to qualified dependents and the Veteran's Administration benefit offers only \$300.<sup>2</sup>

That's why final expense insurance was created. It's a whole life insurance policy designed to cover funeral costs or medical bills with a cash payment made directly to your beneficiaries. These policies typically:

- Require no medical exam
- Have low premiums that don't go up
- Pay out as long as you keep your premiums current

## Peace of mind from a name you trust.

This new plan is offered by Accendo Insurance Company, which is part of the CVS Health family of companies and an Aetna affiliate. And it was created the way we approach everything — with features and benefits that meet your needs and exceed your expectations.





## Competitive rates and flexible coverage amounts.

Providing great value for your money is part of our DNA. This new final expense plan was designed to give you competitive premium rates with flexible coverage amounts that meet your specific needs—from as low as \$2,000 to as much as \$50,000 for selected ages.



## Broad qualifying age range.

Worried you've waited too long to get final expense insurance? If you're between the ages of 40 and 89, you can apply by simply answering a few health questions—no medical exam required.



## Matches Social Security deposit schedule.

If you're on Social Security, we set up your automatic payments to line up with the Social Security benefit deposit schedule. So it's always easy to pay your premiums when due as you keep your plan current.



## Super preferred rate available.

You may qualify for the super preferred rate on this Final Expense plan, which is 10% lower than the preferred rate, if you were issued an Accendo/Aetna Medicare Supplement policy underwritten in the last 180 days.<sup>2</sup>

# Add-ons that meet your unique needs.

No final expense policy fits all. Fortunately, this plan allows you to make additions (or riders) to your coverage, including:

- **A Child/Grandchild Rider** that provides final expense coverage to your children and grandchildren and can be converted to lifetime coverage, five times the face amount, up to \$35,000.
- **An Accelerated Death Rider**<sup>4</sup> that lets you access a portion of the face amount, up to 50%, if diagnosed with a terminal illness and death is expected within 12 months.
- **An Accidental Death Benefit Rider** that pays 100% of the face value if your life is cut short due to an accident.<sup>5</sup>

<sup>1</sup> National Funeral Directors Association 2020, [nfd.org/news/statistics](https://nfd.org/news/statistics)

<sup>2</sup> Social Security Rules and Regs, [www.ssa.gov/pubs/10008.html](https://www.ssa.gov/pubs/10008.html)

<sup>3</sup> Super preferred rate available on Final Expense if you were issued a CVS Health/Aetna company Medicare Supplement policy underwritten in the last 180 days. The Final Expense super preferred rate is 10% lower than the preferred rate.

<sup>4</sup> Requires health exam with two independent physicians. Must be added at time of original application. Available on level plans only and has a minimum benefit of \$1,000 and a maximum benefit of \$15,000. No cost on level plans of \$5,000 and greater.

<sup>5</sup> Coverage ends after the policyholder's 75th birthday. Available on level plans only and must be added at time of original application.

Providing for your loved ones' financial needs doesn't have to stop.  
Get a final expense plan from a name you know: CVS Health/ AETNA

**Call for a free quote today:**

**(321) 222-9443**

## Summary of Coverage

Presented to: \_\_\_\_\_

Beneficiary: \_\_\_\_\_

Policyowner: \_\_\_\_\_

Agent: \_\_\_\_\_

Agent Phone: \_\_\_\_\_

Plan Name: \_\_\_\_\_

Policy Face Amount: \_\_\_\_\_

Riders: \_\_\_\_\_

Total Premium: \_\_\_\_\_

Draft Date: \_\_\_\_\_

Products and their riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the applicable Product Guide and the insurance contract for your state for these terms and conditions. Insurance provided through Accendo Insurance Company, part of the CVS Health family of companies and Aetna affiliate. Policy administered by Aetna Life Insurance Company and its affiliates.