

Aetna Senior Supplemental Insurance



# PACESETTER

FEBRUARY 2022

## THE HEART OF THE YEAR

*"American Heart Month provides an important opportunity to emphasize the sharing of best practices, aligning measurements, advancing implementation strategies, and providing leadership to focus on the burden of cardiovascular disease."*

*- American College of Cardiology*

**F**ebbruary is known as **American Heart Month**, a time when our nation spotlights heart disease, the greatest threat to Americans and the number one cause of death worldwide.<sup>1</sup> President Lyndon B. Johnson established February as American Heart Month under Presidential Proclamation 3566, ten days after Congress issued a joint resolution requesting the President to issue an annual proclamation.<sup>2</sup> This action, now commemorated in the 58th consecutive February, was a pivotal point in the nation's approach to addressing cardiovascular disease.

Nearly 18.6 million people died of cardiovascular disease in 2019, the latest year for which worldwide statistics are calculated. That's a 17.1% increase over the past decade. And 523.2 million cases of cardiovascular disease were reported in 2019, a 26.6% increase over 2010, according to the American Heart Association.

Every February, the American Heart Association and other like-minded organizations across the country emphasize the importance of heart health, the need for more research, and the efforts to help millions of people live longer and healthier.

*...continued on page 2*



from our president—  
**HEART FIRST**

TY WOOLDRIDGE



*“To be successful, you have to have your heart in your business and your business in your heart.”*  
— Thomas J. Watson

There comes a time in the early days and weeks of every new year where you’ve finally put away all the decorations and emptied your house of all your extended

family, and you realize you need to get back to work. For some of us, it’s not very long after New Year’s Day and for others it’s closer to Valentine’s Day. But for those of us who are the most fortunate, it’s also a great feeling because you really love what you do.

I know I love what I do. It’s probably just silly to even call it work. I suppose I work at it, but it’s much worse than that. It gives me a sense of purpose that goes way beyond enjoyment and I know that many of you know exactly what I am talking about.

*“I see how much you love this business and that, like me, for many of you it’s become part of who you are and not just what you do.”*

Listen, we’ve been very blessed all along but especially so during these past two COVID years. According to the industry watchdogs, our volume growth in 2020 and 2021 exceeded the volume growth of the entire industry. When I took this job, I would never have imagined something like that was mathematically possible, let alone possible for a fledgling company on the outskirts of Nashville. But my point is that the sales have little to do with why I love this gig so much. Frankly, I loved it just as much when we were struggling to become even a half-way relevant player and just keep Aetna convinced that we deserved to survive for another year.



...continued from page 1 (The heart of the year)

In most cases, heart disease can be prevented by adopting a lifestyle which includes not smoking, maintaining a healthy weight, controlling blood sugar and cholesterol, treating high blood pressure, getting at least 2 ½ hours of moderate physical activity a week, and going for regular doctor checkups.

*“When we take care of our hearts as part of our self-care, we set an example of those around us to do the same.”<sup>3</sup>*  
— National Heart, Lung, and Blood Institute

No, any success we’ve managed to scratch out is not why anybody on my team does this and I rather suspect it’s not why you do this either. On the contrary, I think any measure of success that any of us has ever reached is just a by-product of how much heart you bring to the table every day. I found out early on that the heart I observed in so many of you was infectious and once I caught it, I was never quite the same when it came to business.

Recently I was asked what I thought were the most significant things we accomplished in 2021. I started telling stories. There was the one about a lonely member who called in with a simple billing issue that ended up as an amazing suicide intervention that one of our associates alertly picked up on and stayed with until professional help arrived. There was the one where one of our claims people stepped in to personally guide a family and a rural hospital through the maze of paperwork as their loved one was passing away, to ensure they would not have any other worries at that awful time. And I told them about my own 88 year old parents and their six month return to health journey in 2021 – that reminded me in the most poignant way of my entire life why we do this in the first place. My point is that it never even crossed my mind that the most significant accomplishment last year might be something financial.

*“You guys make a difference in the lives of nearly 2 million people that we know of and you’ve trusted us to partner with you in that journey.”*

That’s about as significant as anything I can think of and I just wanted to say thank you for letting us play a part.

There will always be things upon which we can improve here at Aetna Senior Supplemental and we will always work hard to do so. But if we ever need to improve in the area of heart, it will be time for us to do something else.

But first things first. If you are lucky enough to have a special someone in your life, make a point to over-celebrate Valentine’s Day every February. I know it’s a whole thing, but it’s also one more opportunity to show the one closest to you how much you treasure them and show some heart at home too. I like my hearts with chocolate in them. ♥

There’s a lot we can do to live a heart-healthy life...and connecting with others can make our efforts even more successful. Small steps can go a long way. February gives us an ideal platform to be ambassadors for healthy hearts and lifestyles...for ourselves and others. Happy heart month, friends! Share the love. ♥

Sources:

<sup>1</sup>American Heart Association, Heart Attack and Stroke Symptoms, heart.org/en/around-the-aha/February-is-american-heart-month

<sup>2</sup>American College of Cardiology, acc.org, The Evolution of American Heart Month

<sup>3</sup>National Heart, Lung, and Blood Institute, nhlb.gov/health-topics/all-publications-and-resources/taking-care-hearts-together

working smarter—  
**ON REPEAT**

STEVE PATTON



Executive Director of Sales

I don’t know if time moves faster nowadays (as we get older) or we’re just busier maximizing our efforts every day, but time between *Pacesetter* articles no longer seems to exist! When I was trying to decide what to write about this month, I began reflecting on some of my previous articles. I’ve always been told that “some things are

worth repeating.” I truly believe that, so thought I’d create a compilation of exactly that...a few thoughts worthy of repeating and remembering to further kick off the new year.

- Be open to expand the solutions you provide and the way you do business.
- Education takes time; take the time to educate your clients.
- Communication can be the source of the greatest accomplishments or the greatest frustrations. Every conversation with your clients counts...and can strengthen persistency.
- Don’t let the pride of past success or the fear of change, paralyze your ability to innovate.
- Ask your clients more questions to determine appropriate solutions.
- Don’t take shortcuts in an effort to work smarter. Shortcuts can create more work down the road.
- Keeping a positive outlook is extremely important to calm the anxieties seniors may experience when making health care decisions during this time of their lives.
- Always find the time to stop and thank the people who make a difference in our lives. Genuine gratitude can go a long way.

I know that’s a lot, but I like to just pick one or two at a time and focus my efforts there...until I feel like I’ve “changed my ways” to improve my interactions and connections with others. Remember, you can always rely on us to help you with your plans. And we also always need your feedback on what we can do better to enhance our support for you. Thank you for putting your heart into everything you do! ♥



Leaderboard 2022

Products	January
Total production	1. Robert Swarczewski 2. Edward Elsner 3. Samuel Velazquez 4. Joshua Musick 5. Anthony Lopez
Medicare Supplement	1. Edward Elsner 2. Joshua Musick 3. Anthony Lopez 4. Christopher Westfall 5. Conrad Hobbs
Final Expense	1. Caleb Fridley 2. Maxwell Kiellish 3. Suzanne Bloom 4. The Benefit Link 5. Benjamin Euler
Cancer and Heart Attack or Stroke/Plus	1. Loar Harris 2. Aaron Williams 3. Gerald Simpson 4. William Rushing 5. Edward Elsner
Home Care/Plus	1. Terra Rinderle 2. John Blanck 3. Richard Wells 4. Glenn Brown 5. Mark Rodgers
Hospital Indemnity/Flex	1. Todd Tschosik 2. Chase Gruening 3. John Blanck 4. Richard Wells 5. Mfg. Advisor Network
Recovery Care	1. Marshal Noeller 2. Eric Iverson 3. Cindy Hoffman 4. Tambla Eggert 5. Fahed Ulayyet
Dental, Vision and Hearing	1. Robert Swarczewski 2. Paul Nahari 3. Samuel Velazquez 4. Edward Elsner 5. Gregory Gurbikian
Dental, Vision and Hearing Plus	1. Samuel Velazquez 2. Robert Swarczewski 3. Gregory Landes 4. Juliana Tom 5. Steven Moskowitz



Tell us about your background: What was your previous role with Aetna?

I worked in Medicare service operations for Aetna since April 2019 and managed a team of over 200 people. I also have vendor experience where I was responsible for a wide range of support operations, including customer experience.

What makes you a unique fit for this role with our Senior Supplemental business?

I previously worked in technology project management and can take a holistic view of the overall process, identify areas for improvement, and implement enhancements that will deliver for our members and agents. My leadership development training can enhance the level of support we provide to both also.

Are there new innovations you would like to see implemented or opportunities to enhance existing processes within the Customer Experience?

Yes! There are two areas of focus for us in 2022. First, review our processes and enhance our automation wherever possible. Areas we can automate will improve our customer experience because saving our agents and members time is a driving force in member satisfaction. Second, align feedback into groups where every submission is under one source

category to better identify the needs of our members, agents, and associates.

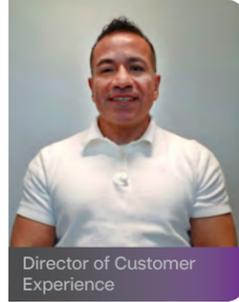
How important is agent feedback to the Customer Experience?

The feedback we receive is immeasurable in terms of its importance to our business. We need to have an understanding of our performance and support in real time, and a large source of that information comes from our agents and members. My philosophy is that if we listen to the people we depend on, they will tell us exactly what we need to do to deliver for them.

What are your 2022 goals in this new role and why?

First, I'd like to analyze our end-to-end processes and identify areas where we can leverage automation and process improvement to reduce complaints and negative experiences. Second, I'd like to anticipate feedback from members and agents, to have a more proactive posture in providing an elite customer experience. Lastly, and most importantly, I would like to consistently deliver the quality support our agents and members rely on and start 2022 off with a bang. ♥

GERARDO ZAVALA



Director of Customer Experience

Article contributed by Jerel Flint, Marketing Communications Assistant

♥ FAMILY TIES



Suzanne and Steve Guillebeau

We continue our Family Ties series with a story from the people who serve you and your clients, our associates. You may already know Suzanne Guillebeau from our Sales team, but did you know that her husband Steve works with us too? Just in time for Valentine's Day, we'd like to introduce you to this husband and wife who bring their love to everything they do.

Suzanne Guillebeau joined Aetna in 2011 and is currently the Regional Sales Specialist for the South region. Steve Guillebeau is a Billing Premium Consultant who has been with Aetna since 2012. Although

the Guillebeau family has been with us for more than 10 years, their love story started long before then. In September 1981, Suzanne was hanging out with some friends at a local venue when an obnoxious fellow patron wouldn't leave them alone. Suzanne saw Steve nearby, who she didn't know, and asked if he would hang out with them to help ward off the other guy. Not only did the plan work, but Suzanne and Steve hit it off immediately. By the end of the night, he'd asked her out to a Tom Petty concert. She couldn't go, so she asked her friend to go in her place. She jokes now that her friend "took him for a test drive" for her and came back with a good report. Steve and Suzanne began dating and were married within a year.

Today, they work side by side from their home office. Even though they work for different

departments, they often collaborate to find solutions.

"We can answer each other's questions based on our different areas of expertise," says Steve. "I enjoy using Steve as my assistant!" Suzanne added with a laugh.

When it comes to bringing family values to their work, the couple says it comes naturally. "We keep family first and do everything we can to help others," says Suzanne. Steve added, "We always want to do the right thing for the right reason."

Suzanne and Steve will be celebrating their 40th wedding anniversary this July. Thank you for sharing your love with us! ♥

Article contributed by Nicole Palsa, Manager, Marketing Communications

I just read a blurb about this guy who was charged with insurance fraud and obtaining property by false pretenses, both felonies. He had disability coverage and told the company (with the duck) that he was unable to work when, in fact, he was working. The article brought back memories from a prior company. There was a long-standing disability claim being paid. The examiner had trouble getting status updates from the insured. He got a bad feeling about the insured, so he ordered surveillance. Sure enough, the field guy followed the insured to a construction worksite and videotaped him climbing up on a ladder and hammering away putting up shutters. All this when he claimed he couldn't raise his arms above his waist.

We sent the insured a letter and got a nasty reply from a lawyer. I decided to call the lawyer and asked him if he'd like me to email him a video of his client to watch. He snarled "yes, send it to me now." I was enjoying it a little too much, so I asked him "like right now?" He yelled "right now."

So, I sent it and he opened it up while we were on the phone – then silence. I asked the lawyer if he was still on the line – more silence. One reasonable person might think that was the end of things, but the lawyer filed suit against my company alleging wrongful termination of benefits. Talk about frivolous cases. I wanted to file a complaint against that lawyer.

Ultimately, I decided not to do that. Thinking back, I should have done so with his state bar association.

I expect you run into situations like this all too often. Producers write cases without explaining all the relevant points to consumers who simply don't know all the details of coverage, let alone Medicare. They may tell clients not to worry about these health questions as they mark them "no." Producers carry a huge burden of trying to help people, just as lawyers, doctors, accountants, mechanics, roofers, plumbers, you name it.

Consumers like to think "their guy/gal" has their best interests in mind. They want to rely upon the advice they receive whether it be their insurance, roof, pool, car or their whatever.

When I close my computer at the end of the day, I sit here for a second and ask myself how I did today.

Most days I can think of a situation or two where I think I made a difference, maybe added value to something, helped someone solve a problem. The inner satisfaction of that process makes me feel good. I know you get the same feeling. I don't do what I do for the paycheck. I don't do it to be recognized by others. I do it because that's what I do, that's who I am.

My sense is that the great majority of you feel the same as I do.

Sure, we need to provide for our families. But at the end of the day, if all we do is for the compensation or recognition by others, it's going to end up being a slog. Corners will be cut, shortcuts taken. I don't know what caused the guy to lie to get a disability benefit when he was working. My sense is he had a reason, but I'm convinced now he sure wishes he would have resisted the temptation. We all need to resist temptations. I say let's continue focusing on helping others, taking a little extra time to be sure a senior truly understands what you're recommending and why, and mentoring someone with this profession or with life's challenges...truly making a difference. Feels good, doesn't it? ♥

MICHAEL COLLIFLOWER



CLU, ChFC, FLMI, AIRC Counsel

**WELCOME NEW AGENTS!**

**Need sales support materials?**

If you need to order sales kits and/or download forms, go to the **agent side** of **AetnaSeniorProducts.com**, then **Order supplies & download forms**. The website is easy and intuitive but if you need additional help, there's a **User Guide** in the **Need Help** section located at the top of the screen by your profile.

Make sure that you are ordering sales materials for the correct/appropriate state and product(s), as sales materials vary by states and products. And always include your agent NPN or GNW number when you are checking out.

Here are some key tips for frequently accessed items and most popular order transactions:

- Each product has an Items category. This is where you will find rate guides and trifold (small) brochures for that specific product.
- Trifold (small) brochures come in packs of 25 brochures. (1 pack = 25 brochures.) Trifold brochures fit in standard #10 envelopes, making it easy for you to mail to your clients.
- Using the electronic application tool (Aetna Quote & Enroll) for submissions? You can order Enrollment Companion kits (includes brochure and outline of coverage only) to support your selling activities and leave with your applicants.

**My Tools**

**Aetna Quote & Enroll Ver 2.0** ▶

To make Aetna Quote & Enroll even easier to use, we're making a few updates to how it looks. Don't worry, you won't need to learn anything new! You can [practice using the Sandbox here](#)

**Order supplies & download forms** ▶

Order sales support materials or download forms as needed

**Agent Maintenance Dashboard** ▶

Submit maintenance requests to the contracting team and view request statuses

- Available for both Medicare Supplement and Protection Series<sup>SM</sup> (complementary) products.
- The Protection Series<sup>SM</sup> Enrollment Companion kits include brochures and outlines of coverage for all Protection Series<sup>SM</sup> products available in the state that you have selected.

If you need additional help with ordering supplies, remember that the Agent Services team is always available to walk you through the process...to ensure that you have what you need to support your sales efforts. You are welcome to either use **Live Chat** (from the agent website) or call **866-272-6630**. Thank you for being a part of our family! 💜

**HOW IT WORKS**

Lifetime maximum benefit

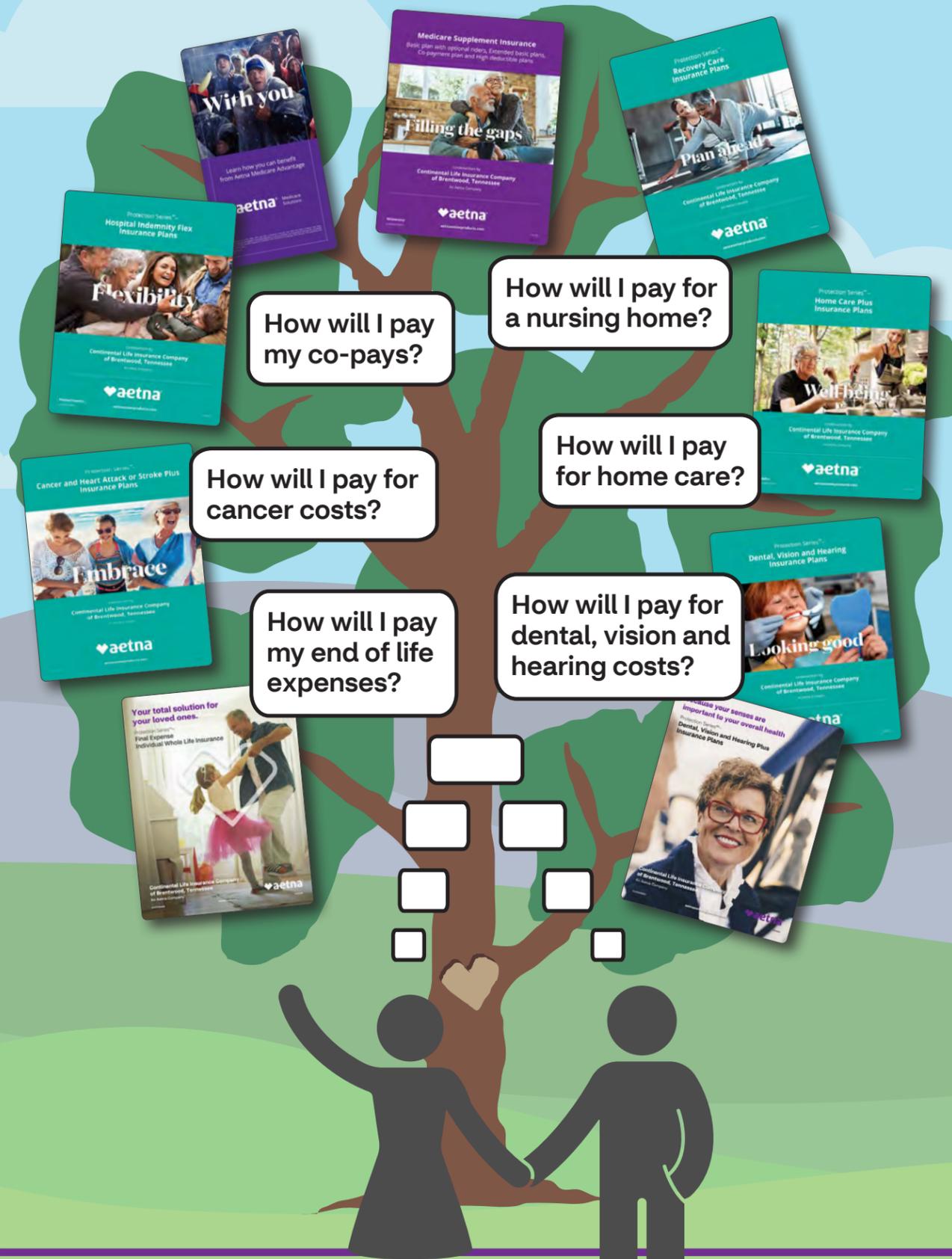


Products/plans vary by state depending on regulations within a state. All products/plans are not available in all states. The Recovery Care product is intended to provide coverage for short term or temporary care and is not designed to act as long-term care insurance.

The **lifetime maximum benefit** is an important benefit that is available in several of our complementary products including: Recovery Care, Home Care, Home Care Plus, Home Recovery Care, and Nursing Facility Care. It can be a confusing topic, so we've created a video to help explain exactly how it works. You can access the video on the **agent side** of **AetnaSeniorProducts.com** under **Training > Other training guides**.

NOTE: This video is for agent use only.

**What healthcare solution works for me?**



**How will I pay my co-pays?**

**How will I pay for a nursing home?**

**How will I pay for cancer costs?**

**How will I pay for home care?**

**How will I pay my end of life expenses?**

**How will I pay for dental, vision and hearing costs?**



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Not all LOAs are included.

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