



**Aetna Health and Life Insurance Company
American Continental Insurance Company
Continental Life Insurance Company
of Brentwood, Tennessee**

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Aetna Companies

Dear Valued Policyholder,

We appreciate the trust that you have placed in us for your Medicare Supplement insurance. Enclosed is important information that you should read carefully.

Annual Notice of Medicare Changes – On January 1, 2017 the federal Medicare program will increase the Part A deductibles, Part A daily coinsurance amounts and the Part B deductibles. You may wish to file this summary with your policy.

It is important to understand that you do not have to change your policy or plan and your existing policy will not change (other than the annual Medicare changes). You will continue to receive the service and benefits that you originally purchased.

We hope that you have been satisfied with your choice of a Medicare Supplement insurance policy. As you know, your insurance policy helps pay some of the expenses not covered by Medicare and:

- It allows you to choose your doctors as long as they accept Medicare.
- Benefits automatically adjust to pay new Medicare deductibles and coinsurance.
- It's an insurance plan that provides predictability and stability to your supplemental health insurance needs.
- It's guaranteed renewable – as long as you pay your premiums on time or during the grace period – regardless of changes in your medical condition.

Thank you for your support and being part of our loyal family of policyholders. If you ever have any questions or if we can help you in any way, please feel free to contact our Policyholder Services team at 866 767.1599, and one of our dedicated associates will be happy to assist.