



For the road ahead

Aetna Voluntary Supplemental Plans

Accident, Critical Illness & Hospital Indemnity



Extra protection

Prepare for the unexpected

Would you be financially ready if you had an accidental injury or a serious illness? What about a hospital stay — expected or unexpected?

You can help fill in the gaps with the **Aetna Accident, Critical Illness, and Hospital Indemnity Plans** to supplement your medical coverage.

How are these plans different from a major medical plan?

Medical plans pay **doctors and hospitals** directly for costs related to your care. Unfortunately, medical plans don't cover 100% of the cost, leaving you to come up with the rest.

They also don't cover other expenses that health events might impact, like daycare, rent, and more if you're out of work.

However, the Aetna Accident, Critical Illness, and Hospital Indemnity Plans pay benefits directly to **you**, giving you extra cash when you need it most. They can help fill in the gaps, making them a great companion to your major medical plan.

How can you use the cash benefits?

It's completely up to you. You can use the money for anything you want or need, like:


- deductibles or copays
- mortgage or rent
- groceries or utility bills

And so much more! You can use the benefits any way *you* choose.


Rest assured

Enrollment is guaranteed. We don't ask you any questions about your health. And, you get benefits paid directly to you by check or direct deposit.

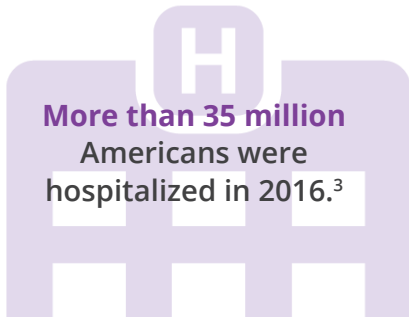
Did you know?



2.6+ million children are seen in emergency departments for injuries related to sports and recreation each year.¹



Someone in the U.S. has a heart attack **every 40 seconds**.²



More than 35 million Americans were hospitalized in 2016.³

¹Sports and Recreation Safety Fact Sheet (2015). Safe Kids Worldwide. February 2015. Available at: safekids.org/sites/default/files/documents/skw_sports_fact_sheet_feb_2015.pdf. Accessed April 18, 2018.

²Centers for Disease Control and Prevention. Heart attack. August 18, 2017. Available at: cdc.gov/heartdisease/heart_attack.htm. Accessed May 8, 2018.

³American Hospital Association. Fast facts on U.S. hospitals, 2018. February 2018. Available at: aha.org/research/rc/stat-studies/fastfacts.shtml. Accessed April 25, 2018.

Life happens

Are you ready?



Because accidents happen

Miguel* didn't expect to get rear-ended in the middle of rush hour on his drive home. But it happened, and now his back and his car need some work.



And illnesses happen

Anisha* is a mother of two and knows heart disease runs in her family. So when she did have a heart attack, she knew what to expect.



And so do hospital stays

Carter* is a hard-working businessman, so he doesn't always slow down to listen to his body. Before he knew it, a little cough resulted in pneumonia — and a hospital stay.

Three different people, three different events. What do the members all have in common? They each submitted their claims easily online. And, as Aetna Medical Plan members, they didn't need to upload any extra paperwork. They filed their claims in under **90 seconds!**

And, they used the benefits they received as they needed. After paying some of his out-of-pocket medical costs, Miguel's **accident** benefits helped get his car fixed. Anisha also used her **critical illness** benefits to pay some out-of-pocket medical costs, as well as to keep her kids in daycare. And Carter used his **hospital** benefits for his medical plan deductible, and to buy some vitamins.

*These examples are for illustrative purposes and do not reflect events experienced by actual participants.

Plans offered and/or underwritten by Aetna Life Insurance Company (Aetna).

Handy online tools for you

You can find everything you need in one place at our member website: myaetnasupplemental.com. Aetna medical members can also access the site through single-sign on from aetna.com. You can view your plan documents, submit and track the status of claims, and even sign up for direct deposit.

Filing a claim is easy. Just create or log into your account on the member website. Click "Report New Claim" and answer a few quick questions. If you have an Aetna medical plan, you usually don't need to upload any medical paperwork. Most of the time, we can automatically retrieve the needed medical information from your supplemental plan claim. That means it takes you less time to file your claim.



You can also request or print and mail a paper claim form to Aetna Voluntary Plans. Once your claim is approved, we will send you a check, or deposit your benefits directly into your bank account. You choose.

THESE PLANS DO NOT COUNT AS MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT. THESE ARE A SUPPLEMENT TO HEALTH INSURANCE AND NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE.

The Aetna Hospital Indemnity Plan is a hospital confinement indemnity plan. These plans provides limited benefits. They pay fixed dollar benefits for covered services without regard to the health care provider's actual charges. The benefits payments are not intended to cover the full cost of medical care. You are responsible for making sure the provider's bills get paid. These benefits are paid in addition to any other health coverage you may have. This material is for information only. Insurance plans contain exclusions and limitations. Not all health services are covered, and coverage is subject to applicable laws and regulations, including economic and trade sanctions. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features, rates, eligibility and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna. Aetna does not provide care or guarantee access to health services. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to aetna.com.

Policy forms issued in Oklahoma include: GR-96841, GR-96842; AL HPOL-VOL Acc 01, AL HCOC-VOL Acc 01; GR-96843, GR-96844; AL VOL HPOL-Hosp 01 and AL VOL HCOC-Hosp 01.
Policy forms issued in Missouri include: GR-96842 01; GR-96844 01; AL VOL HCOC-Hosp 01.



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