



# Got everything?

## Voluntary Benefit Plans

### Prepare for the unexpected

Would you be financially ready if you had an accidental injury or a hospital stay — expected or unexpected? The **Voluntary Accident and Hospital Indemnity Plans, from Aetna**, can help supplement your medical coverage.

### How are these plans different from a major medical plan?

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

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

However, Voluntary Benefit Plans from Aetna pay benefits directly to you. These plans 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 put the money towards:

- Deductibles or co-pays
- Mortgage or rent
- Groceries or utility bills

And so much more! Use the benefits any way you choose.

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

# Preparing for the unexpected

## An Aetna Accident Plan Can Help

Accidents happen when you least expect them. But an Aetna® Accident Plan can help you be more financially prepared. It pays you cash benefits when you or a covered family member are faced with a covered accidental injury on or off the job.

### Be ready for when real life happens

#### Jorge's story\*

"My 10-year-old son, Jorge, recently took a major tumble during a school soccer match and ended up with a broken leg."

"Between the ER visit, surgery, countless doctors' appointments, and physical therapy, the bills really added up. But my accident plan helped us make ends meet."

"It paid me cash to use toward my deductible, copays, and bills — even my car payment. And, filing a claim on the app was a breeze!"



#### Your plan — your benefits

Here's what your plan would pay if you're a member of the **accident plan** and experienced a situation like Jorge's.

Covered care	Benefit
Initial treatment — ER	\$300
X-ray	\$100
Broken leg ( <i>surgically repaired, open reduction</i> )	\$4,000
Appliances ( <i>crutches</i> )	\$100
Follow-up care visit	\$100
Physical therapy ( <i>six visits</i> )	\$300
Organized sports ( <i>25% additional</i> )	\$1,225
<b>Total benefits paid</b>	<b>\$6,125</b>

#### Covered Aetna Accident Plan benefits

For as little as **\$20.54 per month for employee + child(ren) coverage**, an Aetna Accident Plan helps you stay on top of your bills so you can help your son recover. Take a look at some of the benefits:

- Organized sports benefit\*\*
- Initial & follow-up care
- Hospital stay & surgical care
- Dislocations & fractures
- Burns
- Concussions
- Paralysis
- \$75 health screening benefit



**Want to learn more?** Limits apply to the number of times a benefit is payable. Check out your benefit summary for a complete list of benefits, details, exclusions and limitations that apply.

\*The above member story is for illustrative purposes and does not reflect events experienced by actual participants.

\*\*The plan pays a higher percentage of benefits if a covered member is injured while participating as a registered member of an organized sporting activity. Some benefits are excluded from the additional benefit percentage.

# Be prepared for the road ahead

## Enhanced for 2024 – An Aetna Hospital Indemnity Plan can help

Maybe you're expecting to have a hospital stay — or maybe not. The Aetna® Hospital Indemnity Plan pays benefits when you have a hospital stay due to an illness, injury, surgery or delivering a baby. It's an extra layer of financial protection when you really need it.

### Make your stay a bit easier

#### Manuel's story\*

"Instead of spending my vacation on the beach, I spent it in the ICU with appendicitis!"

"The only thing more painful than my burst appendix was the hospital bill after being admitted for emergency surgery."

"Thankfully, my hospital indemnity plan paid me cash to use towards my out-of-pocket medical costs — plus my car payment."



#### Your plan — your benefits

Here's what your plan would pay if you're a member of the **hospital indemnity plan** and experienced a situation like Manuel's.

Covered hospitalization	Benefit
Hospital admission ( <i>ICU, initial day of stay</i> )	\$2,000
Daily hospital stay ( <i>non-ICU, three days total</i> )	\$300
<b>Total benefits paid</b>	<b>\$2,300</b>

#### Covered Aetna Hospital Indemnity Plan benefits

For as little as **\$14.51 per month for employee-only coverage**, an Aetna Hospital Indemnity Plan provides benefits when you have a covered hospital stay. Take a look at some of the benefits:

- Hospital admission
- Hospital daily stays\*\*
- Rehabilitation, mental disorder, & substance abuse stays\*\*
- Newborn routine care
- Observation care (*one day per plan year*)
- \$75 health screening benefit



**Want to learn more?** Limits apply to the number of times a benefit is payable per plan year. Check out your benefit summary for a complete list of benefits, details, exclusions and limitations that apply.

\*The above member story is for illustrative purposes and does not reflect events experienced by actual participants.

\*\*All facility daily stays are limited to a combined maximum of 30 days per plan year. ICU daily stays pay higher benefits.

# Be prepared for the road ahead

## An Aetna Hospital Indemnity Plan can help

Maybe you're expecting to have a hospital stay — or maybe not. The Aetna® Hospital Indemnity Plan pays benefits when you have a hospital stay due to an illness, injury, surgery or delivering a baby. It's an extra layer of financial protection when you really need it.

### Make your stay a bit easier

#### Monique's story\*

"My spouse and I were excited when we found out we were expecting. And to double the good news, we had twins!"



"As first-time parents, there was a lot for us to prepare for. We appreciated any help we could get, especially financial help."



"Thankfully, my hospital indemnity plan paid me cash to help pay out-of-pocket medical bills and for some furnishings for our nursery."



#### Your plan — your benefits

Here's what your plan would pay if you're a member of the **hospital indemnity plan** and experienced a situation like Monique's.

Covered hospitalization	Benefit
Hospital admission ( <i>non-ICU, initial day of stay</i> )	\$1,000
Daily hospital stay ( <i>non-ICU, three days total</i> )	\$300
Newborn routine care ( <i>two births</i> )	\$200
<b>Total benefits paid</b>	<b>\$1,500</b>

#### Covered Aetna Hospital Indemnity Plan benefits

For as little as **\$31.97 per month for employee + spouse coverage**, an Aetna Hospital Indemnity Plan provides benefits when you have a covered hospital stay. Take a look at some of the benefits:

- Hospital admission
- Hospital daily stays\*\*
- Rehabilitation, mental disorder, & substance abuse stays\*\*
- Newborn routine care
- Observation care (*one day per plan year*)
- \$75 health screening benefit



**Want to learn more?** Limits apply to the number of times a benefit is payable per plan year. Check out your benefit summary for a complete list of benefits, details, exclusions and limitations that apply.

\*The above member story is for illustrative purposes and does not reflect events experienced by actual participants.

\*\*All facility daily stays are limited to a combined maximum of 30 days per plan year. ICU daily stays pay higher benefits.



# Aetna Voluntary Benefits

## We make it simple

If you're eligible to enroll and apply for coverage, your acceptance is guaranteed. Cash benefits are paid directly to you and are not reduced by other insurance benefits you may have. You get access to negotiated group rates and the convenience of payroll deductions to pay your premiums. And, if you leave your company, you can take your plan with you.

**Health screening benefit:** The Aetna® Accident and Hospital Indemnity Plans each pay a cash benefit of **\$75**. This benefit is available to each covered member per year, which means if you're enrolled in both plans, you could receive up to \$150 when you complete certain preventive health screening tests. See the complete list of tests in your benefit summary.

## Aetna Easy File™

After you become a member, you'll enjoy an **Aetna Simplified Claims Experience™** on the **My Aetna Supplemental** app, or on our member portal at **[Myaetnasupplemental.com](https://myaetnasupplemental.com)**. Filing claims is easy; just answer a few short questions online. You can also view your coverage and sign up for direct deposit.

If you're also an Aetna Medical plan member, our system retrieves medical information needed to process your claim. That's less paperwork for you.

Don't have Aetna Medical? No problem; just upload or take a picture of your medical bill. You can also print and mail a paper claim form to Aetna Voluntary Plans.

## Got questions? Ready to enroll?

Visit your enrollment website to view more coverage details, including rates, and to enroll.

If you have questions about the plans, call Aetna Member Services at **1-800-607-3366 (TTY: 711)**, Monday through Friday, 8 AM to 6 PM.

## Exclusions and limitations

These plans have exclusions and limitations. Refer to the actual policy and certificate to determine which benefits are not payable. The following is a partial list of services and supplies that are generally not covered. However, the plans may contain exceptions to this list based on state mandates or the plan design purchased. Benefits under the policy will not be payable for anything related to the following:

### **Aetna Accident Plan exclusions and limitations**

1. Certain competitive or recreational activities, including but not limited to: ballooning, bungee jumping, parachuting, skydiving;
2. Any semi-professional or professional competitive athletic contest, including officiating or coaching, for which you receive any payment;
3. Act of war, riot, war;
4. Operating, learning to operate or serving as a pilot or crew member of any aircraft, whether motorized or not;
5. Felony Crimes;
6. Bacterial infections that are not caused by a cut or wound from an accidental injury;
7. Care provided by immediate family members or any household member;
8. Elective or cosmetic surgery;
9. Nutritional supplements
10. Suicide or attempt at suicide, intentionally self-inflicted injury, or any attempt at self-inflicted injury, or any form of intentional asphyxiation, except when resulting from a diagnosed disorder;
11. Violating any cellular device use laws of the state in which the accident occurred, while operating a motor vehicle;
12. Accidental injury sustained while under the influence of any drug intoxicant, including those prescribed by a physician that are misused;

We will not pay any benefits for a service or supply rendered or received that are not specifically covered or not related to an accidental injury.

The stay, visit, or service must be on or after the effective date of coverage, while coverage is in force and take place in the United States or its territories.

**Accident Policy form issued in Oklahoma include:** GR-96841, AL HPOL-VOL Acc 01, AL HCOC-VOL Acc 01.

**Accident Policy form issued in Missouri include:** GR-96842 01, AL HPOL-VOL Acc 01, AL HCOC-VOL Acc 01.

## **Aetna Hospital Indemnity Plan exclusions and limitations**

1. Certain competitive or recreational activities, including but not limited to: Ballooning, bungee jumping, parachuting, skydiving;
2. Any semi-professional or professional competitive athletic contest, including officiating or coaching, for which you receive any payment;
3. Act of war, riot;
4. Operating, learning to operate or serving as a pilot or crew member of any aircraft, whether motorized or not;
5. Assault, felony, illegal occupation, or other criminal act;
6. Care provided by a spouse, parent, child, sibling or any other household member;
7. Cosmetic services and plastic surgery, with certain exceptions;
8. Custodial care;
9. Hospice services, except as specifically provided in the Benefits under your plan section of the certificate;
10. Self-harm, suicide, except when resulting from a diagnosed disorder;
11. Violating any cellular device use laws of the state in which the accident occurred, while operating a motor vehicle;
12. Care or services received outside the United States or its territories;
13. Experimental or investigational drugs, devices, treatments, or procedures;
14. Education, training or retraining services or testing;
15. Accidental injury sustained while intoxicated or under the influence of any drug intoxicant;
16. Exams except as specifically provided in the Benefits under your plan section of the certificate;
17. Dental and orthodontic care and treatment;
18. Family planning services;
19. Any care, prescription drugs, and medicines related to infertility;
20. Nutritional supplements, including but not limited to: food items, infant formulas, vitamins;
21. Outpatient cognitive rehabilitation, physical therapy, occupational therapy, or speech therapy for any reason;
22. Vision-related care.

**Hospital Indemnity Plan Policy form issued in Oklahoma include:** AL VOL HPOL-Hosp 01 and AL VOL HCOC-Hosp 01, GR-96173-HI 01.

**Hospital Indemnity Plan Policy form issued in Missouri include:** AL VOL HPOL-Hosp 01, GR-96172-01.

## **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.**

These plans provide 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](https://www.aetna.com).

# Non-Discrimination Notice

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance. If you need a qualified interpreter, written information in other formats, translation or other services, call 1-888-772-9682.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator, P.O. Box 14462, Lexington, KY 40512  
1-800-648-7817, TTY: 711, Fax: 859-425-3379, [CRCoordinator@aetna.com](mailto:CRCoordinator@aetna.com).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

## Availability of Language Assistance Services

TTY: 711

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For language assistance in your language call 1-888-772-9682 at no cost. (English)

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Para obtener asistencia lingüística en su idioma, llame sin cargo al 1-888-772-9682. (Spanish)

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欲取得以您的語言提供的語言協助，請撥打1-888-772-9682，無需付費。(Chinese)

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Pour une assistance linguistique dans votre langue, appeler le 1-888-772-9682 sans frais. (French)

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Para sa tulong sa inyong wika, tumawag sa 1-888-772-9682 nang walang bayad. (Tagalog)

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Hilfe oder Informationen in deutscher Sprache erhalten Sie kostenlos unter der Nummer 1-888-772-9682. (German)

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للمساعدة اللغوية بلغتك الرجاء الاتصال على الرقم المجاني 1-888-772-9682. (Arabic)

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Pou jwenn asistans nan lang pa w, rele nimewo 1-888-772-9682 gratis. (French Creole)

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Per ricevere assistenza nella sua lingua, può chiamare gratuitamente il numero 1-888-772-9682. (Italian)

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日本語で援助をご希望の方は 1-888-772-9682 (フリーダイヤル) までお電話ください。 (Japanese)

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본인의 언어로 통역 서비스를 받고 싶으시면 비용 부담 없이 1-888-772-9682번으로 전화해 주십시오. (Korean)

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برای راهنمایی به زبان شما با شماره 1-888-772-9682 بدون هیچ هزینه ای تماس بگیرید. (Persian)

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Aby uzyskać pomoc w swoim języku, zadzwoń bezpłatnie pod numer 1-888-772-9682. (Polish)

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Para obter assistência no seu idioma, ligue gratuitamente para o 1-888-772-9682. (Portuguese)

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Чтобы получить помощь с переводом на ваш язык, позвоните по бесплатному номеру 1-888-772-9682. (Russian)

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Để được hỗ trợ ngôn ngữ bằng ngôn ngữ của bạn, hãy gọi miễn phí đến số 1-888-772-9682. (Vietnamese)

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