## Life changing

#### Aetna Supplemental Health Plans

These plans pay you cash if a covered medical event happens — like an accident, a critical illness or a hospital stay.

Use the money to pay medical bills or everyday living expenses. The choice is yours.

And when you sign up for direct deposit, you'll get your money even faster.



We pay you cash benefits



#### **Accident plan**

Pays you lump-sum cash benefits for covered accidents and treatments.



#### Critical illness plan

**Pays you lump-sum cash benefits** for a wide range of covered conditions — including a heart attack, a stroke, cancer and more.



#### Hospital indemnity plan

**Pays you lump-sum cash benefits** for a planned or an unplanned hospital stay. This includes stays due to an injury, surgery, an illness — or even delivering a baby.

Policies are insured by Aetna Life Insurance Company (Aetna). Policy forms issued in Idaho include: Accident plan GR-96842, Critical illness plan GR-96844, Hospital plan GR-96172, AL VOL HPOL-Hosp 01.



#### Our plans work with your health plan

We won't deny coverage based on your health. There are no doctor exams to take or medical questions to answer. And we pay you even if you have other insurance coverage. This means supplemental health plans pair well with your major medical plan.

#### Manage your plans online

After you become a member, register at <u>MyAetnaSupplemental.com</u> or on the **My Aetna Supplemental** app. Or simply scan the QR code. Use your personal email address to keep accessing your account and getting important reminders — even if you leave your company.



#### Enjoy an Aetna Simplified Claims Experience™

To file a claim, it takes about 90 seconds or less. If you've got Aetna® medical, you typically don't need to provide any documents. We'll access your medical records to help process your claim.\* That's less paperwork for you.

Don't have Aetna medical? Just upload a PDF or picture of your medical bill. You can also complete a paper form and return it by mail or fax to Aetna Voluntary Plans. If your claim is approved, we'll mail you a check or deposit cash directly into your bank account.\*



\*FOR CLAIM PROCESSING: Sometimes you may need to provide documentation if the benefit doesn't create a medical claim, or we need more details to process your claim.

\*FOR COVERAGE WINDOW: Benefits paid for covered accidents, critical illness diagnoses or hospitalizations that occur on or after the coverage effective date.

# THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. THIS PLAN DOES NOT COUNT AS MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT.

This plan provides limited benefits. It pays 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. Members are responsible for making sure the providers' bills get paid. These benefits are paid in addition to any other health coverage members may have.

### THIS PLAN DOES NOT COUNT AS MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT.

**Policies are insured by Aetna Life Insurance Company (Aetna).** Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features and availability may vary by location and are subject to change. Refer to <u>Aetna.com</u> for more information about Aetna® plans.

Policy forms issued Oklahoma include: GR-96841, AL HPOL-VOL Acc 01, AL HCOC-VOL Acc 01, GR-96843, AL VOL HPOL-Hosp 01, AL VOL HCOC-Hosp 01.

**Policy forms issued in Missouri and Wyoming include:** GR-96842 01, AL HPOL-VOL Acc 01, AL HCOC-VOL Acc 01, GR-06844 01, AL VOL HPOL-Hosp 01, GR-96172 01.

