

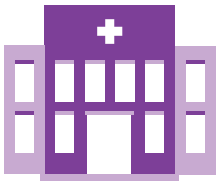
# Welcome addition

## Aetna Hospital Indemnity Plan

Life happens fast. One minute you're thinking about having a baby — and the next you're driving to the hospital. You're nervous about the delivery and how much it's going to cost. Be better prepared for moments like these with the Aetna Hospital Indemnity Plan.



## We pay *you* cash benefits



### It's your money to spend

**Our 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. Use the money to help cover medical bills or everyday living expenses like daycare or groceries. The choice is yours. You can also sign up for direct deposit to get your benefits faster.

### Our plan works 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 it pairs well with your major medical plan.

**Policies are insured by Aetna Life Insurance Company (Aetna). Policy forms issued in Idaho include:** GR-96172, AL VOL HPOL-Hosp 01.

## 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.

### Manage your plan online

After you become a member, register at [MyAetnaSupplemental.com](https://MyAetnaSupplemental.com) 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.



## Our bundle of joy didn't cost us a bundle

*"Hospital stays are costly, so we have the Aetna Hospital Indemnity Plan. After we delivered, I filed a claim online. Because we also have Aetna medical, there was no paperwork... The money was deposited quickly into our checking account.\* We used some of it towards our deductible. And the rest to buy a baby stroller. I wish we had this plan last year when I had surgery."*

— Louis and Carla\*



\*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 a covered hospital stay that occurs on or after the coverage effective date.

\*FOR MEMBER TESTIMONIAL: The above member story is for illustrative purposes and doesn't reflect events experienced by actual participants.

## THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE.

This is a hospital confinement indemnity plan. 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 [Aetna.com](https://Aetna.com) for more information about Aetna® plans.

**Policy forms issued in Oklahoma include:** AL VOL HPol-Hosp 01, AL VOL HCOC-Hosp 01.

**Policy forms issued in Missouri include:** AL VOL HPOL-Hosp 01.

