

Worksite Products with Aetna

Our benefit plans are here to help you and your family live well—and stay well. But did you know that you can strengthen your coverage even further? It's true! Our voluntary benefits through Aetna are designed to complement your health care coverage and allow you to customize our benefits to you and your family's needs. The best part? Benefits from these plans are paid directly to you! Coverage is also available for your spouse and dependents.

You can enroll in these plans during Open Enrollment—they're completely voluntary, which means you are responsible for paying for coverage at affordable group rates.

Accident Insurance

Accident insurance can soften the financial impact of an accidental injury by paying a benefit to you to help cover the unexpected out-of-pocket costs related to treating your injuries. Some accidents, like breaking your leg, may seem straightforward: You visit the doctor, take an X-ray, put on a cast and rest up until you're healed. But in reality, treating a broken leg can cost up to \$7,500¹. And it's not only broken limbs – an average non-fatal injury could cost you \$6,620 in medical bills². When your medical bill arrives, you'll be relieved you have accident insurance on your side.

Accident	
Emergency Treatment	\$150-\$250
Follow-up Doctor Visit	\$50
Air Ambulance	\$1,500
Ground Ambulance	\$300
Hospital Admission	\$1,000 - \$1,500
Hospital Confinement	\$200 - \$300 per day

Critical Illness

Most of us don't have an extra \$7,000 ready to spend – even if we do, we don't want to use it all on medical expenses. Unfortunately, the average cost to treat a critical illness is just that: \$7,000³. But with critical illness insurance, you'll receive a lump-sum benefit if you are diagnosed with a covered condition that you can use however you would like, including to help pay for: treatment (e.g. experimental), prescriptions, travel, increased living expenses and more.

Critical Illness	
Face Amount	\$20,000 or \$30,000
Heart Attack	100%
Stroke	100%
Cancer (invasive)	100%
End-Stage renal (kidney) failure	100%

Hospital Indemnity Insurance

When your loved one needs to be hospitalized, your family deserves to focus on their wellbeing—not the stress of the average three-day hospital stay, which can cost you \$30,000¹. Hospital indemnity insurance can help reduce costs by paying you or a covered dependent a benefit to help cover your deductible, coinsurance and other out-of-pocket costs due to a covered sickness or injury related hospitalization.

Hospital Indemnity	
Hospital Stay– Admission	\$1,500 or \$2,500
Hospital Stay– Daily	\$150-\$200
Hospital Stay– (ICU) Daily	\$300-\$400
Rehabilitation Unit Stay– Daily	\$75-\$100

1) Why health insurance is important: Protection from high medical costs. HealthCare.gov
2) Average medical cost of fatal and non-fatal injuries by type in the USA, December 2019. National Library of Medicine.
3) MetLife Accident and Critical Illness Impact Study.