



More play, less worry

Aetna® Supplemental Health Plans

Prepare for the unexpected

Would you be financially ready if you had an accidental injury? What about a hospital stay — expected or unexpected? The **Aetna Accident and Hospital Indemnity Plans** can help you be better prepared.

These plans are different from medical plans

Medical plans pay **doctors and hospitals** for treatment related to your care. But they usually don't cover 100 percent of the costs. They leave you to come up with the rest.

Medical plans also don't cover other expenses health events might impact, like day care and rent.

How do supplemental health plans help?

Aetna Supplemental Health Plans pay benefits directly to you, providing extra cash when you need it most. 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. Here are just some of the things you can use the cash for:

- Deductibles or copays
- Mortgage or rent
- Groceries or utility bills

Use the cash benefits any way *you* choose.

Insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna). Policy forms issued in Idaho include: Accident plan GR-96842, Hospital plan GR-96172, AL VOL HPOL-Hosp 01.



Preparing for the unexpected

An Aetna® Accident Plan can help

Accidents happen when you least expect them. But an Aetna Accident Plan helps you be more financially prepared. Whether the accident happens on or off the job. The plan pays cash benefits when you or a covered family member have an accident on or after the coverage effective date.

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. He 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 our deductible and bills. And filing a claim on the app was easy."



Your plan — your benefits

Here's what the plan pays if you're a member and face a situation like Jorge's.

Covered care	Benefit
Initial treatment — ER	\$200
X-ray	\$75
Broken leg (<i>surgically repaired, open reduction</i>)	\$6,900
Appliances (<i>crutches</i>)	\$200
Follow-up care visit	\$125
Physical therapy (<i>six visits</i>)	\$360
Organized sports (<i>25% additional</i>)	\$1,965
Total benefits paid	\$9,825

Aetna Accident Plan benefits

An Aetna Accident Plan helps you stay on top of your bills. It pays benefits for these accidental injuries, and more:

- Initial & follow-up care
- Hospital stay & surgical care
- Dislocations & fractures
- Burns
- Concussions
- Paralysis
- Accidental death & dismemberment
- Organized sports**
- **\$50** health screening



Want to learn more? You have a choice of plan options. Limits apply to the number of times we pay a benefit. Check out your plan summary for a complete list of benefits, details, exclusions and limitations.

*The above member story illustrates how the plan works but does not reflect events of real 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

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 you benefits when you have a hospital stay on or after the plan's effective date. And that includes stays for delivering a baby! It's an extra layer of financial protection when you really need it.

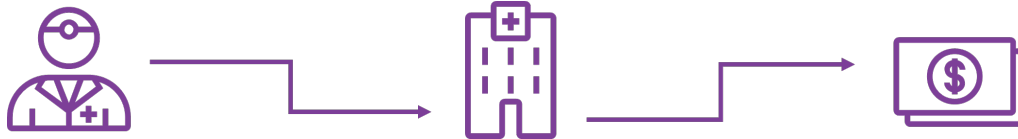
Make your stay a bit easier

Manuel's story*

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

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

"Thankfully, my hospital indemnity plan paid me cash. It helped me pay medical costs, plus my car payment."



Your plan — your benefits

Here's what the **low** plan pays if you're a member and face a situation like Manuel's.

Covered hospitalization	Benefit
Hospital admission (<i>initial day of stay</i>)	\$1,500
Daily hospital stay (<i>non-ICU, three days total</i>)	\$700
Total benefits paid	\$2,200

Aetna Hospital Indemnity Plan benefits

An Aetna Hospital Indemnity Plan can help if you have a hospital stay. It pays benefits for the following situations:

- Hospital admission**
- Daily hospital stays — ICU/non-ICU***
- **\$50** health screening

Want to learn more? You have a choice of plan options. Limits apply to the number of times we pay a benefit per plan year. Check out your plan summary for a complete list of benefits, details, exclusions and limitations.



*The above member story illustrates how the plan works but does not reflect events of real participants.

**Admission benefits paid once per plan year for initial day of inpatient stay in a hospital.

***Daily stays start on day 2 of an inpatient stay and count toward a combined maximum of 30 days per plan year.

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 you benefits when you have a hospital stay on or after the plan's effective date. And that includes stays for 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."

"My hospital indemnity plan paid cash to help with our out-of-pocket medical bills – plus, we got some furnishings for the nursery!"



Your plan — your benefits

Here's what the **high** plan pays if you're a member and face a situation like Monique's.

Covered hospitalization	Benefit
Hospital admission (<i>initial day of stay</i>)	\$2,500
Daily hospital stay (<i>non-ICU, three days total</i>)	\$800
Total benefits paid	\$2,300

Aetna Hospital Indemnity Plan benefits

An Aetna Hospital Indemnity Plan can help if you have a hospital stay. It pays benefits for the following situations:

- Hospital admission**
- Daily hospital stays — ICU/non-ICU***
- **\$50** health screening



Want to learn more? You have a choice of plan options. Limits apply to the number of times we pay a benefit per plan year. Check out your plan summary for a complete list of benefits, details, exclusions and limitations.

*The above member story illustrates how the plan works but does not reflect events of real participants.

**Admission benefits paid once per plan year for initial day of inpatient stay in a hospital.

***Daily stays start on day 2 of an inpatient stay and count toward a combined maximum of 30 days per plan year.

Aetna[®] Supplemental Health Plans

We make it simple

If you're eligible to enroll and apply for coverage, we guarantee your acceptance. We pay cash benefits directly to you. And we don't reduce those benefits due to any other insurance you may have. You get access to group rates and the ease of payroll deductions to pay your premiums. And, if you leave your employer, you can take your plan(s) with you.

More great benefits

Health screening: The Aetna Accident and Hospital Indemnity Plans pay you a **\$50** benefit once per member per year per plan for a covered health screening. See the full list of tests in your plan summary.

Organized sports: The Aetna Accident Plan pays you an additional **25 percent** of total benefits if there is an injury to a covered member while participating as a registered member of an organized sporting activity. Some benefits are not part of the additional benefit percentage. See the full list of exclusions in your plan summary.

Aetna Easy File™

After you become a member, you'll enjoy an **Aetna Simplified Claims Experience™** on our member portal at **MyAetnaSupplemental.com** or on the **My Aetna Supplemental** app.

Filing a claim is easy. Just answer a few brief questions online and upload a picture of the requested documentation. You can also print and mail a paper claim form to Aetna Voluntary Plans. Using the portal, you can also view your coverage and sign up for direct deposit.

What else do I need to know?

If you are enrolled in an accident or hospital indemnity plan with the prior carrier, simply re-enroll in a comparable Aetna plan effective January 1, 2024. Please continue to make claims with the prior carrier for events that occur prior to the effective date of your new coverage.

Questions? Ready to enroll?

Visit your enrollment website to view more coverage details. You'll also find rates and instructions on how to sign up. 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 see which benefits are not payable. The following is a partial list of services and supplies that are generally not covered. But 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:

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. Riot, war
4. Operating, learning to operate or serving as a pilot or crew member of any aircraft, whether motorized or not
5. Any loss to which a contributing cause was your commission of or attempt to commit a felony, or to which a contributing cause was your engagement in an illegal occupation or other willful criminal activity
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. Violating any cellular device use laws of the state in which the accident occurred, while operating a motor vehicle
11. Accidental injury sustained while engaging in an illegal occupation or committing, or attempting to commit, a felony and were intoxicated or 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. It must 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 and Wyoming include: GR-96842 01, AL HPOL-VOL Acc 01, AL HCOC-VOL Acc 01

Accident Policy forms issued in Washington include: GR-96842 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 and Wyoming include: AL VOL HPOL-Hosp 01, GR-96172-01

Hospital Indemnity Plan Policy forms issued in Washington include: GR-96172 01, AL VOL HPOL-Hosp 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. Refer to [Aetna.com](https://www.aetna.com) for more information about Aetna® plans.

