



# By your side

## Aetna Critical Illness Plan

### Be prepared for what happens next

Critical illness insurance coverage can keep you focused on your health when it matters most. This extra coverage can help ease some financial worries during a difficult time.

### What is the Critical Illness Plan?

The Aetna Critical Illness Plan pays benefits when a doctor diagnoses you with a covered serious illness or condition, like heart attack, stroke, cancer and more\*. You can use the benefits to help pay out-of-pocket medical costs or towards personal expenses.

### How is this different from a major medical plan?

Medical plans help pay providers for services and treatment. But, they don't cover unexpected costs that can come with a serious illness.

The Aetna Critical Illness Plan pays benefits directly to **you**, giving you extra cash when you need it most. It can help fill in the gaps, making it a great companion to your major medical plan.

\*Refer to your plan documents to see all covered illnesses under the plan.

**The Aetna Critical Illness Plan is underwritten by Aetna Life Insurance Company (Aetna).**

[Aetna.com](https://www.aetna.com)

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### How can you use the cash benefits?

It's completely up to you. You can use the money any way you want, like:

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

...or for anything else you choose.

### Easy to use

Online tools make it easy to manage your plan. File a claim in about 90 seconds or less if you have a diagnosis for a covered illness. And, benefits get paid directly to you by check or direct deposit.



## Did you know?

Someone in the U.S. has a heart attack **every 40 seconds**<sup>1</sup>. A hospital stay for a heart attack, on average, costs **\$20,246**<sup>2</sup>.



### Having less to worry about

Dan\* knows that heart disease runs in his family. And when a heart attack struck, he was thankful he had the Aetna Critical Illness plan.

He submitted his claim easily online and his benefits were deposited directly into his bank account.

He was able to use the money to help pay his out-of-pocket medical costs and other bills such as his children's daycare tuition.

## A Simplified Claims Experience™

Register on the **My Aetna Supplemental app** or on the member portal at **Myaetnasupplemental.com** to view plan documents, submit and track claims, and sign up for direct deposit.

Filing a claim is easy! Click "Report New Claim", answer a few quick questions, and upload or take a picture of your medical bill. You can also print and mail a paper claim form to Aetna Voluntary Plans.



<sup>1</sup>Centers for Disease Control and Prevention. Heart attack. August 18, 2017. Available at: [cdc.gov/heartdisease/heart\\_attack.htm](https://www.cdc.gov/heartdisease/heart_attack.htm). Accessed May 8, 2018.

<sup>2</sup>Michaels M. The 35 most expensive reasons you might have to visit a hospital in the US — and how much it costs if you do. Business Insider. March 1, 2018. Available at: [businessinsider.com/most-expensive-health-conditions-hospital-costs-2018-2](https://www.businessinsider.com/most-expensive-health-conditions-hospital-costs-2018-2). Accessed April 26, 2018.

\*This is a fictional example of how the plan could work.

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

This insurance 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. 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. For more information about Aetna plans, refer to **Aetna.com**.

**Policy forms issued in Oklahoma include:** GR-96843, AL HCOC-VOL CI 01, AL HPOL-VOL CI 01.

**Policy forms issued in Missouri include:** GR-96844 01, AL HCOC-VOL CI 01, AL HPOL-VOL CI 01.



# BENEFIT SUMMARY

## PITTSBURG INDEPENDENT SCHOOL DISTRICT

### Critical Illness Plan

**THIS IS NOT A MEDICARE SUPPLEMENT (MEDIGAP) PLAN. If you are or will become eligible for Medicare, review the free Guide to Health Insurance for People with Medicare available at [www.medicare.gov](http://www.medicare.gov).**

**Insurance plans are underwritten by Aetna Life Insurance Company.**

**The benefits in the table below will be paid when you are diagnosed with a covered Critical Illness . Unless otherwise indicated, all benefits and limitations are per covered person.**

#### Face Amounts

Covered Benefit	Amount
Employee face amount	\$10,000 \$20,000
Spouse face amount	100% of EE face amount
Spouse benefit amount	100% of EE benefit amount
Child(ren) face amount	50% of EE face amount
Child(ren) benefit amount	50% of EE benefit amount

#### Critical Illness Benefits – Autoimmune

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
<b>Addison's disease (adrenal hypofunction)</b> Pays a benefit when you are diagnosed with Addison's disease (adrenal hypofunction) by a physician. This does not include adrenal insufficiency resulting from prolonged corticosteroid treatment.	25%
<b>Lupus</b> Pays a benefit when you are diagnosed with Lupus by a physician.	25%
<b>Multiple sclerosis</b> Pays a benefit when you are diagnosed with Multiple sclerosis by a physician.	100%
<b>Myasthenia Gravis</b> Pays a benefit when you are diagnosed with Myasthenia gravis by a physician.	25%

## Critical Illness Benefits – Childhood Condition

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
<p><b>Cerebral palsy</b></p> <p>Pays a benefit when you are diagnosed with Cerebral palsy by a physician. Diagnosis must be made before the insured child reaches the age of 5. Other similar conditions that can be outgrown, are not included in this definition.</p>	100%
<p><b>Cleft lip or cleft palate</b></p> <p>Pays a benefit when you are diagnosed with a Cleft Lip or Cleft Palate after live birth by a physician.</p>	100%
<p><b>Congenital heart defect</b></p> <p>Pays a benefit when you are diagnosed with Congenital heart defect by a physician.</p>	100%
<p><b>Cystic fibrosis</b></p> <p>Pays a benefit when you are diagnosed with Cystic fibrosis by a physician. The diagnosis must be confirmed with sweat chloride concentrations greater than 60 mmol/L.</p>	100%
<p><b>Down syndrome</b></p> <p>Pays a benefit when you are diagnosed with Down Syndrome, the first date after live birth and based on the physician's study of the 21st chromosome revealing trisomy 21, translocation, or mosaicism.</p>	100%
<p><b>Sickle cell anemia</b></p> <p>Pays a benefit when you are diagnosed with Sickle cell anemia by a physician.</p>	100%
<p><b>Spina bifida</b></p> <p>Pays a benefit when you are diagnosed with Spina bifida by a specialist physician and must be associated with neurologic symptoms including motor impairment. Spina bifida does not include spina bifida occulta.</p>	100%

## Critical Illness Benefits - Chronic Condition

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
<p><b>Diabetes</b></p> <p><b>Type I</b></p> <p>Pays a benefit when you are diagnosed with Type I diabetes, in which your pancreas produces little or no insulin.</p>	50%
<p><i>Maximum per lifetime</i></p> <p>Maximum per lifetime</p>	1
<p><b>Primary sclerosing cholangitis (PSC)</b></p> <p>Pays a benefit when you are diagnosed with Primary sclerosing cholangitis (PSC), also known as "Walter Payton's disease" by a physician.</p>	25%
<p><b>Systemic sclerosis (scleroderma)</b></p> <p>Pays a benefit when you are diagnosed with Systemic sclerosis (scleroderma) by a physician.</p>	25%

## Critical Illness Benefits - Infectious Disease

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
<p><b>Cholera</b></p> <p>Pays a benefit when you are diagnosed with Cholera by a physician.</p>	25%
<p><b>Coronavirus</b></p> <p>Pays a benefit when you are diagnosed with Coronavirus. Coronaviruses (CoV) are a large family of viruses that cause illness in people such as:• CoV or SARS-CoV-1 is the coronavirus that causes severe acute respiratory syndrome (SARS).• SARS-CoV-2 is the coronavirus that causes COVID-19. • MERS-CoV is the coronavirus that causes Middle East Respiratory Syndrome (MERS). MIS-C and MIS-A are associated with the COVID-19 coronavirus strain. You must have a stay in a hospital, rehabilitation unit, or skilled nursing facility for at least 5 consecutive days.</p>	100%
<p><b>Creutzfeldt-Jakob disease</b></p> <p>Pays a benefit when you are diagnosed with Creutzfeldt-Jakob disease (CJD). You must have a stay in a hospital, rehabilitation unit, or skilled nursing facility for at least 5 consecutive days.</p>	25%
<p><b>Diphtheria</b></p> <p>Pays a benefit when you are diagnosed with Diphtheria by a physician.</p>	25%
<p><b>Ebola</b></p> <p>Pays a benefit when you are diagnosed with Ebola. You must have a stay in a hospital, rehabilitation unit, or skilled nursing facility for at least 5 consecutive days.</p>	25%
<p><b>Encephalitis</b></p> <p>Pays a benefit when you are diagnosed with Encephalitis by a physician. Encephalitis does not include encephalitis resulting from any human immuno-deficiency virus (HIV) infection or other ancillary infections resulting from the HIV infection.</p>	25%
<p><b>Hepatitis- occupational</b></p> <p>Pays a benefit when you are diagnosed with Occupational hepatitis B, C, or D resulting from accidental exposure by contaminated body fluids.</p>	25%
<p><b>Human immunodeficiency virus (HIV)</b></p> <p>Pays a benefit when you are diagnosed with Human immunodeficiency virus (HIV). HIV means the presence of HIV or antibodies to the HIV virus which is caused by an accidental needle stick or sharp injury or by mucous membrane exposure to blood or bloodstained bodily fluid.</p>	25%
<p><b>Legionnaire's disease</b></p> <p>Pays a benefit when you are diagnosed with Legionnaire's disease by a physician.</p>	25%
<p><b>Lyme disease</b></p> <p>Pays a benefit when you are diagnosed with Lyme Disease by a physician.</p>	25%
<p><b>Malaria</b></p> <p>Pays a benefit when you are diagnosed with Malaria by a physician.</p>	25%
<p><b>Meningitis- amebic, bacterial, fungal, parasitic, viral</b></p> <p>Pays a benefit when you are diagnosed with Bacterial meningitis by a physician.</p>	25%
<p><b>Methicillin-resistant staphylococcus aureus (MRSA)</b></p> <p>Pays a benefit when you are diagnosed with Methicillin-resistant staphylococcus aureus (MRSA) by a physician.</p>	25%
<p><b>Necrotizing fasciitis</b></p> <p>Pays a benefit when you are diagnosed with Necrotizing fasciitis, commonly known as flesh-eating disease or flesh-eating bacteria syndrome, and requiring a surgical procedure to be performed by a physician.</p>	25%

<b>Osteomyelitis</b>	25%
Pays a benefit when you are diagnosed with Osteomyelitis by a physician.	
<b>Pneumonia</b>	25%
Pays a benefit if you are diagnosed with bacterial or viral pneumonia. You must have a stay in a hospital, rehabilitation unit, or skilled nursing facility for at least 5 consecutive days.	
<b>Poliomyelitis</b>	25%
Pays a benefit when you are diagnosed with Poliomyelitis resulting from poliovirus type 1, 2, or 3 that is characterized by fever, paralysis and atrophy of skeletal muscles by a physician.	
<b>Rabies</b>	25%
Pays a benefit when you are diagnosed with Rabies by a physician.	
<b>Rocky mountain spotted fever (RMSF)</b>	25%
Pays a benefit when you are diagnosed with Rocky mountain spotted fever (RMSF) by a physician.	
<b>Septic shock and severe sepsis</b>	25%
Pays a benefit if you are diagnosed with septic shock and sepsis. You must have a stay in a hospital, rehabilitation unit, or skilled nursing facility for at least 5 consecutive days	
<b>Tetanus</b>	25%
Pays a benefit when you are diagnosed with Tetanus by a physician.	
<b>Tuberculosis (TB)</b>	25%
Pays a benefit when you are diagnosed with Tuberculosis (TB) by a physician.	
<b>Tularemia</b>	25%
Pays a benefit when diagnosed with Tularemia (sometimes called rabbit fever) by a physician.	
<b>Typhoid Fever</b>	25%
Pays a benefit when you are diagnosed with Typhoid fever by a physician.	
<b>Variant influenza virus (swine flu in humans)</b>	25%
Pays a benefit when you are diagnosed with Variant influenza virus by a physician.	
<i>Maximum infectious disease diagnosis per plan year</i>	2
Maximum per plan year	

## Critical Illness Benefits – Neurological (Brain)

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
<b>Amyotrophic lateral sclerosis (ALS)</b> Pays a benefit when you are diagnosed with Advanced amyotrophic lateral sclerosis (ALS), also known as "Lou Gehrig's disease" by a physician. ALS does not include other motor neuron diseases. This disease is characterized by the progressive degeneration of motor neurons, shown by permanent neurological defect with persisting clinical signs and symptoms such as the inability to perform 3 or more activities of daily living, and or the need for either a feeding tube or non-invasive ventilation.	100%
<b>Alzheimer's disease</b> Pays a benefit when you are diagnosed with Alzheimer's disease, diagnosis of the disease by a psychiatrist or neurologist. You must have the inability to independently perform 3 or more of the activities of daily living.	25%
<b>Benign brain or spinal cord tumor</b> Pays a benefit when you are diagnosed with a Benign brain tumor by a physician.	100%
<b>Coma (non-induced)</b> Pays a benefit when you are diagnosed with Coma, characterized by the absence of eye opening, verbal response and motor response, and the individual requires intubation for respiratory assistance (a medically induced coma is not covered). The Coma must last for a period of 14 or more consecutive days.	100%
<b>Huntington's disease</b> Pays a benefit when you are diagnosed with Huntington's Disease by a physician.	25%
<b>Parkinson's disease</b> Pays a benefit when you are diagnosed with Parkinson's disease by a psychiatrist or neurologist.	25%
<b>Persistent vegetative state (PVS)</b> Pays a benefit when diagnosed with Persistent vegetative state (PVS) by a physician.	100%
<b>Stroke</b> Pays a benefit when you are diagnosed with a Stroke resulting in paralysis or other measurable objective neurological defect persisting for more than 24 hours.	100%
<b>Transient ischemic attack (TIA)</b> Pays a benefit when you are diagnosed with Transient ischemic attack (TIA) by a physician. TIA does not include a stroke.	25%
<i>Maximum per lifetime</i>	1



## Critical Illness Benefits – Other

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
<p><b>Bone marrow transplant</b></p> <p>We will pay the Bone Marrow Transplant Benefit shown on the Schedule of Benefits when a physician determines that the transplant is necessary or would be recommended if the insured person were well enough to undergo the surgery.</p> <p><i>Maximum per lifetime</i></p>	<p>100%</p> <p>1</p>
<p><b>End-stage renal or kidney failure</b></p> <p>Pays a benefit when you are diagnosed with End stage renal or kidney failure, and the insured person has to undergo regular hemodialysis or peritoneal dialysis at least weekly or your physician determines that complete replacement of the entire organ is necessary, and you are placed on a national transplant list, such as UNOS (United Network for Organ Sharing).</p>	100%
<p><b>Loss of hearing</b></p> <p>Pays a benefit when you are diagnosed with Loss of hearing in both ears that cannot be corrected to any functional degree by any procedure, aid or device. Loss of hearing has to continue for a period of 90 consecutive days.</p>	100%
<p><b>Loss of sight (blindness)</b></p> <p>Pays a benefit when you are diagnosed with Loss of sight (blindness) that is total and irrecoverable loss of sight in both eyes. Loss of sight (blindness), has to continue for a period of 90 consecutive days.</p>	100%
<p><b>Loss of speech</b></p> <p>Pays a benefit when you are diagnosed with Loss of speech that cannot be corrected to any functional degree by any procedure, aid or device. Loss of speech has to continue for a period of 90 consecutive days.</p>	100%
<p><b>Major organ failure</b></p> <p>Pays a benefit when you are diagnosed with a Major organ failure of the heart, liver, lung(s), or pancreas resulting in the insured person being placed on the UNOS (United Network for Organ Sharing) list for a transplant.</p>	100%
<p><b>Muscular Dystrophy</b></p> <p>Pays a benefit when you are diagnosed with Muscular dystrophy by a physician.</p>	25%
<p><b>Paralysis</b></p> <p>Pays a benefit when you are diagnosed with any of the types of paralysis below, and your physician confirms the paralysis continued for a period of 60 consecutive days.</p>	
<b>Quadriplegia</b>	100%
<b>Triplegia</b>	75%
<b>Paraplegia</b>	50%
<b>Hemiplegia</b>	50%
<b>Diplegia</b>	50%
<b>Monoplegia</b>	25%
<p><b>Third-degree burns</b></p> <p>Pays a benefit when you are diagnosed with a Third degree burn that covers more than 10% of total body surface (also called full-thickness burn).</p>	100%



## Critical Illness Benefits – Vascular (Heart)

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
<p><b>Coronary artery condition requiring bypass surgery</b></p> <p>Pays a benefit when you are diagnosed with a Coronary artery condition in which the patient is placed on a cardiac pulmonary bypass machine and a bypass graft is performed.</p>	25%
<p><b>Heart attack (myocardial infarction)</b></p> <p>Pays a benefit when you are diagnosed with a Heart attack (Myocardial Infarction) resulting from a blockage of one or more coronary arteries.</p>	100%
<p><b>Sudden cardiac arrest</b></p> <p>Pays a benefit when you are diagnosed with Sudden cardiac arrest by a physician. Sudden cardiac arrest does not include heart attack. The sudden cardiac arrest benefit is not payable if the sudden cardiac arrest is caused by, or contributed to by, a heart attack.</p> <p><i>Maximum per lifetime</i></p>	100%
	1

## Critical Illness Benefit Features

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
<p><b>Subsequent critical illness diagnosis</b></p> <p>Subsequent diagnosis of a different covered Critical Illness is payable at the original amount if it occurs after the previous date of diagnosis for which a benefit was paid, provided it has been at least the number of days specified below since the previous date.</p> <p><i>Minimum days between diagnosis of different condition; no benefit payable if the subsequent diagnosis occurs within a timeframe that is less than the number of days specified</i></p>	100%
	30 days
<p><b>Recurrence critical illness diagnosis</b></p> <p>If an insured person has been initially diagnosed with and received a benefit under this plan for a critical illness and then is diagnosed with the same critical illness again at the number of days specified in the minimum below or later, we will pay the stated percentage of the benefit as shown in the Schedule of Benefits for the recurring critical illness diagnosed.</p> <p><i>Minimum days between diagnosis of same condition; no benefit payable if the recurrence occurs within a timeframe that is less than the number of days specified</i></p>	100%
	180 days

## Cancer Benefits

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
<p><b>Cancer (invasive)</b> Pays a benefit when you are diagnosed with Cancer (invasive) that is identified by the presence of malignant cells or a malignant tumor characterized by the uncontrolled and abnormal growth and spread of invasive malignant cells.</p>	100%
<p><b>Carcinoma in situ (non-invasive)</b> Pays a benefit when you are diagnosed with Carcinoma in situ that is in the natural or normal place, confined to the site of origin without having invaded neighboring tissue. Skin cancer will not be considered carcinoma in situ for purposes of this Certificate.</p>	25%
<p><b>Skin cancer</b> Pays a benefit when you are diagnosed with Skin Cancer (melanoma of Clark's Level I or II Breslow less than .75mm); basal cell carcinoma; or squamous cell carcinoma of the skin. Skin cancer benefit provides coverage for invasive malignant melanoma in the dermis or deeper or skin malignancies that have become metastatic.</p>	\$1,000
<p><i>Maximum per lifetime</i></p>	1
<p><b>Recurrence cancer (invasive) diagnosis</b> If an insured person has been initially diagnosed with and received a benefit for cancer (invasive) under this plan and is then diagnosed with any kind of cancer (invasive) again at the number of days specified in the minimum below or later, we will pay the stated percentage of the Cancer Benefit for Cancer (invasive) as shown on the Schedule of Benefits for the cancer (invasive) diagnosed.</p>	100%
<p><i>Minimum days between diagnosis of cancer (invasive); no benefit payable if the recurrence occurs within a time frame less than the number of days specified</i></p>	180 days
<p><b>Recurrence carcinoma in situ diagnosis</b> If an insured person has been initially diagnosed with and received a benefit for carcinoma in situ (non-invasive) under this plan and is then diagnosed with any kind of carcinoma in situ (non-invasive) again at the number of days specified in the minimum below or later, we will pay the stated percentage of the carcinoma in situ (non-invasive) as shown on the Schedule of Benefits for the carcinoma in situ (non-invasive) diagnosed.</p>	100%
<p><i>Minimum days between diagnosis of carcinoma in situ; no benefit payable if the recurrence occurs within a time frame less than the number of days specified</i></p>	180 days

## Health Screening Rider

Covered Benefit	Benefit Amount
Health screening* <i>Maximum per plan year</i>	\$100 1

### \*Covered Health Screenings

- Bone marrow screening
- Bone mass density measurement (DEXA, DXA)
- Biopsies for cancer
- Blood chemistry panel
- Breast sonogram
- Breast MRI
- Breast ultrasound
- Cancer antigen 125 blood test for ovarian cancer (CA 125)
- Carotid doppler ultrasound
- Chest x-ray (CXR)
- Cytologic screening
- Cancer antigen 15-3 blood test for breast cancer (CA 15-3)
- Carcinoembryonic antigen blood test for colon cancer (CEA)
- Clinical testicular exam
- Colonoscopy
- Complete blood count (CBC)
- Dental exam
- Digital rectal exam (DRE)
- Doppler screening for cancer
- Doppler screenings for peripheral vascular disease (also known as arteriosclerosis)
- Electroencephalogram (EEG)
- Electrocardiogram (EKG, ECG)
- Echocardiogram (ECHO)
- Endoscopy
- Eye exam
- Fasting blood glucose test
- Fasting plasma glucose test
- Flexible sigmoidoscopy
- Hearing test
- Hemocult stool analysis
- Hemoglobin A1C
- Human papillomavirus vaccination (HPV)
- Infectious disease testing
- Immunizations
- Lipoprotein profile (serum plus HDL, LDL, total cholesterol, and triglycerides)
- Mammography
- Oral cancer screening
- Pap smear
- Prostate specific antigen (PSA) test
- Routine health check-up exam
- Skin cancer biopsy
- Skin cancer screening
- Skin exam
- Serum protein electrophoresis (blood test for myeloma)
- Successful completion of smoking cessation program
- Stress test on bicycle or treadmill
- Test for sexually transmitted infections (STIs)
- Thermography
- ThinPrep pap test
- Two-hour post-load plasma glucose test
- Ultrasound for cancer detection
- Ultrasound screening for abdominal aortic aneurysms
- Virtual colonoscopy

**Note: COVID-19 testing is covered as an eligible health screening benefit**

## Waiver of Premium

Covered Benefit	Benefit Amount
If, as a result of your covered critical illness, cancer (invasive), carcinoma in situ or skin cancer you miss 30 continuous days of work we will waive the premium beginning on the first premium due date that occurs after the 30 <sup>th</sup> day of your absence, through the next 6 months of coverage. During such absence, you must remain employed with the policyholder. The premium waiver does not apply to your covered dependents.	Included

## Critical Illness Plan Exclusions Limitations and Limitations

This plan has exclusions and limitations. Refer to the actual booklet certificate and schedule of benefits to determine which services are covered and to what extent. The following is a partial list of services and supplies that are generally not covered. However, the plan may contain exceptions to this list based on state mandates or the plan design purchased.

Benefits under the policy will not be payable for a diagnosis related to the following:

1. Act of war, riot, war;
2. Assault, felony, illegal occupation, or other criminal act;
3. Care provided by immediate family members or any household member;
4. 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;
5. Being under the influence of a stimulant (such as amphetamines), depressant, hallucinogen, narcotic or any other drug intoxicant, including those prescribed by a physician that are misused by the covered person, except when resulting from a diagnosed disorder;

The critical illness date of diagnosis must be on or after the effective date of the certificate and while coverage is in force. The diagnosis must be given or received in the United States or its territories.

## Portability

Your plan includes a Portability option which allows you to keep your existing coverage by making direct payments to the carrier. You may exercise this option, if your employment ceases for any reason. Refer to your Certificate for additional Portability provisions.

### **Do I have to be actively at work to enroll in coverage?**

*Yes, you must be actively at work in order to enroll and for coverage to take effect. You are actively at work if you are working, or are available to work, and meet the criteria set by your employer to be eligible to enroll.*

### **How do I know if I'm considered a tobacco user and should select the tobacco rates?**

*You are a Tobacco User if you currently use or have used any tobacco products in the past 12 months. Tobacco products include, but are not limited to, cigarettes, cigars, snuff, dip, chew, pipe and/or any nicotine delivery system.*

### **Can I have more than one Critical Illness Plan?**

*No, you are not allowed to have more than one Aetna Critical Illness Plan.*

### **What does Face Amount mean?**

*Face Amount means the maximum fixed dollar amount you could receive for each Critical Illness benefit. The Face Amount for dependents is a percentage of the Employee's Face Amount. Some benefits pay a fixed amount that equates to a percentage of the Face Amount. Benefit amounts vary, based on your plan design.*

### **To whom are benefits paid?**

*Benefits are paid to you, the member.*

### **Is my Aetna Critical Illness policy compatible with a Health Savings Account (HSA)?**

*Yes, Aetna Critical Illness policies are compatible with Health Savings Accounts.*

### **How do I submit a claim?**

*Go to [myaetnasupplemental.com](http://myaetnasupplemental.com) and either "Log In" or "Register", depending on if you've set up your account. Click the "Create a new claim" button and answer a few quick questions. You can even save your claim to finish later. You can also print/mail in form(s) to: Aetna Voluntary Plans, PO Box 14079, Lexington, KY 40512-4079, or you can ask us to mail you a printed form.*

### **What if I don't understand something I've read here, or have more questions?**

*Please call us. We want you to understand these benefits before you decide to enroll. You may reach one of our Customer Service representatives **Monday through Friday, 8 a.m. to 6 p.m.**, by calling **1-800-607-3366**. We're here to answer questions before and after you enroll.*

### **What should I do in case of an emergency?**

*In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.*

### **What happens if I lose my employment, can I take the Critical Illness Plan with me?**

*Should you lose your job, you are able to continue coverage under the Portability provision. You will need to pay premiums directly to Aetna.*

**THESE PLANS DO NOT COUNT AS MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT. THESE PLANS ARE A SUPPLEMENT TO HEALTH INSURANCE AND ARE 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. These benefit 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.**

**In order for benefits to be payable, the date of diagnosis must occur while coverage for the insured person is in force; you must be diagnosed while your coverage is in effect.**

Please review your Cancer buyer's guides:

[http://demo.avpenroll.com/media/1591/maine-nh-prod\\_serv\\_consumer\\_guide\\_cancer.pdf](http://demo.avpenroll.com/media/1591/maine-nh-prod_serv_consumer_guide_cancer.pdf)

[http://demo.avpenroll.com/media/1590/aetna-utah\\_ci\\_buyersguide.pdf](http://demo.avpenroll.com/media/1590/aetna-utah_ci_buyersguide.pdf)

### **Complaints and appeals**

Please tell us if you are not satisfied with a response you received from us or with how we do business. Call Member Services to file a verbal complaint or to ask for the address to mail a written complaint. You can also e-mail Member Services through the secure member website. If you're not satisfied after talking to a Member Services representative, you can ask us to send your issue to the appropriate department.

If you don't agree with a denied claim, you can file an appeal. To file an appeal, follow the directions in the letter or explanation of benefits statement that explains that your claim was denied. The letter also tells you what we need from you and how soon we will respond.

### **We protect your privacy**

We consider personal information to be private. Our policies protect your personal information from unlawful use. By "personal information," we mean information that can identify you as a person, as well as your financial and health information. Personal information does not include what is available to the public. For example, anyone can access information about what the plan covers. It also does not include reports that do not identify you.

When necessary for your care or treatment, the operation of our health plans or other related activities, we use personal information within our company, share it with our affiliates and may disclose it to: your doctors, dentists, pharmacies, hospitals and other caregivers, other insurers, vendors, government departments and third-party administrators (TPAs).

We obtain information from many different sources —particularly you, your employer or benefits plan sponsor if applicable, other insurers, health maintenance organizations or TPAs, and health care providers.

These parties are required to keep your information private as required by law. Some of the ways in which we may use your information include: Paying claims, making decisions about what the plan covers, coordination of payments with other insurers, quality assessment, activities to improve our plans and audits.

We consider these activities key for the operation of our plans. When allowed by law, we use and disclose your personal information in the ways explained above without your permission. Our privacy notice includes a complete explanation of the ways we use and disclose your information. It also explains when we need your permission to use or disclose your information.

We are required to give you access to your information. If you think there is something wrong or missing in your personal information, you can ask that it be changed. We must complete your request within a reasonable amount of time. If we don't agree with the change, you can file an appeal.

If you'd like a copy of our privacy notice, call **1-800-607-3366** or visit us at [www.aetna.com](http://www.aetna.com).

**If you require language assistance, please call Member Services at 1-800-607-3366 and an Aetna representative will connect you with an interpreter. If you're deaf or hard of hearing, use your TTY and dial 711 for the Telecommunications Relay Service. Once connected, please enter or provide the Aetna telephone number you're calling.**

**Si usted necesita asistencia lingüística, por favor llame al Servicios al Miembro a 1-800-607-3366, y un representante de Aetna le conectará con un intérprete. Si usted es sordo o tiene problemas de audición, use su TTY y marcar 711 para el Servicio de Retransmisión de Telecomunicaciones (TRS). Una vez conectado, por favor entrar o proporcionar el número de teléfono de Aetna que está llamando.**

**ATTENTION MASSACHUSETTS RESIDENTS:** As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship. For more information call the Connector at **1-877-MA-ENROLL (1-877-623-6765)** or visit the Connector website ([www.mahealthconnector.org](http://www.mahealthconnector.org)). **THIS POLICY, ALONE, DOES NOT MEET MINIMUM CREDITABLE COVERAGE STANDARDS.** If you have questions about this notice, you may contact the Division of Insurance by calling **1-617-521-7794** or visiting its website at [www.mass.gov/doj](http://www.mass.gov/doj).

Plans are underwritten by Aetna Life Insurance Company (Aetna). This material is for information only and is not an offer or invitation to contract. Each insurer has sole financial responsibility for its own products.

Providers are independent contractors and are not agents of Aetna. Aetna does not provide care or guarantee access to health services. Insurance plans contain exclusions and limitations. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Policies may not be available in all states, and rates and benefits may vary by location. 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 [www.aetna.com](http://www.aetna.com).

#### **Financial Sanctions Exclusions Clause**

If coverage provided by this policy violates or will violate any US economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments or reimburse for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or entity, or a country under sanction by the United States, unless permitted under a valid written Office of Foreign Assets Control (OFAC) license. For more information on OFAC, visit the website below:

<http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>

Policy forms issued in Idaho, Oklahoma and Missouri include: GR-96843, GR-96844.





# 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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