



# Extra coverage to help pay for the unexpected!

## Aetna Hospital Indemnity Plan

### For medical costs or everyday living expenses

Medical plans help you pay for covered out-of-pocket costs when you're in the hospital. But they don't cover all expenses.

For a little help paying these other costs, there's the **Aetna Hospital Indemnity Plan**. You can use it to cover your deductible and coinsurance costs. Or for things like a mortgage, child care or utility bills.

### More features you'll like

- It's affordable and you won't be turned down for health reasons.
- Covered benefits include payments for planned and unplanned events.
- Payments are made directly to you.
- Your premium payments can be made through payroll deductions at work.

### Why is a Hospital Indemnity plan important?



*Unexpected hospital stays:*  
At least **35 million Americans** are hospitalized each year.<sup>1</sup>

*and ...*



**2** out of **4** covered workers ...

*are in plans with a deductible of \$1,000 or more for single coverage.<sup>2</sup>*

*So why not plan to cover some of the costs, just in case? Don't wait, enroll today.*



**63% Of Americans Don't Have Enough Savings To Cover A \$500 Emergency<sup>3</sup>**



<sup>1</sup>American Hospital Association. Fast Facts on US Hospitals 2017. Article online. Available at: <http://www.aha.org/research/rc/stat-studies/fast-facts.shtml>. Accessed March 16, 2017.

<sup>2</sup>The Kaiser Family Foundation, Health Research & Educational Trust. 2014 Employer Health Benefits Survey. September 10, 2014.

<sup>3</sup>Americans Don't Have Enough Savings To Cover A \$500 Emergency. Article online. January 6, 2016. Available at: <https://www.forbes.com/sites/maggiemcgrath/2016/01/06/63-of-americans-dont-have-enough-savings-to-cover-a-500-emergency/#3d59d4cd4e0d>. Accessed March 2017.





# Submitting claims is easy

## Aetna's simplified online claims process

If you are an Aetna medical plan member, we can retrieve your medical information to process your Hospital Indemnity claim. Here's how it works.



Covered benefits



Submit your Hospital Indemnity claim using the online claim form



Our system matches this claim to your medical claim and retrieves the necessary medical information



Your Hospital Indemnity claim is processed



Payments are sent directly to you

*Not an Aetna medical plan member? Just upload your medical paperwork when submitting your claim.*

### Here's How:

1. Go to [www.aetnavoluntaryforms.com](http://www.aetnavoluntaryforms.com).
2. Use the "Online claims process" link to fill out the form and submit your claim.

**That's all there is to it!**

Claims can be completed online at [www.aetnavoluntaryforms.com](http://www.aetnavoluntaryforms.com) or printed and mailed to:  
Aetna Voluntary Plans, PO Box 14079, Lexington, KY 40512-4079.

Don't have internet access? You can request a paper claim form by calling us toll-free at **1-888-772-9682**.

**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. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL TAX PAYMENT BY EMPLOYEES.**

This plan provides limited benefits. The benefit 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.

**Health insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).** This material is for information only. Health 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. Aetna does not provide care or guarantee access to health services. 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).

**Policy form numbers issued in Oklahoma and Missouri include:** AL VOL HPOL-Hosp 01 and AL VOL HCOC-Hosp 01.

[www.aetna.com](http://www.aetna.com)

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# Benefit Summary



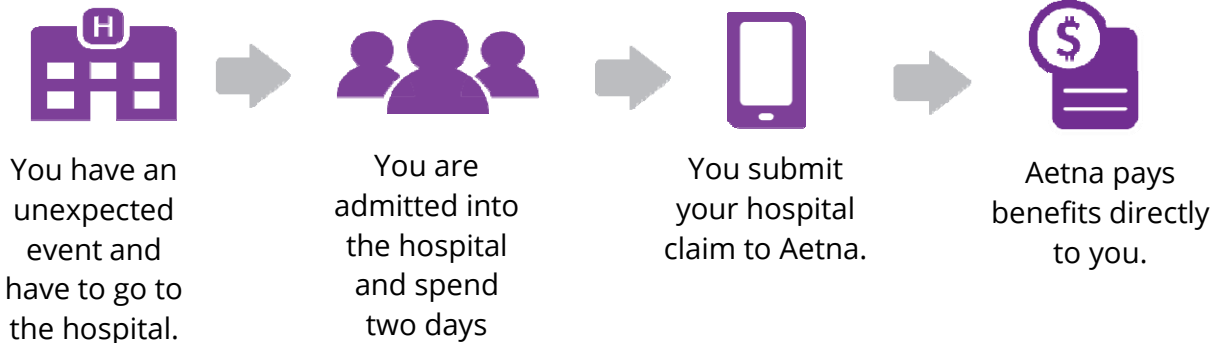
Education Service Center Region XII

802376

## Aetna Hospital Indemnity

Insurance plans are underwritten by Aetna Life Insurance Company.

### Here's how the plan works:



Unless otherwise indicated, all benefits and limitations are per covered person.

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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).

**This policy, alone, does not meet Massachusetts Minimum Creditable Coverage standards.**

**aetna**<sup>®</sup>

Inpatient Benefits	Plan 2	Plan 3
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**Hospital stay - admission**

Provides a lump-sum benefit for the initial day of your stay in a hospital.

\$1,000      \$2,000

*Maximum 1 stay per plan year*

**Hospital stay - daily**

Pays a daily benefit, beginning on day two of your stay in a non-ICU room of a hospital.

\$150      \$200

*Maximum 60 days per plan year*

**Hospital stay - (ICU) daily**

Pays a daily benefit, beginning on day two of your stay in an ICU room of a hospital.

\$300      \$400

*Maximum 60 days per plan year*

**Newborn routine care**

Provides a lump-sum benefit after the birth of your newborn. This will not pay for an outpatient birth.

\$100      \$200

**Observation unit**

Provides a lump-sum benefit for the first day of your stay in an observation unit as the result of an illness or accidental injury.

\$100      \$200

*Maximum 1 day per plan year*

**Substance abuse stay - daily**

Pays a daily benefit for each day you have a stay in a substance abuse treatment facility for the treatment of substance abuse.

\$100      \$150

*Maximum 60 days per plan year*

**Mental disorder stay - daily**

Pays a daily benefit for each day you have a stay in a mental disorder treatment facility for the treatment of mental disorders.

\$100      \$150

*Maximum 60 days per plan year*

**Rehabilitation unit stay - daily**

Pays a benefit each day of your stay in a rehabilitation unit immediately after your hospital stay due to an illness or accidental injury.

\$50      \$75

*Maximum 60 days per plan year*

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**Important note:**

**All inpatient stays begin on day 2 and count toward the plan year maximum.**

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## Portability

If your employment ends, and as a result your coverage under the policy ends, you can choose to continue your coverage by enabling the portability provision in your coverage. Such coverage will be available to you and any of your covered dependents.

## Waiver of premium

If you are in a hospital for more than 30 days in a row, we will waive the premium beginning on the first premium due date that occurs after the 30<sup>th</sup> day of your stay, through the next 6 months of coverage. During your stay, you must remain employed with the policyholder.

## Exclusions and limitations

This plan has exclusions and limitations. Refer to the actual policy and booklet certificate to determine which health care 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 will not be paid for any service for an illness or accidental injury related to the following:**

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, war
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

## Questions and answers

### **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.

### **Can I enroll in the Aetna Hospital Indemnity plan even though I have a Health Savings Account (HSA)?**

Yes, you can still enroll in the Aetna Hospital Indemnity plan if you have a Health Savings Account.

### **What is considered a hospital stay?**

A stay is a period during which you are admitted as an inpatient; and are confined in a hospital, non-hospital residential facility; and are charged for room, board and general nursing services. A stay does not include time in the hospital because of custodial or personal needs that do not require medical skill or training. A stay specifically excludes time in the hospital for observation or in the emergency room unless this leads to a stay.

### **If I lose my employment, can I take the Hospital Indemnity plan with me?**

Yes, you are able to continue coverage under the Portability provision. You will need to pay premiums directly to Aetna.

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

Go to [www.aetnavoluntaryforms.com](http://www.aetnavoluntaryforms.com) to find your benefit claim form. Use the "Online claims process" link to fill out the form and submit your claim. 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 a printed form.

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

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

### **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 toll free **1-888-772-9682**. We're here to answer questions before and after you enroll.