



# 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 simple online claims process

Here's how it works.



Covered benefits



Submit your claim on the member portal



Upload your medical claim documentation



Your Hospital Indemnity claim is processed



A check is mailed to you or cash is deposited directly into your bank account

### Here's How:

1. Go to [myaetnasupplemental.com](http://myaetnasupplemental.com).
2. Click the "Create a new claim" button, answer a few quick questions.
3. Upload related medical documents, and submit. Your payment for covered services is on the way.

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

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

**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 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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