



By your side

Aetna Critical Illness Plan

Be prepared for what happens next

Critical illness coverage can help you keep your focus 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.

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.

Rest assured

Enrollment is guaranteed. We don't ask you any questions about your health. And, you get benefits paid directly to you by check or direct deposit.



Did you know?

Someone in the U.S. has a heart attack **every 40 seconds**¹.

A hospital stay for a heart attack, on average, costs **\$20,246**².

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 while he recovered. And, he could even keep his kids in daycare.

Handy online tools for you

You can find everything you need in one place at our member website: **myaetnasupplemental.com**. You can view your plan documents, submit and track the status of claims, and even sign up for direct deposit.

Filing a claim is easy. Just create or log into your account on the member website. Click "Report New Claim" and answer a few quick questions. Then, upload your medical documentation.



You can also print and mail a paper claim form to Aetna Voluntary Plans. Once your claim is approved, we will send you a check, or deposit your benefits directly into your bank account. You choose.

¹Centers 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.

²Michaels 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.

The Aetna Critical Illness Plan is underwritten by Aetna Life Insurance Company (Aetna). This 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, GR-96844.

Policy forms issued in Missouri include: GR-96844 01.

