

**Aetna Hospital Indemnity plan, administered by Aetna Life  
Insurance Company  
Federal Disclosure**

**IMPORTANT: This is a fixed indemnity policy, NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

**Looking for comprehensive health insurance?**

- Visit [HealthCare.gov](https://www.healthcare.gov) or call **1-800-318-2596** (TTY: **1-855-889-4325**) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

**Questions about this policy?**

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna) at 151 Farmington Ave., Hartford, CT, 0615.





# Less stress

## Aetna Hospital Indemnity Plan

### Be prepared for what lies ahead

Maybe you're expecting to have a hospital stay — or maybe not. Either way, it's good to plan ahead. And to give yourself an extra financial cushion.

### What is the Aetna Hospital Indemnity Plan?

The plan pays benefits when you have a planned, or an unplanned hospital stay. It can be for an illness, injury, surgery or to deliver a baby. The Aetna Hospital Indemnity Plan pays a lump-sum benefit for admission and daily benefits for a covered hospital stay. You can use these benefits to help pay your part of medical costs or for ongoing bills.

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

Medical plans help pay **doctors and hospitals** for services and treatment. But they don't cover everything, including unexpected costs that might result from a hospital stay.

The Aetna Hospital Indemnity Plan pays benefits directly to **you**. So, you'll have extra cash when you need it most. It can help fill in the gaps, making it a great companion to your major medical plan.

### How can you use the cash benefits?

It's completely up to you. You can put the money towards:

- Deductibles or co-pays
- Mortgage or rent
- Groceries or utility bills

And so much more! Use the benefits any way **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 covered hospital stay. We will pay benefits directly to you by check or direct deposit.

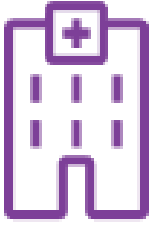
**Insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna) at 151 Farmington Ave., Hartford, CT, 06156. Policy forms issued in Idaho include: GR-96172, AL VOL HPOL-Hosp 01.**



## Because it happens

**\$1.24 trillion** was spent on hospital services in 2020. **60%-65%** of all bankruptcies are related to medical expenses<sup>1</sup>.

### Ready ... or not



Carter\* is a hard worker, so he doesn't always slow down to listen to his body. Before he knew it, a little cough turned into pneumonia — and a hospital stay.

Good thing he had the Aetna Hospital Indemnity Plan. He filed his claim online and, since he had signed up for direct deposit, his benefits went directly into his bank account.

He used the cash to help make up for the earnings he lost from the time he missed work while recovering and to help pay some of his deductible. Now, he can focus more on his health.

## An Aetna Simplified Claims Experience™

Just register on the **My Aetna Supplemental** app or the member portal at **[Myaetnasupplemental.com](https://myaetnasupplemental.com)** to view plan documents, submit and track claims, access discounts and sign up for direct deposit. You can also access the portal from **[Aetna.com](https://aetna.com)**.

Filing a claim is easy! Click “Report New Claim” and answer a few quick questions. You can also print and mail a paper claim form to Aetna Voluntary Plans. If you have any questions, call member services at **1-800-800-8121 (TTY:711)**, Monday through Friday, 8 AM to 6 PM.



<sup>1</sup>Debt.org. Hospital and Surgery Costs. October 2021. Available at: <https://www.debt.org/medical/hospital-surgery-costs/>. Accessed June 3, 2022.

\* For illustrative purposes only; does not reflect events experienced by an actual participant.



# Benefit Summary



## Aetna Hospital Indemnity Plan

Crystal City Independent School District

6501494

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### The hospital indemnity plan helps financially



- Your enrollment is guaranteed, with no Evidence of Insurability.
- You can pay premiums easily through payroll deduction.
- If you're no longer eligible for coverage, you can take your plans with you by paying premiums directly to Aetna.

### Make your hospital stay a bit easier.

Have questions about the plan? Call us toll-free at **1-800-800-8121 (TTY: 711)**, Monday through Friday, 8 AM to 6 PM. We're here to answer questions before and after you enroll. In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.

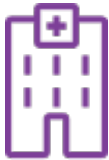
**This is a summary of your benefits. See the plan documents for a complete description of the benefits, maximums, exclusions, limitations, and conditions of coverage.**

**Note: The Aetna Hospital Indemnity Plan pays benefits when you have a covered hospital stay and other covered services. This plan doesn't pay for any stays or other services that happen before your effective date of coverage.**

**This plan is compatible with a Health Savings Account (HSA).**



# Hospital indemnity plan



A **stay** is a period during which you are inpatient and confined in a hospital, or other covered facility, and are charged for room, board, and general nursing services.

A stay does not include time in the hospital due to custodial or personal needs that do not require medical skills or training. A stay does not include time in the hospital in the emergency room unless this leads to a stay. A stay only covers the specific benefits listed below.

## Inpatient benefits

| Covered benefit                           | Low      | High     |
|---|----------|----------|
| Hospital admission — <i>(initial day)</i> | \$1,000  | \$2,000  |
| Hospital daily stay — non-ICU             | \$150    | \$200    |
| Hospital daily stay — ICU                 | \$450    | \$600    |
| Substance abuse daily stay                | \$25     | \$25     |
| Mental disorder daily stay                | \$25     | \$25     |
| Waiver of premium                         | Included | Included |

**Note for hospital admission benefits:** Max 1 admission per plan year.

**Note for inpatient daily stay benefits:** All inpatient stay benefits begin on day one and count toward the plan year 31-day combined max days.

# Aetna Hospital Indemnity Plan rates



*Monthly rates are shown below. Your employer will determine your deductions based on your payroll cycle.*

| Coverage | You only | You + spouse | You + child(ren) | You + family |
|----------|----------|--------------|------------------|--------------|
| Low plan | \$20.92  | \$41.84      | \$37.65          | \$58.57      |

| Coverage  | You only | You + spouse | You + child(ren) | You + family |
|-----------|----------|--------------|------------------|--------------|
| High plan | \$37.84  | \$75.67      | \$68.10          | \$105.94     |

## Aetna Hospital Indemnity Plan 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

## 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. **If you have any questions, call member services at 1-800-800-8121 (TTY:711), Monday through Friday, 8 AM to 6 PM.**

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

The Aetna Hospital Indemnity Plan is a hospital confinement indemnity plan. 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. 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.

**Policies are insured by Aetna Life Insurance Company (Aetna).** Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features 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. Policies may not be available in all states, and rates and benefits may vary by location.

**If you require language assistance, please call the Member Services number on your Aetna ID card, and an Aetna representative will connect you with an interpreter. You can also get interpretation assistance for utilization management issues or for registering a complaint or appeal. 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 número de Servicios al Cliente que figura en su tarjeta de identificación de Aetna, y un representante de Aetna lo pondrá en contacto con un intérprete. También puede obtener la asistencia de un intérprete para tratar problemas de manejo de utilización o para registrar una queja o una apelación. Si usted es sordo o tiene dificultades de audición, use su TTY y marque 711 para comunicarse con el servicio de retransmisión de telecomunicaciones. Una vez conectado, ingrese o brinde el número de teléfono de Aetna al 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 ([mahealthconnector.org](http://mahealthconnector.org)). 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 [mass.gov/doi](http://mass.gov/doi).

**Financial Sanctions Exclusion**

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

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

**Policy forms issued in Oklahoma include:** AL VOL HPOL-Hosp 01 and AL VOL HCOC-Hosp 01, GR-96173-HI 01.

**Policy forms issued in Missouri and Wyoming include:** AL VOL HPOL-Hosp 01, GR-96172-01.

**Policy forms issued in Washington include:** GR-96172 01, AL VOL HPOL-Hosp 01.



Please review the below notice for Aetna Supplemental Health plan members who reside in the state of New Mexico.

**ATTENTION NEW MEXICO RESIDENTS**

The coverage provided under your benefits plan or policy underwritten by Aetna Life Insurance Company is limited in nature and may not provide financial protection for significant costs that you could incur for the diagnosis or treatment of COVID-19 ("Corona virus") related illness.

If you do not have comprehensive major medical coverage, in addition to the plan or policy issued by our company, you may incur significant uninsured medical expenses associated with the diagnosis and treatment of illness caused by COVID-19.

Major medical plans offer robust consumer protections, and are required to waive all deductibles, co-pays and other cost sharing expenses for the diagnosis or treatment of COVID-19 related illness. Your policy or plan with us is not a major medical plan and does not provide such protections.

If you do not have major medical coverage, you may:

1. Contact a licensed insurance broker or agent to see about major medical coverage availability.
2. To see if you are eligible for a special enrollment period for major medical coverage through the New Mexico Health Insurance Exchange, contact beWellnm toll-free at **1-833-862-3935**.
3. To see if you are eligible for Medicaid coverage and to complete an application, please call the Human Services Department's Medicaid Expansion Hotline toll-free at **1-855-637-6574** or visit **<https://www.yes.state.nm.us/yesnm/home/index>**.
4. To see if you are eligible for high risk pool coverage, please contact the New Mexico Medical Insurance Pool (the "High Risk Pool") at **1-844-728-7896** or **<https://nmmip.org/>**. If you are uninsured and have a COVID-19 diagnosis, your condition qualifies you for Pool coverage.

The Centers for Disease Control and the New Mexico Department of Health each have websites with considerable information on COVID-19. Visit each website at **<https://www.cdc.gov/>** or **<http://cv.nmhealth.org/>**.

Individuals who have symptoms consistent with COVID-19 should immediately call the NM Department of Health at **1-855-600-3453**.

## Aetna Life Insurance Company

151 Farmington Avenue, Hartford, Connecticut 06156

### Outline of Coverage

Policy form AL VOL HPOL-Hosp 01, Certificate form AL VOL HCOC-Hosp 01

## **HOSPITAL CONFINEMENT INDEMNITY COVERAGE THIS POLICY PROVIDES LIMITED BENEFITS BENEFITS PROVIDED ARE SUPPLEMENTAL AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES**

This Outline of Coverage is a summary of the policy which should be consulted to determine governing contractual provisions.

**If you are eligible for Medicare: THIS IS NOT A MEDICARE SUPPLEMENT POLICY. Review the 'Guide to Health Insurance for People With Medicare' available from us.**

You may contact the Idaho Department of Insurance at any time:

Consumer Affairs

700 W State Street, 3rd Floor

PO Box 83720

Boise ID 83720-0043

1-800-721-3272 or 208-334-4250 or [www.DOI.Idaho.gov](http://www.DOI.Idaho.gov)

1. Read Your Policy Carefully—This outline of coverage provides a very brief description of the important feature of coverage. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you READ YOUR POLICY CAREFULLY!
2. Hospital confinement indemnity coverage is designed to provide, to persons insured, coverage in the form of a fixed daily benefit during periods of hospitalization resulting from a covered accident or sickness, subject to any limitations set forth in the policy. Coverage is not provided for any benefits other than the fixed daily indemnity for hospital confinement and any additional benefit described below.

### 3. Benefits

| <u>Inpatient benefits</u>                               | <b>Low</b>                                       | <b>High</b>                                      |
|---|--|--|
| Hospital admission — <i>(initial day)</i>               | \$1,000 for the initial day of your stay         | \$2,000 for the initial day of your stay         |
| Maximum per plan year                                   | 1 admission                                      | 1 admission                                      |
| Hospital stay Non-ICU daily                             | \$150 per day, beginning on day one of your stay | \$200 per day, beginning on day one of your stay |
| Hospital stay ICU daily                                 | \$450 per day, beginning on day one of your stay | \$600 per day, beginning on day one of your stay |
| Maximum days per plan year, combined days for all stays | 31   | 31   |
| Mental disorders stay – daily                           | \$25 per day                                     | \$25 per day                                     |
| Maximum days per plan year, combined days for all stays | 31   | 31   |
| Substance abuse stay – daily                            | \$25 per day                                     | \$25 per day                                     |
| Maximum days per plan year, combined days for all stays | 31   | 31   |

#### 4. **Exclusions:**

Benefits will not be paid for any stay or other service for an illness or accidental injury related to the following:

##### **Act of war, riot, war**

- Any act of war, whether declared or not
- Voluntary participation in a riot
- Rebellion or civil insurrection

##### **Aircraft**

Boarding or alighting in any vehicle or device for aviation except as a fare-paying passenger on a regularly scheduled commercial or charter flight.

##### **Cosmetic surgery**

Cosmetic **surgery**, except that cosmetic **surgery** will not include reconstructive **surgery** when the service is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a **covered dependent** child.

##### **Custodial care**

Examples are:

- Institutional care. This includes room and board for rest cures, adult day care and convalescent care.
- Help with walking, grooming, bathing, dressing, getting in or out of bed, toileting, eating or preparing foods.
- Any services that a person without medical or paramedical training can perform or could be trained to perform.

##### **Dental care**

Routine/general dental care and dental surgery except:

- as the result of an accidental injury to a sound natural tooth
- as necessary for treatment of congenital disease or anomaly

##### **Exams**

Except as specifically provided in the *Benefits under your plan* section, benefits will not be paid for routine physical exams.

##### **Family planning services**

- A elective abortion. As used here, elective abortion means an abortion for any reason other than to preserve the life of the female upon whom the abortion is performed.
- Any contraceptive methods, devices, material or sterilization procedures
- The reversal of voluntary sterilization procedures, including any related follow-up care

##### **Felony**

Participation in a felony

##### **Hearing**

- routine hearing exams
- hearing aids and exams for the prescription or fitting of them

## Professional activities and contests

If acting in a professional manner:

- Any competitive athletic sport, activity, or contest, including officiating or coaching, for which you receive any payment
- Bungee jumping
- Gliding (including sailplaning or sail gliding, hang gliding, paragliding)
- Parachuting or otherwise exiting from an aircraft while such aircraft is in flight, except to save your life
- Parasailing or parakiting
- Racing a power-driven vehicle, including speed tests
- Rock climbing/Mountaineering using ropes and/or other equipment
- Scuba diving
- Skydiving

## Self-harm, suicide

Except when resulting from a diagnosed disorder, benefits will not be paid in connection with suicide or attempt at suicide, intentionally self-inflicted injury.

## Vision

Eye glasses and exams for the prescription or fitting of them

### 5. Additional information:

- **Renewability** - The policy is optionally renewable.
- **Premium Changes** - The premium rates may be changed by us. If the rates are changed, we will give at least 31 days advance written notice.
- **Portability** - We will provide portability coverage if
  - Your employment ends and as a result your coverage under the policy ends
  - You or your covered dependent became totally disabled while covered under this certificate and the policy endsSuch coverage will be available to you and any of your covered dependents. You must complete the Portability Coverage Election Form and return it to us along with payment the first premium for the portability coverage not later than 30 calendar days after your coverage under the policy ends. Portability coverage will be effective on the day after benefits under the policy end.