



More play, less worry

Aetna Supplemental Health Plans

Prepare for the unexpected

Would you be financially ready if you had a hospital stay — expected or unexpected? The **Aetna Hospital Indemnity Plan** can help you be prepared.

This plan is different from medical plans

Medical plans pay **doctors and hospitals** for treatment related to your care. But they usually don't cover 100% of the costs. They leave you to come up with the rest.

Medical plans also don't cover other expenses health events might impact, like day care and rent.

How does Aetna's plan help?

The Aetna Hospital Indemnity plan pays benefits directly to you, providing extra cash when you need it most. The plan 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. Here are just some of the things you can use the cash for:

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

Use the cash benefits any way *you* choose.

Insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna). Policy forms issued in Idaho include: Hospital plan GR-96172, AL VOL HPOL-Hosp 01.

Lamar Consolidated
Independent School District



Be prepared for the road ahead

An Aetna Hospital Indemnity Plan can help

Maybe you're expecting to have a hospital stay — or maybe not. The Aetna Hospital Indemnity Plan pays you benefits when you have a hospital stay on or after the plan's effective date. And that includes stays for sickness, injury or delivering a baby! It's an extra layer of financial protection when you really need it.

Make your stay a bit easier

Manuel's story*

"Instead of spending my vacation on the beach, I spent it in the hospital with appendicitis."

"The only thing more painful was the hospital bill after being admitted for emergency surgery."

"Thankfully, my hospital indemnity plan paid me cash. It helped me pay medical costs, plus my car payment."



Your plan — your benefits

Here's what the **low** plan pays if you're a member and face a situation like Manuel's.

Covered hospitalization	Benefit
Hospital admission (<i>initial day of stay</i>)	\$1,000
Daily hospital stay (<i>non-ICU, two additional days</i>)	\$200
Total benefits paid	\$1,200

Aetna Hospital Indemnity Plan benefits

An Aetna Hospital Indemnity Plan can help if you have a hospital stay. It pays benefits for the following situations:

- Hospital admission**
- Daily hospital stays — ICU/non-ICU***
- Rehabilitation, mental disorder, & substance abuse stays***
- Newborn daily routine care
- Observation care (*one day per plan year*)



Want to learn more? You have a choice of plan options. Limits apply to the number of times we pay a benefit per plan year. Check out your plan summary for a complete list of benefits, details, exclusions and limitations.

*The above member story illustrates how the plan works but does not reflect events of real participants.

**Admission benefits are paid for the initial day of a hospitalization as long as admissions are separated by at least 30 days in a row.

***Daily stay benefits start on the second day of a hospitalization and count toward a combined maximum of 30 days per plan year for all facilities. ICU hospitalizations pay higher benefits.

Be prepared for the road ahead

An Aetna Hospital Indemnity Plan can help

Maybe you're expecting to have a hospital stay — or maybe not. The Aetna Hospital Indemnity Plan pays you benefits when you have a hospital stay on or after the plan's effective date. And that includes stays for delivering a baby! It's an extra layer of financial protection when you really need it.

Make your stay a bit easier

Monique's story*

"My spouse and I were excited when we found out we were expecting. And to double the good news, we had twins!"

"As first-time parents, there was a lot for us to prepare for. We appreciated any help we could get."

"My hospital indemnity plan paid cash to help with our out-of-pocket medical bills – plus, we got some furnishings for the nursery!"



Your plan — your benefits

Here's what the **high** plan pays if you're a member and face a situation like Monique's.

Covered hospitalization	Benefit
Hospital admission (<i>initial day of stay</i>)	\$2,000
Daily hospital stay (<i>non-ICU, two additional days</i>)	\$400
Newborn routine care (<i>two births</i>)	\$400
Total benefits paid	\$2,800

Aetna Hospital Indemnity Plan benefits

An Aetna Hospital Indemnity Plan can help if you have a hospital stay. It pays benefits for the following situations:

- Hospital admission**
- Daily hospital stays — ICU/non-ICU***
- Rehabilitation, mental disorder, & substance abuse stays***
- Newborn daily routine care
- Observation care (*one day per plan year*)



Want to learn more? You have a choice of plan options. Limits apply to the number of times we pay a benefit per plan year. Check out your plan summary for a complete list of benefits, details, exclusions and limitations.

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Aetna Supplemental Health Plans

We make it simple

If you're eligible to enroll and apply for coverage, we guarantee your acceptance. We pay cash benefits directly to you. And we don't reduce those benefits due to any other insurance you may have. You get access to group rates and the ease of payroll deductions to pay your premiums. And, if you leave your employer, you can take your plans with you.

Aetna Easy File™

After you become a member, you'll enjoy an Aetna Simplified Claims Experience™ on our member portal at [MyAetnaSupplemental.com](https://www.MyAetnaSupplemental.com) or on the **My Aetna Supplemental** app.

Filing a claim is easy. Just answer a few brief questions online. You can also view your coverage and sign up for direct deposit.

To submit a claim, just upload or take a picture of your medical bill. You can also print and mail a paper claim form to Aetna Supplemental Health Plans.

What else do I need to know?

If you are enrolled in a hospital indemnity plan with the prior carrier, simply re-enroll in the comparable Aetna® plan effective **September 1, 2024**. Please continue to make claims with the prior carrier for events that occur prior to the effective date of your new coverage.

Questions? Ready to enroll?

Visit your enrollment website to view more coverage details. You'll also find rates and instructions on how to sign up. If you have questions about the plans, call Aetna Member Services Monday through Friday, 8 AM to 6 PM at **1-800-607-3366 (TTY: 711)**.

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

This plan provides limited benefits. It pays fixed dollar benefits for covered services without regard to the health care provider's actual charges. The benefit payments are not intended to cover the full cost of medical care. You are responsible for making sure the provider's bills are 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. Providers are independent contractors and are not agents of Aetna®. Aetna does not provide care or guarantee access to health services. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Information is believed to be accurate as of the production date; however, it is subject to change. Refer to [Aetna.com](https://www.aetna.com) for more information about Aetna plans.

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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.

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

For language assistance in your language call 1-888-772-9682 at no cost. (English)

Para obtener asistencia lingüística en su idioma, llame sin cargo al 1-888-772-9682. (Spanish)

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)

Pour une assistance linguistique dans votre langue, appeler le 1-888-772-9682 sans frais. (French)

Para sa tulong sa inyong wika, tumawag sa 1-888-772-9682 nang walang bayad. (Tagalog)

Hilfe oder Informationen in deutscher Sprache erhalten Sie kostenlos unter der Nummer 1-888-772-9682. (German)

للمساعدة اللغوية بلغتك الرجاء الاتصال على الرقم المجاني 1-888-772-9682. (Arabic)

Pou jwenn asistans nan lang pa w, rele nimewo 1-888-772-9682 gratis. (French Creole)

Per ricevere assistenza nella sua lingua, può chiamare gratuitamente il numero 1-888-772-9682. (Italian)

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)

본인의 언어로 통역 서비스를 받고 싶으시면 비용 부담 없이 1-888-772-9682번으로 전화해 주십시오. (Korean)

برای راهنمایی به زبان شما با شماره 1-888-772-9682 بدون هیچ هزینه ای تماس بگیرید. (Persian)

Aby uzyskać pomoc w swoim języku, zadzwoń bezpłatnie pod numer 1-888-772-9682. (Polish)

Para obter assistência no seu idioma, ligue gratuitamente para o 1-888-772-9682. (Portuguese)

Чтобы получить помощь с переводом на ваш язык, позвоните по бесплатному номеру 1-888-772-9682. (Russian)

Để được hỗ trợ ngôn ngữ bằng ngôn ngữ của bạn, hãy gọi miễn phí đến số 1-888-772-9682. (Vietnamese)
