

What to know about filing an Aetna Supplemental Health Plan claim for a deceased member

If an employee or their dependent, passes away while they were actively enrolled in an Aetna Supplemental Health Plan, they may have been eligible for benefits.

If the deceased was a member of one or more of these plans and experienced one or more of these medical events preceding their death, the beneficiaries or family members may need to file a claim:

- The Aetna Hospital Indemnity Plan pays benefits if the member was admitted into the hospital.
- The Aetna Accident Plan pays benefits if the member suffered an accidental injury and received a covered treatment.
- The Aetna Critical Illness Plan pays benefits if the insured was diagnosed with a covered illness.

What does the plan sponsor need to do?

1. Terminate the deceased primary member or their covered dependent on the eligibility file.
2. Check to see if there is a designated beneficiary for the supplemental health plans being transmitted to Aetna® on the eligibility file.
3. Contact your PSL and provide the date of death and the contact information for the beneficiary you have on file.
4. If no beneficiary has been designated, a family member can file the claim. Any benefit due will be paid to the member's estate. (Please note, if the deceased is a covered dependent, the primary member is always the beneficiary and the member should file the claim.)
5. Advise the claimant to call Aetna Member t 1-800-800-8121 (TTY:711) Monday through Friday, 8 A.M. to 6 P.M.
6. Aetna® will send a form to the claimant and explain what is needed to file the claim.

What does the beneficiary or family member need to do to file the claim?

1. Complete and sign the claim form(s)
2. Attach supporting documentation including:
 - a. Death Certificate
 - b. Itemized Statement(s) with diagnosis codes for the hospital and/or accident plan
 - c. Medical Records (Pathology, EKG, MRI, Labs) to support the diagnosis of covered illness for the critical illness plan.
3. Fax documents to: **1-859-455-8650** or mail to: **Aetna Voluntary Plans, P.O. Box 14079, Lexington, KY 40512-4079.**

Have questions or need assistance?

Claimants and members should call Member Services at t 1-800-800-8121 (TTY:711). If you, the Plan Sponsor, need assistance, please call your Plan Sponsor Liaison.

Policies are insured by Aetna Life Insurance Company (Aetna). Refer to Aetna.com for more information about Aetna® plans.