



# By your side

## Aetna Critical Illness Plan

### **Be prepared for what happens next**

Critical illness insurance coverage can keep you focused 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.

**The Aetna Critical Illness Plan is underwritten by Aetna Life Insurance Company (Aetna).**

[Aetna.com](https://www.aetna.com)

57.03.502.1 (02/21)

### **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.

### **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 diagnosis for a covered illness. And, benefits get paid directly to you by check or direct deposit.



## Did you know?

Someone in the U.S. has a heart attack **every 40 seconds**<sup>1</sup>. A hospital stay for a heart attack, on average, costs **\$20,246**<sup>2</sup>.



### 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 filed his claim easily online and benefits were deposited directly into his bank account. As an Aetna medical member, he didn't need to upload any medical bills.

He was able to use the money to help pay his out-of-pocket medical costs and other bills such as his children's daycare tuition.

## A Simplified Claims Experience™

Just register on the **My Aetna Supplemental** app or on the member portal at **Myaetnasupplemental.com** to view plan documents, submit and track claims, and sign up for direct deposit. Aetna Medical members can also access the portal from **Aetna.com**.

Filing a claim is easy! Click "Report New Claim" and answer a few quick questions. Filing claims is even easier for Aetna Medical Plan members. **Aetna Easy File™** uses information from your medical claim to process your Critical Illness Plan claim. That's less paperwork for you. Don't have Aetna Medical? No problem; just upload or take a picture of your medical bill.

You can also print and mail a paper claim form to Aetna Voluntary Plans.



<sup>1</sup>Centers for Disease Control and Prevention. Heart attack. August 18, 2017. Available at: [cdc.gov/heartdisease/heart\\_attack.htm](http://cdc.gov/heartdisease/heart_attack.htm). Accessed May 8, 2018.

<sup>2</sup>Michaels 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](http://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.**

This insurance 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, AL HCOC-VOL CI 01, AL HPOL-VOL CI 01.

**Policy forms issued in Missouri include:** GR-96844 01, AL HCOC-VOL CI 01, AL HPOL-VOL CI 01.