



# More play, less worry

## Aetna Supplemental Health Plans

### Prepare for the unexpected

Would you be financially ready if you had an accidental injury or a serious illness? What about a hospital stay — expected or unexpected? The **Aetna Accident, Critical Illness and Hospital Indemnity Plans** can help you be prepared.

### These plans are 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 do supplemental health plans help?

Aetna Supplemental Health Plans pay benefits directly to you, providing extra cash when you need it most. These plans can help fill in the gaps, making them 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: Accident plan GR-96842, Critical illness plan GR-96844, Hospital plan GR-96172, AL VOL HPOL-Hosp 01.**



# 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 (initial day of stay)	\$1,000
Daily hospital stay (non-ICU, 3 days total)	\$450
<b>Total benefits paid</b>	<b>\$1,450</b>

#### 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 routine care
- Observation care (one day per plan year)
- **\$50** health screening



**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 an inpatient stay in a hospital. No maximum stays per plan year. Admission benefits need to be separated by at least 30 days in a row.

\*\*\*Daily stays start on day one of an inpatient stay and count toward a combined maximum of 30 days per plan year for all facilities. ICU daily stays pay higher benefits.

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### 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, some furniture 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 (initial day of stay)	\$2,000
Daily hospital stay (non-ICU, 3 days total)	\$450
Newborn routine care (2 births)	\$400
<b>Total benefits paid</b>	<b>\$2,850</b>

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- Hospital admission\*\*
- Daily hospital stays — ICU/non-ICU\*\*\*
- Rehabilitation, mental disorder, & substance abuse stays\*\*\*
- Newborn routine care
- Observation care (one day per plan year)
- **\$50** health screening



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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.

### More great benefits

**Health screening:** The Aetna Critical Illness Plan pays you **\$100**, and Hospital Indemnity Plan pays you a **\$50** benefit once per member, per year, per plan for a covered health screening. That's up to **\$150** per member if you have both plans. See the full list of covered tests in your plan summary.

**Organized sports:** The Aetna Accident Plan pays you an additional **25%** of total benefits if a covered member is injured while participating as a registered member of an organized sporting activity. Some benefits are not part of the additional benefit percentage. See the full list of exclusions in your plan summary.

**Childhood illnesses:** The Aetna Critical Illness Plan pays benefits if your dependent child is diagnosed after the coverage effective date with illnesses and conditions, such as cerebral palsy, congenital heart defect and cystic fibrosis. See the full list of covered childhood conditions in your plan summary.

### Aetna Easy File™

After you become a member, you'll enjoy an Aetna Simplified Claims Experience™ on our member portal at [MyAetnaSupplemental.com](https://my.aetna.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.

Just upload or take a picture of your medical bill. You can also print and mail a paper claim form to Aetna Voluntary Plans.

### What else do I need to know?

If you are enrolled in an accident, critical illness and/or hospital indemnity plan with the prior carrier, simply re-enroll in a 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 at **1-800-800-8121 (TTY: 711)**, Monday through Friday, 8 AM to 6 PM.



# Exclusions and limitations

These plans have exclusions and limitations. Refer to the actual policy and certificate to see which benefits are not payable. The following is a partial list of services and supplies that are generally not covered. But the plans may contain exceptions to this list based on state mandates or the plan design purchased. Benefits under the policy will not be payable for anything related to:

## **Aetna Accident Plan exclusions and limitations**

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. Bacterial infections that are not caused by a cut or wound from an accidental injury;
7. Care provided by immediate family members or any household member;
8. Elective or cosmetic surgery;
9. Nutritional supplements;
10. Suicide or attempt at suicide, intentionally self-inflicted injury, or any attempt at self-inflicted injury, or any form of intentional asphyxiation, 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. Accidental injury sustained while intoxicated or under the influence of any drug intoxicant, including those prescribed by a physician that are misused.

We will not pay any benefits for a service or supply rendered or received that are not specifically covered or not related to an accidental injury.

The stay, visit or service must be on or after the effective date of coverage, while coverage is in force. It must take place in the United States or its territories.

**Accident Policy form issued in Oklahoma include:** GR-96841, AL HPOL-VOL Acc 01, AL HCOC-VOL Acc 01

**Accident Policy form issued in Missouri and Wyoming include:** GR-96842 01, AL HPOL-VOL Acc 01, AL HCOC-VOL Acc 01

**Accident Policy forms issued in Washington include:** GR-96842 01

## **Aetna Critical Illness Plan exclusions and limitations**

1. Act of war, riot, war;
2. Assault, felony, illegal occupation, or other criminal act;
3. Care provided by immediate family members or any household member;
4. Suicide or attempt at suicide, intentionally self-inflicted injury, or any attempt at self-inflicted injury, or any form of intentional asphyxiation, except when resulting from a diagnosed disorder;
5. Being under the influence of a stimulant (such as amphetamines), depressant, hallucinogen, narcotic or any other drug intoxicant, including those prescribed by a physician that are misused by the covered person, except when resulting from a diagnosed disorder.

The diagnosis must be on or after the effective date of coverage, while coverage is in force. It must take place in the United States or its territories.

**Critical Illness Policy form issued in Oklahoma include:** GR-96843, AL HCOC-VOL CI 01, and AL HPOL-VOL CI 01

**Critical Illness Policy form issued in Missouri and Wyoming include:** GR-96844 01, AL HCOC-VOL CI 01 and AL HPOL-VOL CI 01

### **Aetna Hospital Indemnity Plan exclusions and limitations**

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. Education, training or retraining services or testing;
14. Accidental injury sustained while intoxicated or under the influence of any drug intoxicant;
15. Exams except as specifically provided in the Benefits under your plan section of the certificate;
16. Dental and orthodontic care and treatment;
17. Family planning services;
18. Any care, prescription drugs, and medicines related to infertility;
19. Nutritional supplements, including but not limited to: food items, infant formulas, vitamins;
20. Outpatient cognitive rehabilitation, physical therapy, occupational therapy, or speech therapy for any reason;
21. Vision-related care.

The stay, visit or service must be on or after the effective date of coverage, while coverage is in force. It must take place in the United States or its territories.

**Hospital Indemnity Plan Policy form issued in Oklahoma include:** AL VOL HPOL-Hosp 01 and AL VOL HCOC-Hosp 01, GR-96173-HI 01

**Hospital Indemnity Plan Policy form issued in Missouri and Wyoming include:** AL VOL HPOL-Hosp 01, GR-96172-01

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

### **THESE PLANS DO NOT COUNT AS MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT. THESE ARE A SUPPLEMENT TO HEALTH INSURANCE AND NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE.**

These plans provide limited benefits. They pay 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. 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.

