



# Covering your bases

## Aetna Accident Plan

### Be prepared for the unexpected

Accidents are just that — accidents. You can't plan for them. But, you can protect yourself financially as much as possible.

### What is the Accident Plan?

The Aetna Accident Plan pays benefits when you get treatment for an accidental injury. The plan pays for a long list of covered minor and serious injuries. You can use the benefits to help pay out-of-pocket medical costs or 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 might come with an accidental injury.

The Aetna Accident 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.

### How can you use the cash benefits?

It's completely up to you. You can use the money any way you want, like paying for:

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

...or 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 covered injury or treatment. And, benefits get paid directly to you by check or direct deposit.

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

## “What ifs” are everywhere

The average cost of all non-fatal injuries per person initially treated in an emergency department was approximately **\$6,620<sup>1</sup>**. Home accidents injure **one person every four seconds** in the U.S.<sup>2</sup>



### Because you never know

Miguel\* didn't expect to get rear-ended in the middle of rush hour on his drive home. But it happened, and now his back and his car need some work.

Luckily, he had the Aetna Accident Plan. He submitted his claim online and his benefits were deposited directly into his bank account.

He used some of the money to pay out-of-pocket medical costs. The rest went towards getting his car back into shape.

## A Simplified Claims Experience™

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.

Filing a claim is easy! Click “Report New Claim”, answer a few quick questions, and 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>Average medical cost of fatal and non-fatal injuries by type in the USA. National Library of Medicine. February 27, 2021. Available at: <https://pubmed.ncbi.nlm.nih.gov/31888976/>. Accessed June 17, 2022.

<sup>2</sup>About Home Safety. U.S. Department of Housing and Urban Development. 2022. Available at: [https://www.hud.gov/program\\_offices/healthy\\_homes/healthyhomes/homesafety](https://www.hud.gov/program_offices/healthy_homes/healthyhomes/homesafety). Accessed June 17, 2022.

\*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-96841, AL HPOL-VOL Acc 01, AL HCOC-VOL Acc 01

**Policy forms issued in Missouri include:** GR-96842 01, AL HPOL-VOL Acc 01, AL HCOC-VOL Acc 01.



# BENEFIT SUMMARY

**Rockwall Independent School District  
803083**

## **Aetna Off/On Job Accident Plan**

**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).**

**Insurance plans are underwritten by Aetna Life Insurance Company.**

**The benefits in the table below will be paid when you receive covered treatment for a covered Accident. Unless otherwise indicated, all benefits and limitations are per covered person.**

***Note: Certain benefits are payable once per covered accident; while others are once per plan year. If a service or injury falls in more than one category, the plan will pay the greater of. Refer to the Certificate for more details.***

### **Initial Care**

<b>Covered Benefit</b>	<b>Low</b>	<b>High</b>
<b>Ambulance</b>		
<b>Ground ambulance</b> Pays a benefit for when you are transported by a licensed professional ambulance company by a Ground ambulance to or from a hospital, or between medical facilities, where treatment for an accidental injury is received. Transportation to or from a hospital within 24 hours after an accidental injury.	\$300	\$300
<b>Air ambulance</b> Pays a benefit for when you are transported by a licensed professional ambulance company by an Air ambulance to or from a hospital, or between medical facilities, where treatment for an accidental injury is received. Transportation to or from a hospital within 48 hours after an accidental injury.	\$1,500	\$2,000
<i>Maximum trips per accident, air and ground combined</i>	1	1

Covered Benefit	Low	High
<b>Initial Treatment</b>		
<b>Emergency room/Hospital</b> Pays a benefit if an insured person requires initial examination and treatment in an emergency room as the result of an accidental injury. The initial examination and treatment must be received within 72 hours after the accidental injury.	\$165	\$225
<b>Physician's office/Urgent care facility</b> Pays a benefit if an insured person requires initial examination and treatment in a physician's office or urgent care center as the result of an accidental injury. The initial examination and treatment must be received within 72 hours after the accidental injury.	\$165	\$225
<b>Walk-in clinic/Telemedicine</b> <i>Maximum visits per accident, combined for all places of service</i> <i>Maximum visits per plan year, combined for all places of service</i>	\$50 1 3	\$50 1 3
<b>X-ray/Lab</b> Pays if an insured person receives an X-ray due to an accidental injury. The X-ray(s) must be prescribed by a physician and performed by a licensed facility within 30 days after the accidental injury.	\$75	\$75
<b>Medical imaging</b> Pays a benefit if an insured person receives a medical imaging test due to an accidental injury. Medical imaging tests include only the following: 1. Positron Emission Tomography (PET) 2. Computed Tomography Scan (CT) 3. Computed Axial Tomography (CAT) 4. Magnetic Resonance (MR) or Magnetic Resonance Imaging (MRI) 5. Electroencephalogram (EEG) The test must be ordered by a physician and performed in a medical facility on an outpatient basis within 180 days after the accidental injury.	\$200	\$300

## Follow-up Care

Covered Benefit	Low	High
<b>Accident follow-up</b>		
<b>Emergency room/Hospital</b>	\$50	\$75
Pays a benefit if an insured person receives follow-up treatment in emergency room or hospital for an accidental injury within one year of the accident.		
<b>Physician's office/Urgent care facility</b>	\$50	\$75
Pays a benefit if an insured person receives follow-up treatment in a physician's office or urgent care center for an accidental injury within one year of the accident.		
<b>Walk-in clinic/Telemedicine</b>	\$25	\$25
<i>Maximum visits per accident, combined for all places of service</i>	3	4
<i>Maximum visits per plan year, combined for all places of service</i>	9	12
<b>Appliances</b>		
<b>Major:</b> Back brace, body jacket, knee scooter, wheelchair, motorized scooter or wheelchair	\$200	\$300
<b>Minor:</b> Brace, cane, crutches, walker, walking boot, other medical devices to aid in your physical movement	\$100	\$150
<i>Maximum appliance per accident, major &amp; minor combined</i>	1	1
<b>Chiropractic treatment and alternative therapy</b>	\$50	\$50
<i>Maximum visits per accident</i>	10	10
<i>Maximum visits per plan year</i>	30	30
<b>Pain management (epidural anesthesia)</b>	\$100	\$150
Pays a benefit if an insured person receives epidural anesthesia as the result of an accidental injury. The epidural anesthesia must be administered within 60 days after the accidental injury.		
<i>Maximum Benefit per accident</i>	1	1
<b>Prescription drugs</b>	\$10	\$10
<b>Prosthetic device/Artificial limb</b>		
<b>One limb</b>	\$750	\$1,500
<b>Multiple limbs</b>	\$1,500	\$3,000
<i>Maximum benefit per accident</i>	1	1
<b>Repair or replace</b>	25%	25%
<i>Maximum benefit per plan year</i>	1	1
<b>Therapy services - Speech, occupational, or physical therapy or cognitive rehabilitation</b>	\$50	\$50
<i>Maximum visits per accident</i>	10	10
<i>Maximum visits per plan year</i>	30	30

# Hospital Care

Covered Benefit	Low	High
<b>Hospital stay – admission (initial day)</b>		
<b>Non-ICU admission</b> Pays a benefit if an insured person is admitted into the hospital due to an accidental injury. We will not pay this benefit if you're admitted into an observation unit, treated in an emergency room or outpatient surgery. The stay must begin within 180 days after an accidental injury.	\$1,000	\$1,500
<b>ICU admission</b> Pays a benefit if an insured person is admitted directly to ICU due to an accidental injury. The stay must begin within 30 days after an accidental injury.	\$2,000	\$3,000
<b>Hospital stay – daily*</b>		
<b>Non-ICU daily</b> Pays a benefit if an insured person has a stay in a hospital due to an accidental injury.	\$200	\$300
<b>ICU daily</b> Pays a benefit if an insured person has a stay in an ICU due to an accidental injury. The stay must begin within 30 days after an accidental injury.	\$400	\$600
<b>Step down intensive care unit daily</b> <i>Maximum days per accident (combined for all stays due to the same accident)</i>	\$300 365	\$450 365
<b>Rehabilitation unit stay – daily</b> Pays a benefit if an insured person is transferred to a rehabilitation unit immediately after a stay in a hospital due to an accidental injury. <i>Maximum days per accident</i>	\$100 30	\$200 30
<b>Observation unit</b> Pays a benefit if an insured person requires services in an observation unit as the result of an accidental injury. The Hospital Stay Admission Benefit will not be payable if the Observation Unit Benefit is payable. Observation services must begin within 72 hours after the accidental injury.	\$100	\$100

**\* Important Note:** All Hospital stay – daily benefits begin on day one.

## Surgical Care

Covered Benefit	Low	High
<b>Blood/Plasma/Platelets</b> Pays a benefit if an insured person receives the transfusion of blood, plasma and/or platelets due to an accidental injury. The transfusion must take place within 90 days after the accidental injury	\$400	\$500
<b>Eye Injury</b>		
<b>Surgical repair</b>	\$300	\$400
<b>Removal of foreign object</b>	\$200	\$200
<b>Surgery (without repair)</b>		
<b>Arthroscopic or exploratory</b> Pays a benefit if an insured person undergoes exploratory or arthroscopic surgery, and no repair is done, within 60 days of the accidental injury.	\$200	\$200
<b>Surgery (with repair)</b>		
<b>Cranial, open abdominal or thoracic</b> Pays a benefit if an insured person undergoes cranial, open abdominal or thoracic surgery, and repair is done, within 72 hours of the accidental injury.	\$1,500	\$2,000
<b>Hernia</b> Pays a benefit if an insured person undergoes hernia surgery as the result of an accidental injury. A physician must diagnose the hernia within 30 days after the accidental injury; and perform surgery within 60 days after the accidental injury.	\$250	\$300
<b>Ruptured disc</b> Pays a benefit if an insured person sustains a ruptured disc in the spine as the result of an accidental injury. A physician must treat the ruptured disc within 60 days after the accidental injury; and repair it through surgery within one year after the accidental injury.	\$750	\$1,000
<b>Tendon/Ligament/Rotator cuff</b>		
<b>Single repair</b>	\$750	\$1,000
<b>Multiple repairs</b>	\$1,500	\$2,000
<b>Torn knee cartilage</b> Pays a benefit if an insured person sustains a torn knee cartilage (meniscus) as the result of an accidental injury. A physician must treat the torn knee cartilage within 60 days after the accidental injury; and repair it through surgery within 180 days after the accidental injury.	\$750	\$1,000
<b>Non-Specified</b>		
<b>Inpatient</b>	\$250	\$300
<b>Outpatient</b>	\$250	\$300
<i>Maximum benefits per accident, combined for all Surgery (without repair) and Surgery (with repair) benefits</i>	2	2



## Transportation/Lodging Assistance

Covered Benefit	Low	High
<b>Lodging</b>	\$200	\$200
Pays for one motel/hotel room for a companion to accompany you for each day of a stay due to an accidental injury. Your stay must be more than 50 miles from your home.		
<i>Maximum days per accident</i>	30	30
<b>Transportation</b>	\$700	\$700
We will pay the Transportation Benefit shown in the Schedule of Benefits for an insured person who must travel from his or her residence more than 50 miles one way on physician's advice for treatment of a payable Accidental injury.		
<i>Maximum trips per accident</i>	1	1

## Dislocations and Fractures

Covered Benefit	Low	High
<b>Dislocations – Closed Reduction*</b>		
Hip	\$3,000	\$6,000
Knee	\$1,500	\$3,000
Ankle – bone or bones of the foot (other than toes)	\$800	\$1,500
Collarbone (sternoclavicular)	\$800	\$1,500
Lower jaw	\$800	\$1,500
Shoulder (glenohumeral)	\$800	\$1,500
Elbow	\$800	\$1,500
Wrist	\$800	\$1,500
Bone or bones of the hand (other than fingers)	\$800	\$1,500
Collarbone (acromioclavicular and separation)	\$400	\$1,500
Rib	\$150	\$400
One toe or one finger	\$150	\$400
Partial dislocation	25%	25%
<i>Maximum dislocations per accident</i>	3	3

\*Open reduction pays 2.0 times the closed reduction benefit value



Covered Benefit	Low	High
<b>Fractures - Closed Reduction*</b>		
Pays a benefit if an insured person sustains a fracture as the result of an accidental injury.		
A physician must diagnose the fracture within <b>90 days</b> after the accidental injury and correct it by <b>closed reduction</b> .		
Skull (except bones of the face or nose), depressed	\$4,125	\$8,250
Skull (except bones of the face or nose), non-depressed	\$4,125	\$8,250
Hip, thigh (femur)	\$2,500	\$3,450
Vertebrae, body of (excluding vertebral processes)	\$1,200	\$2,250
Pelvis (inc. ilium, ischium, pubis, acetabulum except coccyx)	\$1,200	\$2,250
Leg (tibia and/or fibula malleolus)	\$1,200	\$2,250
Bones of the face or nose (except mandible or maxilla)	\$600	\$1,200
Upper jaw, maxilla (except alveolar process)	\$600	\$1,200
Upper arm between elbow and shoulder (humerus)	\$600	\$1,200
Lower jaw, mandible (except alveolar process)	\$600	\$1,200
Collarbone (clavicle, sternum)	\$600	\$1,200
Shoulder blade (scapula)	\$600	\$1,200
Vertebral process	\$600	\$1,200
Forearm (radius and/or ulna)	\$500	\$900
Kneecap (patella)	\$500	\$900
Hand/foot (except fingers/toes)	\$500	\$900
Ankle/wrist	\$500	\$900
Rib	\$500	\$900
Coccyx	\$500	\$900
Finger, toe	\$225	\$450
Chip fracture	25%	25%
<i>Maximum fractures per accident</i>	3	3

\*Open reduction pays 2.0 times the closed reduction benefit value

# Accidental Death & Dismemberment and Paralysis Benefits

Covered Benefit	Low	High
<b>Accidental death</b>		
Pays a benefit if an insured person sustains an accidental injury which causes the insured person's death within 90 days after an accident.		
Employee	\$50,000	\$100,000
Covered dependent spouse	\$25,000	\$50,000
Covered dependent children	\$25,000	\$50,000
<b>Accidental death common carrier</b>		
Pays a benefit if an insured person sustains an accidental injury while the insured person is a fare paying passenger on a common carrier and the accidental injury causes the insured person's death within 90 days after an accident.		
Employee	\$100,000	\$200,000
Covered dependent spouse	\$50,000	\$100,000
Covered dependent children	\$50,000	\$100,000
<b>Accidental dismemberment</b>		
Pays a benefit if an insured person sustains one or more limbs due to an accidental injury as classified below and in the schedule of benefits. The loss must occur within 90 days after an accidental injury.		
Loss of arm	\$10,000	\$10,000
Loss of hand	\$10,000	\$10,000
Loss of leg	\$10,000	\$10,000
Loss of foot	\$10,000	\$10,000
Loss of sight	\$10,000	\$10,000
Loss of ability to speak	\$20,000	\$20,000
Loss of hearing	\$10,000	\$10,000
<i>Maximum dismemberments per accident (non-finger, toe)</i>	<i>2</i>	<i>2</i>
Loss of finger	\$1,000	\$1,000
Loss of toe	\$1,000	\$1,000
<i>Maximum dismemberments per accident (finger, toe)</i>	<i>4</i>	<i>4</i>
<b>Home and vehicle alteration</b>	\$1,500	\$1,500
<b>Paralysis (complete, total and permanent loss)</b>		
Pays a benefit if an insured person sustains paralysis as a result of an accidental injury. A physician must diagnose paralysis within 60 days after the accidental injury; and confirm the paralysis continued for a period of 90 consecutive days.		
Quadriplegia	\$25,000	\$20,000
Triplegia	\$15,000	\$15,000
Paraplegia	\$10,000	\$10,000
Hemiplegia	\$10,000	\$10,000
Diplegia	\$10,000	\$10,000
Monoplegia	\$5,000	\$5,000

## Other Accidental Injuries

Covered Benefit	Low	High
<b>Animal bite treatment</b>		
Tetanus shot	\$100	\$100
Anti-venom shot	\$200	\$200
Rabies shot	\$300	\$300
<b>Brain injury</b>		
Concussion/Mild traumatic brain injury	\$150	\$200
Moderate/Severe traumatic brain injury	\$450	\$600
<b>Burn</b>		
Pays a benefit if an insured person receives a second degree burn or third degree burn as a result of an accidental injury. Treatment must be received by a physician within 72 hours after the accidental injury.		
Second degree burn, greater than 5% of total body surface	\$1,000	\$1,500
Third degree burn, less than 5% of total body surface	\$1,500	\$2,250
Third degree burn, 5-10% of total body surface	\$6,000	\$9,000
Third degree burn, greater than 10% of total body surface	\$18,000	\$27,000
<b>Burn skin graft</b>	50% of Burn	50% of Burn
Pays a benefit if an insured person receives a skin graft for a burn as a result of an accidental injury. Treatment must be received by a physician within 365 days after the accidental injury.		
<b>Coma/Persistent vegetative state (PVS)</b>		
Coma (non-induced)	\$10,000	\$20,000
PVS	\$10,000	\$20,000
Coma (induced)	\$250	\$250
<i>Maximum days per accident</i>	10	10
<b>Dental treatment</b>		
Pays a benefit if an insured person sustains a broken tooth as the result of an accidental injury and the tooth is repaired by a dental crown and/or dental extraction. The dental services must begin within 60 days after the accidental injury.		
<i>Maximum 1 per accident</i>		
Extractions	\$100	\$100
Crown	\$225	\$300
<b>Gunshot wound</b>	\$1,500	\$2,000
<b>Laceration</b>		
Pays a benefit if an insured person receives a laceration as the result of an accidental injury. The laceration must be repaired by a physician within 72 hours after the accidental injury.		
Without stitches	\$25	\$25
With stitches, less than 7.5 centimeters	\$75	\$75
With stitches, 7.6 - 20.0 centimeters	\$300	\$300
With stitches, greater than 20.0 centimeters	\$600	\$600
<b>Posttraumatic stress disorder (PTSD)</b>	\$500	\$500
<i>Maximum diagnoses per lifetime</i>	1	1
<b>Service dog</b>	\$1,500	\$1,500
<i>Maximum service dogs per your lifetime</i>	1	1

# Waiver of Premium

Covered Benefit	Benefit Amount
If, as a result of an accidental injury you miss 30 continuous days of work we will waive the premium beginning on the first premium due date that occurs after the 30 <sup>th</sup> day of your absence, through the next 6 months of coverage. During such absence, you must remain employed with the policyholder. The premium waiver does not apply to your covered dependents.	Included

# Organized Sports Rider

Covered Benefit	Benefit Amount
If while you are playing as a registered member of an organized sporting activity, you sustain an accidental injury, benefits payable under the certificate will be increased by the percentage shown, except for the excluded benefits below:	25%

Excluded benefits for Organized Sports Rider	
<ul style="list-style-type: none"><li>• Accidental death</li><li>• Accidental death common carrier</li><li>• Animal bite</li><li>• Burn</li></ul>	<ul style="list-style-type: none"><li>• Burn skin graft</li><li>• Gunshot wound</li><li>• Service Dog</li></ul>

# Health Screening Rider

Covered Benefit	Benefit Amount
Health screening	\$50
Pays once per member per plan year for covered preventive tests.	
Maximum 1 test per plan year	

Covered Health Screenings	
<ul style="list-style-type: none"> <li>• Bone marrow screening</li> <li>• Bone mass density measurement (DEXA, DXA)</li> <li>• Biopsies for cancer</li> <li>• Blood chemistry panel</li> <li>• Breast sonogram</li> <li>• Cancer antigen 125 blood test for ovarian cancer (CA 125)</li> <li>• Carotid doppler ultrasound</li> <li>• Chest x-ray (CXR)</li> <li>• Cytologic screening</li> <li>• Cancer antigen 15-3 blood test for breast cancer (CA 15-3)</li> <li>• Carcinoembryonic antigen blood test for colon cancer (CEA)</li> <li>• Clinical testicular exam</li> <li>• Colonoscopy</li> <li>• Complete blood count (CBC)</li> <li>• Dental exam</li> <li>• Digital rectal exam (DRE)</li> <li>• Doppler screening for cancer</li> <li>• Doppler screenings for peripheral vascular disease (also known as arteriosclerosis)</li> <li>• Electroencephalogram (EEG)</li> <li>• Electrocardiogram (EKG, ECG)</li> <li>• Echocardiogram (ECHO)</li> <li>• Endoscopy</li> <li>• Eye exam</li> <li>• Fasting blood glucose test</li> <li>• Fasting plasma glucose test</li> </ul>	<ul style="list-style-type: none"> <li>• Flexible sigmoidoscopy</li> <li>• Hearing test</li> <li>• Hemoccult stool analysis</li> <li>• Hemoglobin A1C</li> <li>• Human papillomavirus vaccination (HPV)</li> <li>• Immunizations</li> <li>• Lipoprotein profile (serum plus HDL, LDL, total cholesterol, and triglycerides)</li> <li>• Mammography</li> <li>• Oral cancer screening</li> <li>• Pap smear</li> <li>• Prostate specific antigen (PSA) test</li> <li>• Routine health check-up exam</li> <li>• Skin cancer biopsy</li> <li>• Skin cancer screening</li> <li>• Skin exam</li> <li>• Serum protein electrophoresis (blood test for myeloma)</li> <li>• Successful completion of smoking cessation program</li> <li>• Stress test on bicycle or treadmill</li> <li>• Test for sexually transmitted infections (STIs)</li> <li>• Thermography</li> <li>• ThinPrep pap test</li> <li>• Two-hour post-load plasma glucose test</li> <li>• Ultrasound for cancer detection</li> <li>• Ultrasound screening for abdominal aortic aneurysms</li> <li>• Virtual colonoscopy</li> </ul>

**Note: COVID-19 testing is covered as an eligible health screening benefit**

## Accident Plan: Exclusions and Limitations

This plan has exclusions and limitations. Refer to the actual policy and certificate to determine which benefits are not payable. 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 under the policy will not be payable for any care, service or supply for an 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. 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 and take place in the United States or its territories.

## 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 provisions.

**Do I have to answer any questions about my health to enroll?**

*No, you do not have to answer any questions about your health to enroll.*

**Can I have more than one Accident Plan?**

*No, you are not allowed to have more than one Aetna Accident Plan.*

**To whom are benefits paid?**

*Benefits are paid to you, the member.*

**Is my Aetna Accident policy compatible with a Health Savings Account (HSA)?**

*Yes, Aetna Accident policies are compatible with Health Savings Accounts.*

**How do I submit a claim?**

*Go to **myaetnasupplemental.com** and either "Log In" or "Register", depending on if you've set up your account. Click the "Create a new claim" button and answer a few quick questions. You can even save your claim to finish later. You can also print/mail in form(s) to: Aetna Voluntary Plans, PO Box 14079, Lexington, KY 40512-4079, or you can ask us to mail you a printed form.*

**What if I don't understand something I've read here, or have more questions?**

*Please call us. We want you to understand these benefits before you decide to enroll. You may reach one of our Customer Service representatives Monday through Friday, 8 a.m. to 6 p.m., by calling **1-800-607-3366**. We're here to answer questions before and after you enroll.*

**What should I do in case of an emergency?**

*In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.*

**What happens if I lose my employment, can I take the Accident Plan with me?**

*Yes, you are able to coverage under the Portability provision; however, you will need to pay premiums directly to Aetna.*



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### Complaints and appeals

Please tell us if you are not satisfied with a response you received from us or with how we do business. Call Member Services to file a verbal complaint or to ask for the address to mail a written complaint. You can also e-mail Member Services through the secure member website. If you're not satisfied after talking to a Member Services representative, you can ask us to send your issue to the appropriate department.

If you don't agree with a denied claim, you can file an appeal. To file an appeal, follow the directions in the letter or explanation of benefits statement that explains that your claim was denied. The letter also tells you what we need from you and how soon we will respond.

### We protect your privacy

We consider personal information to be private. Our policies protect your personal information from unlawful use. By "personal information," we mean information that can identify you as a person, as well as your financial and health information. Personal information does not include what is available to the public. For example, anyone can access information about what the plan covers. It also does not include reports that do not identify you.

When necessary for your care or treatment, the operation of our health plans or other related activities, we use personal information within our company, share it with our affiliates and may disclose it to: your doctors, dentists, pharmacies, hospitals and other caregivers, other insurers, vendors, government departments and third-party administrators (TPAs).

We obtain information from many different sources —particularly you, your employer or benefits plan sponsor if applicable, other insurers, health maintenance organizations or TPAs, and health care providers.

These parties are required to keep your information private as required by law. Some of the ways in which we may use your information include: Paying claims, making decisions about what the plan covers, coordination of payments with other insurers, quality assessment, activities to improve our plans and audits.

We consider these activities key for the operation of our plans. When allowed by law, we use and disclose your personal information in the ways explained above without your permission. Our privacy notice includes a complete explanation of the ways we use and disclose your information. It also explains when we need your permission to use or disclose your information.

We are required to give you access to your information. If you think there is something wrong or missing in your personal information, you can ask that it be changed. We must complete your request within a reasonable amount of time. If we don't agree with the change, you can file an appeal.

If you'd like a copy of our privacy notice, call **1-800-607-3366** or visit us at **[www.aetna.com](http://www.aetna.com)**.

**If you require language assistance, please call Member Services at 1-800-607-3366 and an Aetna representative will connect you with an interpreter. 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 Servicios al Miembro a 1-800-607-3366, y un representante de Aetna le conectará con un intérprete. Si usted es sordo o tiene problemas de audición, use su TTY y marcar 711 para el Servicio de Retransmisión de Telecomunicaciones (TRS). Una vez conectado, por favor entrar o proporcionar el número de teléfono de Aetna 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 (**[www.mahealthconnector.org](http://www.mahealthconnector.org)**). THIS POLICY, ALONE, DOES NOT MEET MINIMUM CREDITABLE COVERAGE STANDARDS. 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 **[www.mass.gov/doi](http://www.mass.gov/doi)**.

Plans are underwritten by Aetna Life Insurance Company (Aetna). This material is for information only and is not an offer or invitation to contract. Each insurer has sole financial responsibility for its own products.

Providers are independent contractors and are not agents of Aetna. Aetna does not provide care or guarantee access to health services. Insurance plans contain exclusions and limitations. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Policies may not be available in all states, and rates and benefits may vary by location. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to **[www.aetna.com](http://www.aetna.com)**.

#### **Financial Sanctions Exclusions Clause**

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

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

**Policy forms issued in Idaho, Oklahoma and Missouri include:** GR-96841, GR-96842.



# Discrimination is Against the Law

Aetna Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (consistent with 45 CFR § 92.101(a)(2)). Aetna Inc. does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Aetna Inc.:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
  - Qualified interpreters
  - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, call [1-800-872-3862](tel:1-800-872-3862) (TTY: [711](tel:711)) or the number on the back of your ID card.

If you believe that Aetna Inc. has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

## Civil Rights Coordinator

Attn: 1557 Coordinator

CVS Pharmacy, Inc.

1 CVS Drive, MC 2332,

Woonsocket, RI 02895

Phone: [1-800-648-7817](tel:1-800-648-7817), TTY: [711](tel:711)

Email: [CRCoordinator@aetna.com](mailto:CRCoordinator@aetna.com)

You can file a grievance in person, by mail, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

## U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building

Washington, D.C. 20201

[1-800-368-1019](tel:1-800-368-1019), [1-800-537-7697](tel:1-800-537-7697) (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available at Aetna Inc.'s website: <https://www.aetna.com/>

English	To access language services at no cost to you, call .
Amharic	እርስዎ ወጪ ሳያወጡ የቋንቋ አገልግሎትችን ለመድረስ ወደ ይደውሉ::
Arabic	للحصول على خدمات اللغة مجانًا، اتصل على
Armenian	Անվճար լեզվական ծառայություններից օգտվելու համար գանգահարեք հեռախոսահամարով:
Carolinian (Kapasal Falawasch)	ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye .
Chamorro	Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang .
Chinese Traditional	如欲使用免費語言服務，請致電 .
Cushitic-Oromo	Tajaajila afaanii bilisaan argachuuf, irratti bilbilaa.
French	Afin d'accéder aux services langagiers sans frais, composez le .
French Creole (Haitian)	Pou w jwenn aksè ak sèvis lang gratis pou ou, rele .
German	Um kostenlos auf Sprachdienste zuzugreifen, rufen Sie an.
Greek	Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό .
Gujarati	તમારે કોઇ તના ખર્ચ વના ભાષાની સેવાઓની પડય માટે, કોલ કરો .
Hindi	आपके लए बना कसी कमत के भाषा सेवाआ का उपयोग करने के लए, पर कॉल करे।
Hmong	Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu .
Italian	Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero .
Japanese	無料の言語サービスをご利用いただくには、にお電話ください。
Karen	လၢကမၤန့ၣ် ကျိာ်တၢ်မၤစၢၤတၢ်မၤ လၢတလံာ်လၢ်ဘျုးလၢ်စ့ၤ လၢနဂီၢ်အဂီၢ်, .
Korean	무료로 언어 서비스를 이용하려면 번으로 전화하세요
Laotian	ເພື່ອເຂົ້າເຖິງການບໍລິການພາສາໂດຍບເສຍຄ່າໃຊ້ຈ່າຍໃດໆແກ່ທ່ານ, ໃຫ້ໂທຫາ .
Mon-Khmer, Cambodian	ដើម្បីទទួលបានសេវាផ្នែកភាសាដោយមិនគិតថ្លៃពីអ្នកសូមទូរសព្ទទេសខ ។
Navajo	T’áá ni nizaad k’ehjí bee níká a’doowoł doo báą́łh ílínígóó koji’ hólné’ .
Pennsylvanian-Dutch	Um Schprooch Services zu griegie mitaus Koscht, ruff .
Persian-Farsi	برای دسترسی به خدمات زبان به طور رایگان، با شماره تماس بگیرید.
Polish	Aby uzyskać bezpłatny dostęp do usług językowych, zadzwoń pod numer .
Portuguese	Ligue para para receber assistência linguística gratuita.
Punjabi	ਤੁਹਾਡੇ ਲਈ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, ‘ਤੇ ਫ਼ੋਨ ਕਰੋ।
Russian	Чтобы получить бесплатные языковые услуги, позвоните по номеру .
Samoan	Mo le mauaina o auaunaga tau gagana e aunoa ma se totogi, vala’au le .
Serbo-Croatian	Za besplatne prevodilačke usluge pozovite .
Spanish	Para acceder a los servicios de idiomas sin costo, llame al .
Syriac-Assyrian	ܠܚܕܐ ܥܠܝ ܟܘܕܡܐܬܐ ܕܠܗܘܐ ܒܠܐܝܢܐ ܕܠܗܘܐ ܕܠܗܘܐ ܕܠܗܘܐ ܕܠܗܘܐ ܕܠܗܘܐ .
Tagalog	Upang ma-access ang mga serbisyo sa wika nang wala kang babayaran, tumawag sa .
Thai	หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร .
Ukrainian	Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером .
Vietnamese	Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số .