



# Got everything?

## 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 supplement your medical coverage.

### How are these plans different from a major medical plan?

Medical plans pay **doctors and hospitals** directly for treatment related to your care. Unfortunately, medical plans usually don't cover 100% of the costs, leaving you to come up with the rest.

Medical plans also don't cover other expenses health events might impact, like daycare, rent, and more if you're out of work.

However, Aetna Supplemental Health Plans pay benefits directly to **you**, providing extra cash when you need it most. They 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. You can put the money towards:

- Deductibles or co-pays
- Mortgage or rent
- Groceries or utility bills

And so much more! Use the benefits any way you choose.



Insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna)

# Be prepared for the road

## 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 benefits when you have a hospital stay due to an illness, injury, surgery or delivering a baby. It's an extra layer of financial protection when you really need it.

### Make your stay a bit easier *Sean's\* story*

“Instead of spending my vacation on the beach, I spent it in the hospital with appendicitis!”



“The only thing more painful than my burst appendix was the hospital bill for being admitted for emergency surgery.”



“Thankfully, my hospital plan paid me cash to use towards my out-of-pocket medical costs – plus my car payment.”



#### Your plan – your benefits

Here's what your plan would pay if you enrolled in the **hospital indemnity plan** and experienced a situation like Sean's.

Covered hospitalization	Benefit
Hospital admission** ( <i>initial day of stay</i> )	\$1,000
Daily hospital stay** ( <i>two additional days</i> )	\$400
<b>Total Benefits Paid:</b>	<b>\$1,400</b>

#### Covered Aetna Hospital Indemnity Plan benefits

For as little as **\$14.46 per month for employee coverage**, an Aetna Hospital Indemnity plan provides benefits when you have a covered hospital stay. Take a look at some of the benefits:

- Hospital admission
- Daily hospital stays – ICU/Non-ICU
- Rehabilitation, Mental disorder, & Substance abuse stays\*\*
- Newborn routine care
- Observation care
- Health screening



**Want to learn more?** Limits apply to the number of times a benefit is payable per plan year. Check out your benefit summary for a complete list of benefits, details, exclusions, and limitations that apply.

\*The above member story is for illustrative purposes and does not reflect events experienced by actual participants.

\*\*Admission benefits paid once per plan year for initial inpatient stay in a hospital. Daily stays start on day 2 of an inpatient stay and count towards a combined maximum of 30 days per plan year.



# Be prepared for the road

## 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 benefits when you have a hospital stay due to an illness, injury, surgery or delivering a baby. It's an extra layer of financial protection when you really need it.

### Make Your Stay a Bit Easier: Claire's\* story

"My husband 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, especially financial help."

"Thankfully, my hospital plan paid me cash to help pay out-of-pocket medical bills and some towards furnishing our nursery for two."



#### Your plan – your benefits

Here's what your plan would pay if you enrolled in the **hospital indemnity plan** and experienced a situation like Claire's.

Covered hospitalization	Benefit
Hospital admission** ( <i>initial day of stay</i> )	\$1,000
Daily hospital stay** ( <i>two additional days</i> )	\$400
Newborn routine care ( <i>two births</i> )	\$200
<b>Total Benefits Paid:</b>	<b>\$1,600</b>

#### Covered Aetna Hospital Indemnity Plan benefits

For as little as **\$30.61 per month for employee + spouse coverage**, an Aetna hospital indemnity plan provides benefits when you have a covered hospital stay. Take a look at some of the benefits:

- Hospital admission\*\*
- Daily hospital stays – ICU/Non-ICU\*\*
- Rehabilitation, Mental disorder, & Substance abuse stays\*\*
- Newborn routine care
- Observation care
- Health screening



**Want to learn more?** Limits apply to the number of times a benefit is payable per plan year. Check out your benefit summary for a complete list of benefits, details, exclusions, and limitations that apply.

\*The above member story is for illustrative purposes and does not reflect events experienced by actual participants.

\*\*Admission benefits paid for initial inpatient stay in a hospital. Daily stays start on day 2 of an inpatient stay and count towards a combined maximum of 30 days per plan year.



# Aetna Supplemental Benefits

## We make it simple

If you're eligible to enroll and apply for coverage, your acceptance is guaranteed. Cash benefits are paid directly to you and are not reduced by other insurance benefits you may have. You get access to negotiated group rates and you enjoy the convenience of payroll deduction to pay premiums. And, if you leave your company, you can take your plan with you.

## More great benefits

**Health Screening Benefit:** Pays an annual benefit of **\$50** for each member enrolled in the hospital indemnity when they complete certain preventive health screening tests. See the complete list of tests in your benefit summary.

## Aetna Easy File™

After you become a member, you'll enjoy an **Aetna Simplified Claims Experience™** on the **My Aetna Supplemental** app, or on our member portal at **[Myaetnasupplemental.com](https://myaetnasupplemental.com)**. Filing claims is easy; just upload or take a picture of your medical bill, and answer a few short questions online. You can also use the app or portal to view your coverage and sign up for direct deposit.

## Got questions? Ready to enroll?

If you want more information on these benefits, call Member Services at **1-800-607-3366 (TTY: 711)**, Monday through Friday, 8 a.m. to 6 p.m.

Visit your enrollment website at to view more coverage details, including rates, and enroll.

## Exclusions and Limitations

These plans have 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 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 the following:

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

**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 include:** AL VOL HPOL-Hosp 01, GR-96172-01.

**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. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.**

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. For more information about Aetna plans, refer to **Aetna.com**.