



# Got everything you need?

## 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 Plans** 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 copays
- 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).

# For the expected, and unexpected

## 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:

#### *Manuela'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 use towards out-of-pocket medical bills and even 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 Manuela's.

Covered hospitalization	Benefit
Hospital Admission	\$1,500
Daily Hospital Stay (2 days)	\$400
<b>Total Benefits Paid:</b>	<b>\$1900</b>

### Covered Aetna Hospital Indemnity Plan benefits

For as little as **\$6.72 bi-weekly**, a hospital indemnity plan provides benefits when you have a covered hospital stay. Look at some of the benefits.

- Hospital admission– ICU/Non-ICU
- Daily hospital stays – ICU/Non-ICU



**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.

## Highlights of the Aetna Hospital Indemnity Plan

The Aetna Hospital Indemnity Plan pays benefits related to an inpatient hospital stay. Below are the benefits available. For more details, including exclusions and limitations that apply, review your benefit summary.

Aetna Hospital Indemnity Plan	Benefits
Hospital admission*	\$1,500
Hospital daily**	\$200
Intensive care unit (ICU) daily*	\$200

\*Hospital Admission benefit is payable once per plan year on the initial day of a hospitalization.

\*\*All daily inpatient stay benefits begin on day one and count toward the plan year maximum. Maximum 30 daily benefits per plan year, combined days for all stays.

### How much does it cost?

Bi-weekly rates			
Employee	EE + Spouse	EE + Children	Family
\$6.72	\$14.97	\$11.74	\$19.32

# 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.

## Aetna Easy File™

After you become a member, you'll enjoy a **Simplified Claims Experience™** on the **My Aetna Supplemental** app. Or on our member portal at **Myaetnasupplemental.com**. Filing claims is easy; just answer a few short questions online. You can also view your coverage and sign up for direct deposit. If you're also an Aetna Medical Plan member, our system retrieves medical information needed to process your 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.

## What else do I need to know?

Aetna is your new carrier for the hospital indemnity plan. If you had coverage with the prior carrier, you will be automatically enrolled in the Aetna plan effective January 1, 2021.

## Got Questions? Ready to Enroll?

If you want more information on these benefits, call member services at **(800) 607-3366**, Monday through Friday, 8 a.m. to 6 p.m. Enroll online by visiting **www.ABCcompany.com** during Open Enrollment.

**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**.





## Hospital Indemnity 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 will not be paid for any stay or other service for an illness or 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. 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. Treatment of substance abuse in a hospital or substance abuse treatment facility;
16. Accidental injury sustained while intoxicated or under the influence of any drug intoxicant;
17. Exams except as specifically provided in the Benefits under your plan section of the certificate;
18. Dental and orthodontic care and treatment;
19. Family planning services;
20. Any care, prescription drugs, and medicines related to infertility;
21. Nutritional supplements, including but not limited to: food items, infant formulas, vitamins;
22. Outpatient cognitive rehabilitation, physical therapy, occupational therapy, or speech therapy for any reason;
23. 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.

