



Aetna Supplemental Health Plans

Conga



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

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Coverage = Cash

A little extra help

Aetna Supplemental Health plans pay cash benefits for expected — and unexpected — medical events; regardless of other health insurance.

While health benefits pay providers, **supplemental health plans pay benefits to the member.** Members decide how to use the cash — for medical expenses or to cover everyday expenses due to time away from work. You can use the benefits towards:

- Deductibles or copays
- Mortgage
- Childcare
- Groceries

What else do I need to know?

- You can buy coverage for your spouse and/or dependent children.
- No health questions asked to enroll.
- No pre-existing limitation exclusions apply.

It's a little extra financial protection when you need it most.

How it Works

- The Aetna Accident plan is designed to help cover out-of-pocket costs related to an accident that happens on or off-the-job.
- Employees have a choice between two plan options, Accident Low Plan and Accident High Plan.
- Members receive cash benefits for a variety of accidental injuries and treatment as specified in their benefit summary.

Aetna Accident Plan

Cash benefits paid for:

- Initial care treatment
- Ambulance
- X-Rays & Medical imaging
- Follow-up care treatment
- Therapy services
- Traumatic brain injury
- Fractures & Dislocations
- Inpatient hospital treatment
- Surgical care
- Burns
- Paralysis

...and more! See the benefit summary in your enrollment materials for a full list of benefits and details.

Aetna Low Accident Plan example*:

Jake's Story

*This example is for illustrative purposes and does not reflect events experienced by an actual participant.

Be ready for when real life happens:



Jake's 10-year old son recently took a spill during a bike ride and broke his leg.



Between the ER visit, surgery, doctors' visits, and physical therapy, the bills really added up.

Fortunately, Jake signed up for the Aetna Accident Plan during his employer's Open Enrollment.



Jake used the cash benefits to help towards paying his deductible and co-insurance – and even his car payment.

Jake's Benefits:

Covered care	Benefit
Initial treatment – ER	\$100
X-ray	\$25
Broken leg (<i>surgically repaired</i>)	\$1,500
Appliances (<i>crutches</i>)	\$50
Follow-up care visit	\$50
Physical therapy (<i>10 visits</i>)	\$150
Total Paid:	\$1,875

Aetna High Accident Plan example*:

Heather's Story

Be ready for when real life happens:



Heather's 10-year old son recently had a bad fall while playing on his school's soccer team and broke his leg.

Fortunately, Heather signed up for the Aetna Accident Plan during her employer's Open Enrollment.



Between the ER visit, surgery, doctors' visits, and physical therapy, the bills really added up.



Heather used the cash benefits to help towards paying her deductible and co-insurance – and even her mini-van payment.

Heather's Benefits:

Covered care	Benefit
Initial treatment – ER	\$200
X-ray	\$50
Broken leg (<i>surgically repaired</i>)	\$2,250
Appliances (<i>crutches</i>)	\$100
Follow-up care visit	\$100
Physical therapy (<i>6 visits</i>)	\$150
Total Paid:	\$2,950

*This example is for illustrative purposes and does not reflect events experienced by an actual participant.

Aetna Critical Illness Plan

How it Works

- The Critical Illness plan is designed to help cover out-of-pocket costs related to the diagnosis of a covered serious illness
- Employees have a choice of two plan options with a maximum benefit of \$10K or \$20K per diagnosis.
- Spouse/Child(ren) dependent benefits are based on 50% of employee's benefits.
- Members receive a lump sum cash benefit upon diagnosis, as specified in their benefit summary.

Cash benefits paid for:

- Heart attack
- Stroke
- Invasive Cancer
- Organ failure
- Loss of speech, sight or hearing
- Coma

Partial Face Amount cash benefits paid for:

- Lupus
- Alzheimer's Disease
- Parkinson's Disease
- Multiple Sclerosis
- Non-invasive cancer
- Coronary by-pass

Recurrence* and subsequent diagnoses are also covered and more! See the benefit summary included in your enrollment materials for a full list of benefits and details.

*Recurrence diagnoses must occur at least 180 days after the initial diagnosis.

Aetna \$10K Critical Illness Plan example*:

Loretta's Story

Support in times of need



After a routine mammogram, Loretta was diagnosed with breast cancer.



After surgery, chemo, and countless doctors' visits, her bills really started to pile up.

That's where her Aetna Critical Illness plan, she got through her company really helped the most.



Loretta was able to use the cash for medical bills, plus extras like childcare and her mortgage, while she focused on getting well.

Donna's Benefits:

Covered diagnosis	Benefit
Health Screening Benefit	\$50
Cancer diagnosis	\$10,000
Total benefits paid	\$10,050

*This example is for illustrative purposes and does not reflect events experienced by an actual participant.

Aetna \$20K Critical Illness Plan example*:

Ben's Story

Support in times of need



Ben knew his family had a history of heart disease. But tried to eat right and exercise, so his heart attack took him by surprise.



The following day, Ben had a stroke. He's expected to make a full recovery, but— those bills! That's where the critical illness plan helped the most.

Fortunately, the Aetna Critical Illness plan, he signed up for through his company was there to help.



Ben was able to use the cash for medical bills, plus extras like childcare and his mortgage, while he focused on recovery.

Ben's Benefits:

Covered diagnosis	Benefit
Heart attack diagnosis	\$20,000
Stroke <i>(Subsequent diagnosis)</i>	\$20,000
Total benefits paid	\$40,000

*This example is for illustrative purposes and does not reflect events experienced by an actual participant.

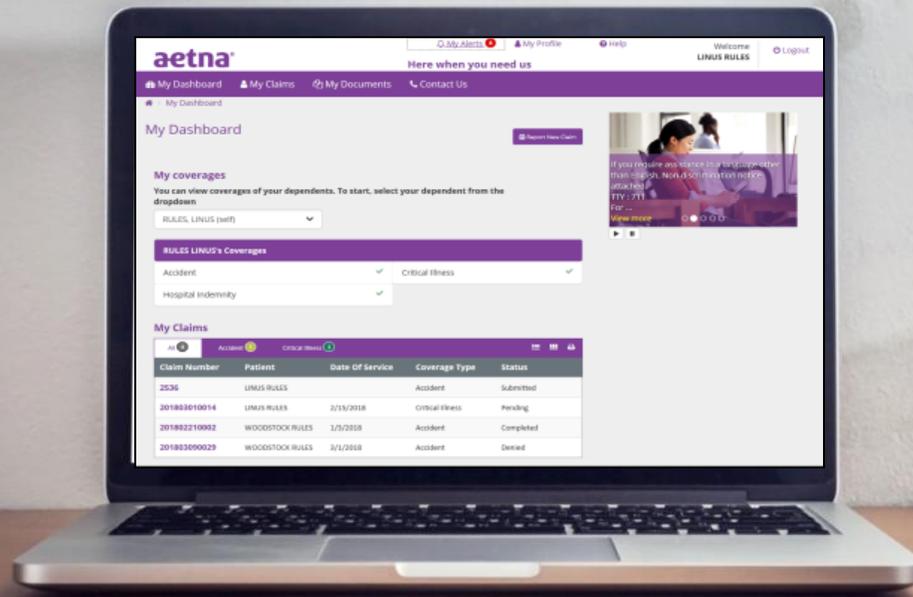
Get rewarded for taking better care of your health

Health screening benefit – Your Critical Illness plans include a benefit of \$50 annually for all covered members for specific preventive health screening tests.

31 Covered Tests:

- Lipoprotein profile (serum plus HDL, LDL and triglycerides)
- Fasting blood glucose test
- Digital rectal exams (DRE)
- Carotid Doppler Ultrasound
- Electrocardiogram (EKG, ECG)
- Echocardiogram (ECHO)
- Chest x-ray (CXR)
- Thermography
- Ultrasound screening for abdominal aortic aneurysms
- Bone marrow screening
- Adult and child immunizations
- HPV vaccine (Human Papillomavirus)
- Bone mass density measurement (DEXA, DXA)
- Hemocult stool analysis
- Doppler screenings for peripheral vascular disease/arteriosclerosis
- Prostate Specific Antigen (PSA) Test
- Flexible sigmoidoscopy
- Colonoscopy
- Virtual colonoscopy
- Carcinoembryonic Antigen (CEA)
- Cancer Antigen (CA) Test 15-3 (breast cancer)
- Mammography
- Breast Ultrasound
- Cancer Antigen (CA) Test 125 (ovarian cancer)
- Pap smears
- Cytologic Screening
- ThinPrep Pap Test
- Skin cancer screening
- Serum protein electrophoresis (blood test for myeloma)
- Any other generally accepted cancer screening test
- Covid-19 approved tests

The journey starts with a single click*:
[Myaetnasupplemental.com](https://myaetnasupplemental.com)



Visit the member portal to:

- Submit claims online and track status
- Sign up for direct deposit
- View your supplemental benefits and download plan documents
- Contact us through email
- Access Aetna discount programs

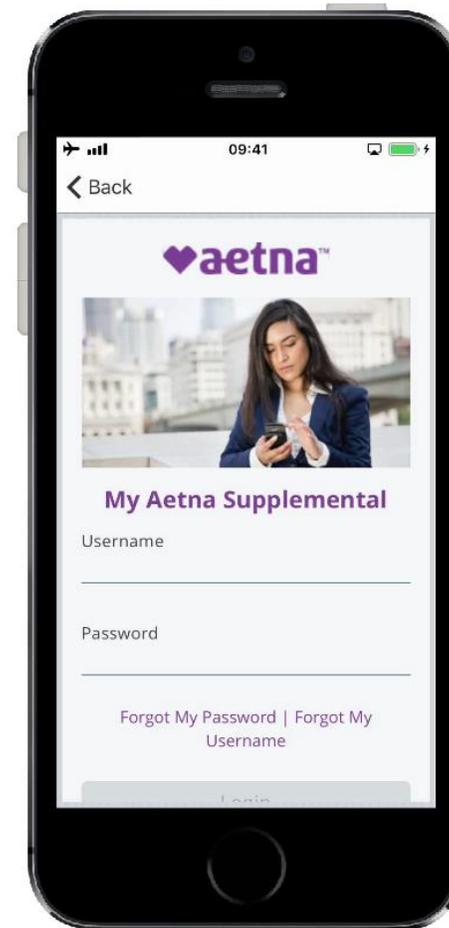
**Single-sign on from, aetna.com available for Aetna medical members.*

The mobile app lets you manage your plan on the go.

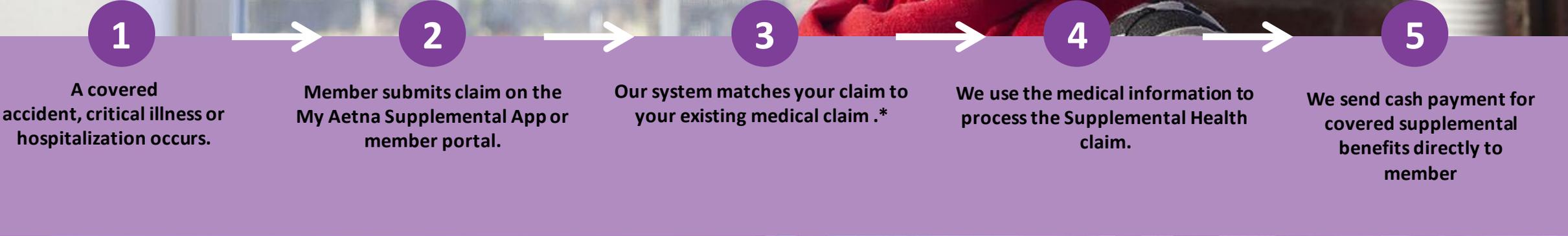
Enjoy the same great functionality as the member portal plus:

- Use your phone camera to take a picture and upload medical documents.
- Receive updates and helpful reminders

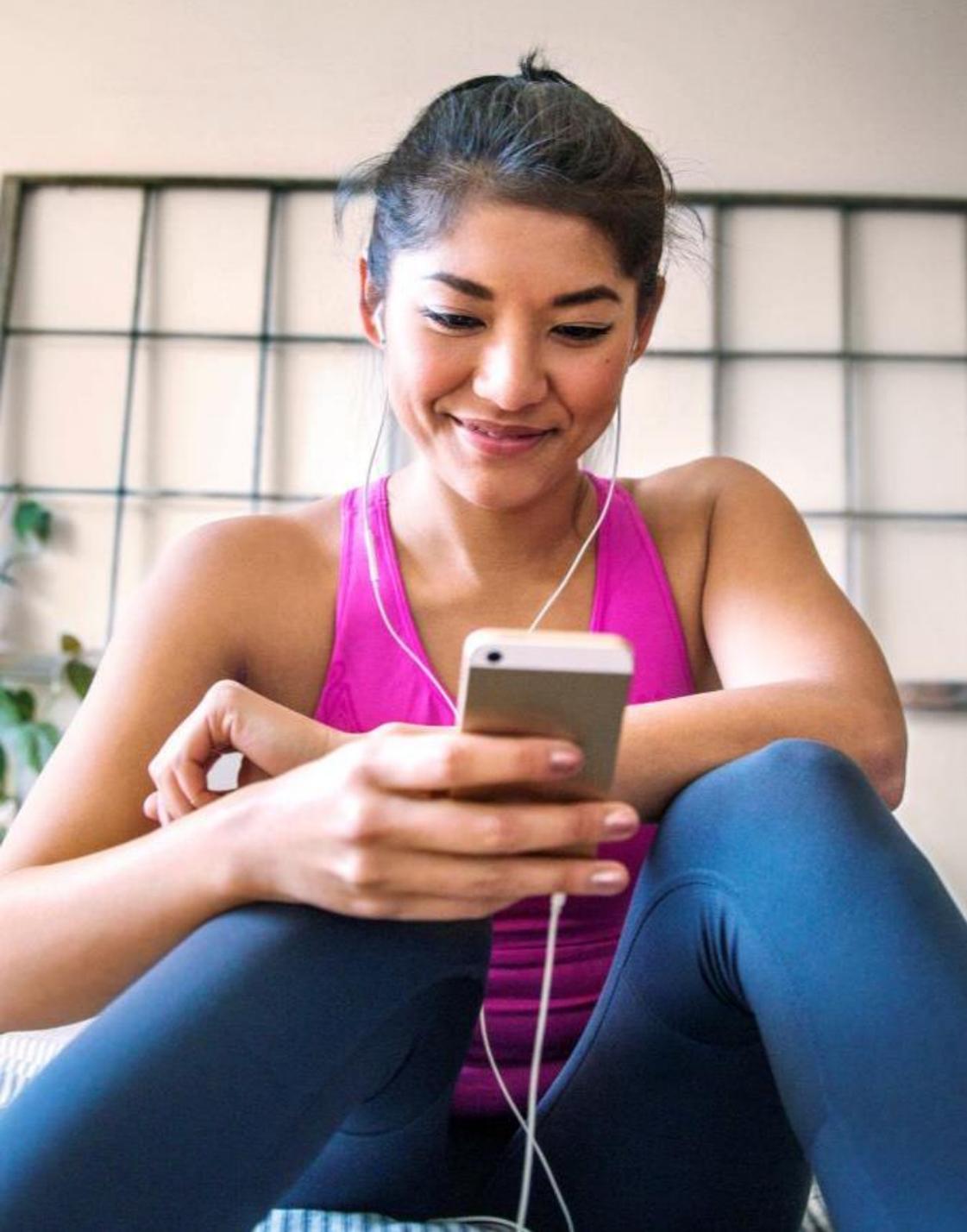
The journey starts with a simple download to your mobile phone or tablet:
My Aetna Supplemental



Members enjoy a Simplified Claims Experience™



*Members who aren't enrolled in an Aetna medical plan can submit their claims online using the same easy process, by uploading their supporting medical documentation.



Member services support

We're here to help!

- Toll free number: **1-800-607-3366**
- Knowledgeable customer service representatives
- Convenient hours of operation, Monday – Friday, 8AM – 6PM in all time zones
- Translation support in Spanish and other languages available upon request

Thank you!
Questions?



THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. THIS PLAN DOES NOT COUNT AS MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT. 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.

Exclusions and limitations: These plans have exclusions and limitations and are subject to United States economic and trade sanctions. See the plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. 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.

Accident Plan: Suicide or attempt at suicide, intentionally self-inflicted injury, or any attempt at self-inflicted injury, except when resulting from a diagnosed disorder in the most current version of the Diagnostic and Statistical Manual (DSM); Engaging in felony crimes; Any act of war, whether declared or not, or voluntary participation in a riot, rebellion or civil insurrection; Operating, learning to operate or serving as a crewmember of an aircraft, whether motorized or not; Engaging in hang gliding, bungee jumping, parachuting, sail gliding, parasailing, mountaineering using ropes and/or other equipment, or motor-driven vehicle racing; Participating in any semi-professional or professional competitive athletic contest, including officiating or coaching, for which the insured person receives any compensation or remuneration; Services ordered or performed by a physician, or supplies purchased from a provider, who is an insured person, the insured person's immediate family member, or someone who resides with or is employed by or who employs an insured person; Any form of intentional asphyxiation; Elective or cosmetic surgery; Also, as to intoxicants and controlled substances: We shall not be liable for any loss sustained or contracted in consequence of the insured person's being intoxicated or under the influence of any controlled substance unless administered on the advice of a physician. 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.

Critical Illness Plan: Suicide or attempt at suicide, intentional self-inflicted injury or sickness, any attempt at intentional self-inflicted injury, injury caused by a self-inflicted act or sickness, while sane or insane; except when resulting from a diagnosed disorder in the most current version of the Diagnostic and Statistical Manual (DSM); Being under the influence of a stimulant (such as amphetamines or pitrates), depressant, hallucinogen, narcotic or any other drug intoxicant, including those prescribed by a physician that are misused by the insured person; except when resulting from a diagnosed disorder in the most current version of the DSM; Engaging in an assault, felony, illegal occupation or other criminal act; Any act of war, whether declared or not, or voluntary participation in a riot, rebellion or civil insurrection.



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This material is for information only. Not all health services are covered, and coverage is subject to applicable laws and regulations. These are sample plan designs. State variations may apply. Benefits paid vary by specific services. 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. 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](https://www.aetna.com).

Policy forms issued in Idaho include: GR-96842, GR-96844 and AL VOLHPOL-Hosp 01.

Policy forms issued in Missouri include: GR-96842 01, 96844 01, GR-96172 01 and AL VOLHPOL-Hosp 01.

Policy forms issued in Oklahoma include: GR-96842, GR-96844, GR-96172 and AL VOL HPOL-Hosp 01