

# Life changing

## Aetna Critical Illness Plan

Life's ups and downs. One day you're in a wedding dress — and the next a hospital gown. You're worried about your health and missing weeks of work. How are you going to pay for everything? Be better prepared for moments like these with an Aetna Critical Illness Plan.



## We pay *you* cash benefits



### It's your money to spend

**Our critical illness plan pays you** lump-sum cash benefits for a wide range of covered conditions — including a heart attack, a stroke, cancer and more. Use the money to help pay medical bills or everyday living expenses like groceries or rent. The choice is yours. You can also sign up for direct deposit to get your benefits faster.

### Our plan works with your health plan

We won't deny coverage based on your health. There are no doctor exams to take or medical questions to answer. And we pay you even if you have other insurance coverage. This means it pairs well with your major medical plan.

**Insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna). Policy forms issued in Idaho include: GR-96844.**



## An Aetna Simplified Claims Experience™

To file a claim, it takes about 90 seconds or less. Just upload a PDF or picture of your medical bill. You can also complete a paper form and return it by mail or fax to Aetna® Voluntary Plans.\*

If your claim is approved, we'll mail you a check or deposit cash directly into your bank account.

### Manage your plan online

After you become a member, register at [MyAetnaSupplemental.com](https://MyAetnaSupplemental.com) or on the **My Aetna Supplemental** app. Or simply scan the QR code. Use your personal email address to keep accessing your account and getting important reminders — even if you leave your company.



### It happened to me — it could happen to you

*"I'm on the mend. But when I had my heart attack, I forgot I had the Aetna Critical Illness Plan. It was months later when I went online, signed up for direct deposit and filed a claim. I got my money fast.\* I used some of it to help cover out-of-pocket treatment costs. And the rest to take a long belated honeymoon."*

— Danielle\*



\*FOR CLAIM PROCESSING: Sometimes you may need to provide documentation if the benefit doesn't create a medical claim, or we need more details to process your claim.

\*FOR COVERAGE LIMITATIONS: Benefits paid for covered critical illness diagnoses that occur on or after the coverage effective date.

\*FOR MEMBER TESTIMONIAL: The above member story is for illustrative purposes and doesn't reflect events experienced by actual participants.

### **THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE.**

This 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. Members are responsible for making sure the providers' bills get paid. These benefits are paid in addition to any other health coverage members may have.

### **THIS PLAN DOES NOT COUNT AS MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT.**

Policies are insured by Aetna Life Insurance Company (Aetna). Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features and availability may vary by location and are subject to change. Refer to [Aetna.com](https://Aetna.com) for more information about Aetna plans.

**Policy forms issued in Oklahoma include:** GR-96843.

**Policy forms issued in Missouri include:** GR-96844-01.



## Aetna Life Insurance Company

### Critical illness

**This is a supplement to health insurance. It is not a substitute for essential health benefits or minimum essential coverage as defined in federal law.**

### OUTLINE OF COVERAGE

#### Read Your Certificate Carefully

This outline of coverage provides a very brief description of some important features of your certificate. This is not the insurance contract and only the actual certificate provisions will control. The certificate itself sets forth, in detail, the rights and obligations of both you and Aetna Life Insurance Company. It is, therefore, important that you Read Your Certificate Carefully!

1. **Critical illness coverage.** This category of coverage is designed to provide, to persons insured, benefits for certain losses resulting from covered diagnoses, subject to any limitations contained in the certificate. Benefits are not provided for basic hospital, basic medical-surgical, or major-medical expenses.
2. **Benefits.** For details about when benefits are payable and what your benefits are, refer to the *Schedule of benefits* and *Benefits under this certificate* sections of the certificate, provisions 1 and 2 of the *Certificate amendment* and *Childhood conditions amendment*, and the *Rider schedule of benefits* and *Benefits under your rider* sections of the Health screening rider.
3. **Exception.** For details about when benefits are not payable and what limitations apply to your plan, refer to the *What your coverage doesn't include – exclusions and limitations* section of the certificate.
4. **Eligibility, Termination, and Continuation of coverage – Portability.** Refer to the *Who is covered and when coverage starts*, *When coverage ends*, and *Portability* sections of the certificate for information about eligibility for coverage, termination of coverage and portability.
5. **Premium or Contribution.** The cost of the coverage is included within the premium or contribution paid by the employee for the plan.

# BENEFIT SUMMARY



**AVID Center**

**803329**

## **Aetna Critical Illness Basic**

**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 are diagnosed with a covered Critical Illness. Unless otherwise indicated, all benefits and limitations are per covered person.**

### **Face Amounts**

<b>Covered Benefit</b>	<b>Amount</b>
<b>Employee face amount</b>	\$10,000 \$20,000 \$30,000
<b>Spouse face amount</b>	100% of EE face amount
<b>Spouse benefit amount</b>	100% of EE benefit amount
<b>Child(ren) face amount</b>	50% of EE face amount
<b>Child(ren) benefit amount</b>	50% of EE benefit amount

### **Critical Illness Benefits – Autoimmune**

<b>Covered Benefit</b>	<b>Percent of Face Amount / Employee Benefit Amount</b>
<b>Multiple sclerosis</b>	25%
Pays a benefit when you are diagnosed with Multiple sclerosis by a physician.	
<b>Muscular Dystrophy</b>	100%
Pays a benefit when you are diagnosed with Muscular dystrophy by a physician.	

## Critical Illness Benefits – Childhood Condition

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
<b>Cerebral palsy</b> Pays a benefit when you are diagnosed with Cerebral palsy by a physician. Other similar conditions that can be outgrown, are not included in this definition.	100%
<b>Cleft lip or cleft palate</b> Pays a benefit when you are diagnosed with a Cleft Lip or Cleft Palate after live birth by a physician.	100%
<b>Congenital heart defect</b> Pays a benefit when you are diagnosed with Congenital heart defect by a physician.	100%
<b>Cystic fibrosis</b> Pays a benefit when you are diagnosed with Cystic fibrosis by a physician. The diagnosis must be confirmed with sweat chloride concentrations greater than 60 mmol/L.	100%
<b>Down syndrome</b> Pays a benefit when you are diagnosed with Down Syndrome, the first date after live birth and based on the physician's study of the 21st chromosome revealing trisomy 21, translocation, or mosaicism.	100%
<b>Sickle cell anemia</b> Pays a benefit when you are diagnosed with Sickle cell anemia by a physician.	100%
<b>Spina bifida</b> Pays a benefit when you are diagnosed with Spina bifida by a specialist physician and must be associated with neurologic symptoms including motor impairment. Spina bifida does not include spina bifida occulta.	100%

## Critical Illness Benefits - Chronic Condition

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
<b>Advanced obesity</b> Pays a benefit when you are diagnosed with advanced obesity.	25%
<i>Maximum advanced obesity diagnosis</i>	1
<b>Crohn's disease</b> Pays a benefit when you are diagnosed with Crohn's disease by a physician.	25%

## Critical Illness Benefits - Infectious Disease

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
<b>Cholera</b> Pays a benefit when you are diagnosed with Cholera by a physician.	25%
<b>Coronavirus</b> "Pays a benefit when you are diagnosed with Coronavirus. Coronaviruses (CoV) are a large family of viruses that cause illness in people such as: <ul style="list-style-type: none"> <li>CoV or SARS-CoV-1 is the coronavirus that causes severe acute respiratory syndrome (SARS).</li> <li>SARS-CoV-2 is the coronavirus that causes COVID-19.</li> <li>MERS-CoV is the coronavirus that causes Middle East Respiratory Syndrome (MERS).</li> </ul> MIS-C and MIS-A are associated with the COVID-19 coronavirus strain. You must have a stay in a hospital, rehabilitation unit, or skilled nursing facility for at least 5 consecutive days."	25%
<b>Creutzfeldt-Jakob disease</b> Pays a benefit when you are diagnosed with Creutzfeldt-Jakob disease (CJD). You must have a stay in a hospital, rehabilitation unit, or skilled nursing facility for at least 5 consecutive days.	25%
<b>Diphtheria</b> Pays a benefit when you are diagnosed with Diphtheria by a physician.	25%
<b>Ebola</b> Pays a benefit when you are diagnosed with Ebola. You must have a stay in a hospital, rehabilitation unit, or skilled nursing facility for at least 5 consecutive days.	25%
<b>Encephalitis</b> Pays a benefit when you are diagnosed with Encephalitis by a physician. Encephalitis does not include encephalitis resulting from any human immuno-deficiency virus (HIV) infection or other ancillary infections resulting from the HIV infection.	25%
<b>Human immunodeficiency virus (HIV)</b> Pays a benefit when you are diagnosed with Human immunodeficiency virus (HIV). HIV means the presence of HIV or antibodies to the HIV virus which is caused by an accidental needle stick or sharp injury or by mucous membrane exposure to blood or bloodstained bodily fluid.	25%
<b>Legionnaire's disease</b> Pays a benefit when you are diagnosed with Legionnaire's disease by a physician.	25%
<b>Lyme disease</b> Pays a benefit when you are diagnosed with Lyme Disease by a physician.	25%
<b>Malaria</b> Pays a benefit when you are diagnosed with Malaria by a physician.	25%
<b>Meningitis - Bacterial , Viral , Fungal , Parasitic , Amebic</b> Pays a benefit when you are diagnosed with Bacterial meningitis by a physician.	25%
<b>Methicillin-resistant staphylococcus aureus (MRSA)</b> Pays a benefit when you are diagnosed with Methicillin-resistant staphylococcus aureus (MRSA) by a physician.	25%



Covered Benefit	Percent of Face Amount / Employee Benefit Amount
<b>Necrotizing fasciitis</b> Pays a benefit when you are diagnosed with Necrotizing fasciitis, commonly known as flesh-eating disease or flesh-eating bacteria syndrome, and requiring a surgical procedure to be performed by a physician.	25%
<b>Osteomyelitis</b> Pays a benefit when you are diagnosed with Osteomyelitis by a physician.	25%
<b>Pneumonia - Bacterial , Viral</b> Pays a benefit if you are diagnosed with bacterial or viral pneumonia. You must have a stay in a hospital, rehabilitation unit, or skilled nursing facility for at least 5 consecutive days.	25%
<b>Poliomyelitis</b> Pays a benefit when you are diagnosed with Poliomyelitis resulting from poliovirus type 1, 2, or 3 that is characterized by fever, paralysis and atrophy of skeletal muscles by a physician.	100%
<b>Rabies</b> Pays a benefit when you are diagnosed with Rabies by a physician.	25%
<b>Rocky mountain spotted fever (RMSF)</b> Pays a benefit when you are diagnosed with Rocky mountain spotted fever (RMSF) by a physician.	25%
<b>Septic shock including severe sepsis</b> Pays a benefit if you are diagnosed with septic shock and sepsis. You must have a stay in a hospital, rehabilitation unit, or skilled nursing facility for at least 5 consecutive days	25%
<b>Tetanus</b> Pays a benefit when you are diagnosed with Tetanus by a physician.	25%
<b>Tuberculosis (TB)</b> Pays a benefit when you are diagnosed with Tuberculosis (TB) by a physician.	25%
<b>Tularemia</b> Pays a benefit when diagnosed with Tularemia (sometimes called rabbit fever) by a physician.	25%
<b>Typhoid Fever</b> Pays a benefit when you are diagnosed with Typhoid fever by a physician.	25%
<b>Variant influenza virus (swine flu in humans)</b> Pays a benefit when you are diagnosed with Variant influenza virus by a physician.	25%
<i>Maximum infectious disease diagnosis per plan year</i>	1
<b>Note:</b> the following infectious disease benefits require a hospital stay of at least 5 days: Coronavirus, Creutzfeldt-Jakob disease, Ebola, Pneumonia, Septic shock and severe sepsis, Variant influenza virus (swine flu in humans)	

## Critical Illness Benefits – Neurological (Brain)

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
<b>Alzheimer's disease</b> Pays a benefit when you are diagnosed with Alzheimer's disease, diagnosis of the disease by a psychiatrist or neurologist. You must have the inability to independently perform 3 or more of the activities of daily living.	25%
<b>Amyotrophic lateral sclerosis (ALS)</b> Pays a benefit when you are diagnosed with Advanced amyotrophic lateral sclerosis (ALS), also known as "Lou Gehrig's disease" by a physician. ALS does not include other motor neuron diseases. This disease is characterized by the progressive degeneration of motor neurons, shown by permanent neurological defect with persisting clinical signs and symptoms such as the inability to perform 3 or more activities of daily living, and or the need for either a feeding tube or non-invasive ventilation.	25%
<b>Aneurysm</b> Pays a benefit when you are diagnosed with any of these aneurysms as ruptured or dissecting: - Abdominal/Thoracic aortic - Carotid - Cerebral - Renal Such diagnosis is confirmed by ultrasound, computerized tomography (CT) scan, magnetic resonance imaging (MRI), or angiogram.	25%
<b>Benign brain tumor including spinal cord tumor</b> Pays a benefit when you are diagnosed with a Benign brain tumor by a physician.	100%
<b>Coma (non-induced)</b> Pays a benefit when you are diagnosed with Coma, characterized by the absence of eye opening, verbal response and motor response, and the individual requires intubation for respiratory assistance (a medically induced coma is not covered). The Coma must last for a period of 14 or more consecutive days.	100%
<b>Parkinson's disease</b> Pays a benefit when you are diagnosed with Parkinson's disease by a psychiatrist or neurologist.	25%
<b>Persistent vegetative state (PVS)</b> Pays a benefit when diagnosed with Persistent vegetative state (PVS) by a physician.	100%
<b>Stroke</b> Pays a benefit when you are diagnosed with a Stroke resulting in paralysis or other measurable objective neurological defect persisting for more than 24 hours.	100%
<b>Transient ischemic attack (TIA)</b> Pays a benefit when you are diagnosed with Transient ischemic attack (TIA) by a physician. TIA does not include a stroke.	25%
<i>Maximum per lifetime</i>	1



## Critical Illness Benefits – Other

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
<b>End-stage renal or kidney failure</b> Pays a benefit when you are diagnosed with End stage renal or kidney failure, and the insured person has to undergo regular hemodialysis or peritoneal dialysis at least weekly or your physician determines that complete replacement of the entire organ is necessary, and you are placed on a national transplant list, such as UNOS (United Network for Organ Sharing).	100%
<b>Loss of hearing</b> Pays a benefit when you are diagnosed with Loss of hearing in both ears that cannot be corrected to any functional degree by any procedure, aid or device. Loss of hearing has to continue for a period of 90 consecutive days.	100%
<b>Loss of sight (blindness)</b> Pays a benefit when you are diagnosed with Loss of sight (blindness) that is total and irrecoverable loss of sight in both eyes. Loss of sight (blindness), has to continue for a period of 90 consecutive days.	100%
<b>Loss of speech</b> Pays a benefit when you are diagnosed with Loss of speech that cannot be corrected to any functional degree by any procedure, aid or device. Loss of speech has to continue for a period of 90 consecutive days.	100%
<b>Major organ failure</b> Pays a benefit when you are diagnosed with a Major organ failure of the heart, liver, lung(s), or pancreas resulting in the insured person being placed on the UNOS (United Network for Organ Sharing) list for a transplant.	100%
<b>Paralysis</b> Pays a benefit when you are diagnosed with any of the types of paralysis below, and your physician confirms the paralysis continued for a period of 60 consecutive days.	
<b>Quadriplegia</b>	100%
<b>Triplegia</b>	100%
<b>Paraplegia</b>	100%
<b>Hemiplegia</b>	100%
<b>Diplegia</b>	100%
<b>Monoplegia</b>	100%
<b>Pulmonary embolism and deep vein thrombosis</b> Pays a benefit when you are diagnosed with pulmonary embolism.	25%
<b>Third-degree burns</b> Pays a benefit when you are diagnosed with a Third degree burn that covers more than 10% of total body surface (also called full-thickness burn).	100%

## Critical Illness Benefits – Vascular (Heart)

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
<b>Coronary artery condition requiring angioplasty</b> Pays a benefit when you are diagnosed with a Coronary artery condition requiring angioplasty and your physician has recommended the insured person undergo balloon angioplasty, percutaneous transluminal angioplasty, or percutaneous transluminal coronary angioplasty. Other surgical or non-surgical techniques such as laser relief or any other intra-arterial procedures are excluded.	25%
<b>Coronary artery condition requiring bypass surgery</b> Pays a benefit when you are diagnosed with a Coronary artery condition in which the patient is placed on a cardiac pulmonary bypass machine and a bypass graft is performed.	25%
<b>Coronary artery condition requiring heart valve replacement or repair surgery</b> Pays a benefit when you are diagnosed with Coronary artery condition requiring you undergo open heart surgery to replace or repair one or more valves.	25%
<b>Heart attack (myocardial infarction)</b> Pays a benefit when you are diagnosed with a Heart attack (Myocardial Infarction) resulting from a blockage of one or more coronary arteries.	100%
<b>Sudden cardiac arrest</b> Pays a benefit when you are diagnosed with Sudden cardiac arrest by a physician. Sudden cardiac arrest does not include heart attack. The sudden cardiac arrest benefit is not payable if the sudden cardiac arrest is caused by, or contributed to by, a heart attack.	25%
<i>Maximum per lifetime</i>	1

## Critical Illness Benefit Features

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
<b>Subsequent critical illness diagnosis</b> Subsequent diagnosis of a different covered Critical Illness is payable at the original amount if it occurs after the previous date of diagnosis for which a benefit was paid, provided it has been at least the number of days specified below since the previous date.	100%
<i>Minimum days between diagnosis of same condition*</i> <i>No benefit payable if the recurrence occurs within a timeframe that is less than the number of days specified</i>	30 days
<b>Recurrence critical illness diagnosis</b> If an insured person has been initially diagnosed with and received a benefit under this plan for a critical illness and then is diagnosed with the same critical illness again at the number of days specified in the minimum below or later, we will pay the stated percentage of the benefit as shown in the Schedule of Benefits for the recurring critical illness diagnosed.	100%
<i>Minimum days between diagnosis of same condition</i> <i>No benefit payable if the recurrence occurs within a timeframe that is less than the number of days specified</i>	180 days

\* The separation period is waived if the subsequent diagnosis is in a different benefit category. Benefit category is defined as either cancer or non-cancer benefits.

## Cancer Benefits

Covered Benefit	Percent of Face Amount / Employee Benefit Amount
<b>Cancer (invasive)</b> Pays a benefit when you are diagnosed with Cancer (invasive) that is identified by the presence of malignant cells or a malignant tumor characterized by the uncontrolled and abnormal growth and spread of invasive malignant cells.	100%
<b>Carcinoma in situ (non-invasive)</b> Pays a benefit when you are diagnosed with Carcinoma in situ that is in the natural or normal place, confined to the site of origin without having invaded neighboring tissue. Skin cancer will not be considered carcinoma in situ for purposes of this Certificate.	25%
<b>Specified Skin cancer</b> Pays a benefit when you are diagnosed with Skin Cancer (melanoma of Clark's Level I or II Breslow less than .75mm); basal cell carcinoma; or squamous cell carcinoma of the skin. Skin cancer benefit provides coverage for invasive malignant melanoma in the dermis or deeper or skin malignancies that have become metastatic.	\$500
<i>Maximum per lifetime</i>	1
<b>Recurrence cancer (invasive) diagnosis</b> If an insured person has been initially diagnosed with and received a benefit for cancer (invasive) under this plan and is then diagnosed with any kind of cancer (invasive) again at the number of days specified in the minimum below or later, we will pay the stated percentage of the Cancer Benefit for Cancer (invasive) as shown on the Schedule of Benefits for the cancer (invasive) diagnosed.	100%
<i>Minimum days between diagnosis of cancer (invasive)**</i> <i>No benefit payable if the recurrence occurs within a time frame less than the number of days specified</i>	180 days
<b>Recurrence carcinoma in situ diagnosis</b> If an insured person has been initially diagnosed with and received a benefit for carcinoma in situ (non-invasive) under this plan and is then diagnosed with any kind of carcinoma in situ (non-invasive) again at the number of days specified in the minimum below or later, we will pay the stated percentage of the carcinoma in situ (non-invasive) as shown on the Schedule of Benefits for the carcinoma in situ (non-invasive) diagnosed.	100%
<i>Minimum days between diagnosis of carcinoma in situ**</i> <i>No benefit payable if the recurrence occurs within a time frame less than the number of days specified</i>	180 days

\* For those members who were diagnosed with cancer prior to their effective date of coverage under the Aetna plan and then receive another cancer diagnosis (the first time) while covered under the Aetna plan, we will treat their diagnosis as an 'initial' diagnosis under the Aetna plan.

\*\* In addition to the separation period, the insured person must be treatment free during the separation period. Treatment does not include maintenance drug therapy or routine follow-up visits to a physician to confirm the initial cancer or carcinoma in situ has not returned.

## Health Screening Rider

Covered Benefit	Benefit Amount
Health screening	\$100
Pays once per member per plan year for covered preventive tests.	
<i>Maximum per plan year</i>	1

### Covered Health Screenings

- Bone marrow screening
- Bone mass density measurement (DEXA, DXA)
- Biopsies for cancer
- Blood chemistry panel
- Breast sonogram
- Breast MRI
- Breast ultrasound
- Cancer antigen 125 blood test for ovarian cancer (CA 125)
- Carotid doppler ultrasound
- Chest x-ray (CXR)
- Cytologic screening
- Cancer antigen 15-3 blood test for breast cancer (CA 15-3)
- Carcinoembryonic antigen blood test for colon cancer (CEA)
- Clinical testicular exam
- Colonoscopy
- Complete blood count (CBC)
- Dental exam
- Digital rectal exam (DRE)
- Doppler screening for cancer
- Doppler screenings for peripheral vascular disease (also known as arteriosclerosis)
- Electroencephalogram (EEG)
- Electrocardiogram (EKG, ECG)
- Echocardiogram (ECHO)
- Endoscopy
- Eye exam
- Fasting blood glucose test
- Fasting plasma glucose test
- Flexible sigmoidoscopy
- Hearing test
- Hemocult stool analysis
- Hemoglobin A1C
- Human papillomavirus vaccination (HPV)
- Infectious disease testing
- Immunizations
- Lipoprotein profile (serum plus HDL, LDL, total cholesterol, and triglycerides)
- Mammography
- Oral cancer screening
- Pap smear
- Prostate specific antigen (PSA) test
- Routine health check-up exam
- Skin cancer biopsy
- Skin cancer screening
- Skin exam
- Serum protein electrophoresis (blood test for myeloma)
- Successful completion of smoking cessation program
- Stress test on bicycle or treadmill
- Test for sexually transmitted infections (STIs)
- Thermography
- ThinPrep pap test
- Two-hour post-load plasma glucose test
- Ultrasound for cancer detection
- Ultrasound screening for abdominal aortic aneurysms
- Virtual colonoscopy
- Any generally medically accepted cancer screening test not listed above

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

## Waiver of Premium

Covered Benefit	Benefit Amount
If, as a result of your covered critical illness 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

## Critical Illness Plan Exclusions and Limitations

This plan has exclusions and limitations. Refer to the actual booklet certificate and schedule of benefits to determine which services are covered and to what extent. 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 a diagnosis related to the following:

1. Act of war, riot, war;
2. Care provided by immediate family members or any household member;
3. 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;
4. 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 critical illness date of diagnosis must be on or after the effective date of the certificate and while coverage is in force. The diagnosis must be given or received 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 portability provisions.

### Can I have more than one Critical Illness Plan?

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

### What does Face Amount mean?

*The face amount is the maximum benefit a plan pays for a covered diagnosis for a member. Your benefits are based on a percentage of the face amount, or a specific dollar amount, as shown. Your dependents' benefits are based on a percentage of your benefits.*

### To whom are benefits paid?

*Benefits are paid to you, the member.*

### Is my Aetna Critical Illness policy compatible with a Health Savings Account (HSA)?

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

### How do I submit a claim?

*Go to [myaetnasupplemental.com](http://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 Critical Illness Plan with me?

*Should you lose your job, you are able to continue coverage under the Portability provision. You will need to pay premiums directly to Aetna.*



**THESE PLANS DO NOT COUNT AS MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT. THESE PLANS ARE A SUPPLEMENT TO HEALTH INSURANCE AND ARE 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. These benefit 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.

**In order for benefits to be payable, the date of diagnosis must occur while coverage for the insured person is in force; you must be diagnosed while your coverage is in effect.**

Please review your Cancer buyer's guides:

[http://demo.avpenroll.com/media/1591/maine-nh-prod\\_serv\\_consumer\\_guide\\_cancer.pdf](http://demo.avpenroll.com/media/1591/maine-nh-prod_serv_consumer_guide_cancer.pdf)

[http://demo.avpenroll.com/media/1590/aetna-utah\\_ci\\_buyersguide.pdf](http://demo.avpenroll.com/media/1590/aetna-utah_ci_buyersguide.pdf)

### **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 the website below:

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

Policy forms issued in Idaho, Oklahoma and Missouri include: GR-96843, GR-96844.



# 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/>

