



How one family benefited from Aetna's ADB election*

Mrs. Smith was faced with a tough situation when her 54 year old husband was diagnosed with pancreatic cancer. Between working full-time, commuting long hours to her job and trying to spend as much time as possible supporting her husband, Mrs. Smith was at the breaking point. On top of everything else, she also had to navigate her employee benefits – things like completing the application process, and understanding how the Accelerated Death Benefit worked. This can be a lot to manage even under the best of circumstances. What Mrs. Smith needed was help.

Her doctor connected Mrs. Smith with our social worker. From there, our social worker listened to the details of Mrs. Smith's case and gathered more information from her. She suggested a way for Mrs. Smith to maximize her family's benefits under the ADB. Mrs. Smith ended up submitting her election so her family was eligible for 50 percent of funds up to a maximum benefit of \$250,000.00. In addition to going over the application process, the social worker helped coordinate a consultation with an attorney for estate planning. She also reviewed how and when we'd pay Mrs. Smith's claim.

With the help of our dedicated social worker, we finalized Mrs. Smith's ADB claim quickly. She received her check in just a few days.

What did that mean to Mrs. Smith and her husband?

The ADB made it possible for Mr. Smith to travel away from home for experimental treatment, and to be close to his family during the treatment itself. Mrs. Smith was also able to stop working. Instead of commuting and working over fourteen hours a day, Mrs. Smith spent this critical time at her husband's side. She and her husband are hopeful the experimental treatment will be successful.

Mrs. Smith called the ADB check "divine intervention."

We just call it the way we do business - compassionate intervention to help families get the most from their benefits, when they need them most.

*Based on actual events.

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