



Knowing you're covered always feels so good

We're focused on you — all of **you**: body, mind and spirit. And that includes your financial well-being. With the Critical Illness Plan, we pay you cash to use on medical expenses, like your deductible. Or everyday expenses, like groceries. You can access your benefits through a personalized website — and a whole lot more.

You can focus more on your health, no matter what happens. Enroll in the Critical Illness Plan today.

The Aetna Critical Illness Plan is offered and/or underwritten by Aetna Life Insurance Company (Aetna).



We've got your back



Critical Illness Plan overview

When the unexpected happens, we want you to focus on what matters most — your health. The Aetna Critical Illness Plan pays you cash benefits for a critical illness diagnosis, such as a heart attack or stroke. You can use the benefits to pay for medical expenses, such as your medical deductible, or for everyday expenses, such as food and childcare. Below are examples of the services covered and the cash benefit amount you'd receive. For more in-depth plan details, just view the Critical Illness Plan benefits summary.

Services

- 21 covered critical illnesses (CIs), including cancer
- Subsequent diagnosis — CI (after 6 months)
- Recurrence — CI conditions, including cancer (after 6 months)

Benefits

- \$10,000, \$20,000 or \$30,000 face amount
- 100% of face amount — employee
- 50% of face amount — spouse
- 50% of face amount — children
- 100% subsequent diagnosis — CI
- 100% recurrence — CI
- 100% recurrence — cancer



Find what you need, when you need it

Your member website is your one-stop shop for all things related to your plan. You can do things like:

- File a new claim or view the status of submitted claims
- See coverage or claims information for yourself or your dependent(s)
- Review plan documents, including your benefits summary and certificate of coverage
- Sign up to receive your benefits via direct deposit



Savor the savings

Aetna offers access to exclusive discounts on health products and programs, including gym memberships, fitness products, weight-loss programs and much more.



We've got your back

Email customer service through the member website anytime. Or connect with us via phone at **1-800-607-3366 (TTY: 711)**, Monday through Friday, 8 a.m. – 6 p.m. your local time.

THIS PLAN 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. This plan provides limited benefits. It pays fixed-dollar benefits for covered services without regard to the health care provider's actual charges. This benefit payment is not intended to cover the full cost of medical care. You are responsible for making sure the providers' bills get paid. These benefits are paid in addition to any other health coverage you may have.

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.

Critical Illness Plan: Benefits under the Policy will not be payable for any critical illness that is diagnosed or for which care was received outside the United States and its territories, or for any loss caused in whole or in part by or resulting in whole or in part from the following: 1. 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). 2. Being under the influence of a stimulant (such as amphetamines or nitrates), 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. 3. Engaging in an assault, felony, illegal occupation or other criminal act. 4. Any act of war, whether declared or not, or voluntary participation in a riot, rebellion or civil insurrection.

Financial Sanctions Exclusion: If coverage provided by this policy violates or will violate any U.S. 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 [treasury.gov/resource-center/sanctions/Pages/default.aspx](https://www.treasury.gov/resource-center/sanctions/Pages/default.aspx).

ATTENTION MASSACHUSETTS RESIDENTS: As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age or 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 (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 **617-521-7794** or visiting its website at mass.gov/doi.

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Information is believed to be accurate as of the production date; however, it is subject to change.

Policy forms issued in Idaho include: GR-96843.

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

Policy forms issued in Oklahoma include: GR-96843.

