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.

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An Aetna Simplified Claims Experience™

To file a claim, it takes about 90 seconds or less. If you've got Aetna® medical, you typically don't need to provide any documents. We'll access your medical records to help process your claim.* That's less paperwork for you. Don't have Aetna medical? No problem. Just upload a PDF or picture of your medical bill. 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** or on the **My Aetna Supplemental** app. Or simply scan the QR code. Use your personal email address to continue to access your account and receive 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 — until I got an email reminding me. 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** for more information about Aetna plans.

Policy forms issued in Oklahoma include: GR-96843.
Policy forms issued in Missouri include: GR-96844-01.

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