

Planning for the unexpected

Aetna® Accident plan

Coverage that works with your health plan.

aetna®

The Aetna Accident plan is insured by Aetna Life Insurance Company (Aetna).

Aetna.com

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Help employees manage their costs and protect their savings

With an Aetna® Accident plan, you can offer your employees financial peace of mind with cash benefits that help them manage their costs and protect their savings. They'll get cash to pay for things like out-of-pocket medical expenses, including copays. Or they can use it for everyday expenses, like mortgage payments, daycare or whatever else they may need.



Your plan, your way

The Aetna Accident plan offers robust coverage options to support employees through an unexpected injury or accident. Through continuous evaluation of claims data and national trends, we ensure our plans provide relevant and thorough coverage. You can pay any percentage of the premium you choose or opt for employees to pay the full cost through convenient payroll deduction.

Flexibility and savings

An Aetna Accident plan comes with the following perks leading to more flexibility and savings:

- Easy setup on enrollment platforms
- Flexible billing options
- Customized member communications support
- Discounts for bundling with medical, dental, and/or vision
- Dedicated implementation and account management
- Compatible with health savings accounts (HSAs)
- Fully portable

Claims made simple

With **Aetna Simplified Claims Experience™**, it's easy for your employees to get their cash payment. We combine fast, simple claims filing with proactive reminders to encourage them to use their benefits. Employees can access their plan information on their secure member website by signing up through **Aetna.com**.

Power tools working for your employees:

My Aetna Supplemental app and portal

These tools can help your employees manage their accounts online. Employees can:

- View their coverage and benefits
- Submit and track claims
- Sign up for direct deposit
- Receive claims payment status updates
- View and download forms

Aetna Easy File™

This tool makes filing claims simple and easy. After answering a few personalized questions, employees can:

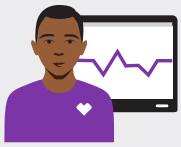
- File claims online or on the easy-to-use app
- Avoid extra paperwork through a streamlined claims process that uses medical data*

Aetna Claims Finder™

These services support your employees in using their benefits by providing:

- Personalized reminders based on medical data* along with general reminders throughout the year
- Cross-policy checks for other eligible benefits
- Health screening benefit claims creation using medical data* and member notification to submit a claim

How does Aetna Simplified Claims Experience work?

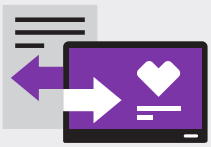


Employee has a covered accident.

A medical event triggered notification email is sent to the member.*



Employee submits a supplemental health claim electronically through the app or member portal.



Our system matches the supplemental health claim to the medical claim to get the necessary medical information.**



We process the supplemental health claim using medical claim information.

A cross-policy check for other benefits takes place.



A cash payment for covered supplemental health benefits is sent directly to the member.

Helping members save

We know every dollar counts. That's why we also include access to a curated CVS shopping site where members can save on CVS Health® brand products.

*We must have the member's email address for this to occur.

**When medical data is available. If no medical data exists, employees can submit claims online or via the app and upload any necessary supporting documentation.

For more details, call an Aetna® representative or email **AetnaVoluntary@Aetna.com**.

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**.

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.

Aetna is part of the CVS Health® family of companies

Policy forms issued in Oklahoma include: AL HPOL-VOL Acc 01, AL HCOC-VOL Acc 01.
Policy forms issued in Missouri include: AL HCOC-VOL Acc 01.

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