

# Preparing for the unexpected

## An Aetna Accident Plan can help

Accidents happen when you least expect them. But an Aetna Accident Plan can help you be more financially prepared. It pays you cash benefits when you or a covered family member are faced with a covered accidental injury on or off the job.

### Be ready for when real life happens

#### Jorge's\* Story

"My 10-year-old recently took a major tumble during his school soccer match and ended up breaking his leg."



"Between the ER visit, surgery, countless doctors' appointments, and P.T., the bills really added up. But my accident plan helped us make ends meet."



"It paid me cash to use toward my deductible and co-pays, bills – even my car payment. And, filing a claim on the app was a breeze!"



#### Your plan – your benefits

Here's what your plan would pay if you enrolled in the **Aetna Accident Plan** and experienced a situation like Jorge's.

Covered care	Benefit
Initial treatment - ER	\$200
X-ray	\$200
Broken leg ( <i>surgically repaired</i> )	\$4,000
Appliances ( <i>crutches</i> )	\$100
Follow-up care visit	\$100
Physical therapy ( <i>6 visits</i> )	\$300
Organized sports benefit ( <i>25% additional</i> )	\$1,225
<b>Total paid:</b>	<b>\$6,125</b>

#### Covered Aetna Accident Plan benefits

For as little as **\$22.31 per month for employee plus child(ren) coverage**, an Aetna Accident Plan helps you stay on top of your bills while you recover. Take a look at some of the benefits:

- Initial & follow-up care
- Hospital stay & surgical care
- Dislocations & fractures
- Burns
- Concussions
- Paralysis
- Organized sports benefit\*\*
- \$50 Health screening benefit



**Want to learn more?** Limits apply to the number of times a benefit is payable. Check out your benefit summary for a complete list of benefits, details, exclusions, and limitations that apply.

\*The above member story is for illustrative purposes and does not reflect events experienced by actual participants.

\*\*The plan pays a higher percentage of benefits if a member is injured while playing as a registered member of an organized sporting activity. Some benefits are excluded from the additional benefit percentage.

# Exclusions and Limitations

These plans have 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 plans may contain exceptions to this list based on state mandates or the plan design purchased. Benefits under the policy will not be payable for anything related to the following:

## Accident Plan Exclusions and Limitations

1. Certain competitive or recreational activities, including but not limited to: ballooning, bungee jumping, parachuting, skydiving;
2. Any semi-professional or professional competitive athletic contest, including officiating or coaching, for which you receive any payment;
3. Act of war, riot, war;
4. Operating, learning to operate or serving as a pilot or crew member of any aircraft, whether motorized or not;
5. Felony Crimes;
6. Bacterial infections that are not caused by a cut or wound from an accidental injury;
7. Care provided by immediate family members or any household member;
8. Elective or cosmetic surgery;
9. Nutritional supplements
10. 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;
11. Violating any cellular device use laws of the state in which the accident occurred, while operating a motor vehicle;
12. Accidental injury sustained while under the influence of any drug intoxicant, including those prescribed by a physician that are misused.

**THESE PLANS DO NOT COUNT AS MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT. THESE ARE A SUPPLEMENT TO HEALTH INSURANCE AND NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.**

These plans provide limited benefits. They pay 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. 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. This material is for information only. Insurance plans contain exclusions and limitations. Not all health services are covered, and coverage is subject to applicable laws and regulations, including economic and trade sanctions. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features, rates, eligibility and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna. Aetna does not provide care or guarantee access to health services. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. 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 [Aetna.com](https://www.aetna.com).

