

Financial help for unexpected injuries

Aetna Accident Plan

Planning for your next accident

While you don't know when an accident will happen, you can be prepared for it. An Aetna Accident Plan can help you manage unexpected costs.

It pays you cash to help you pay for health care costs and other expenses when you have a covered injury.

While medical plans typically cover a serious illness, they don't cover the additional expenses that come with it.

The Aetna Accident Plan can help you.

Cash benefits to help pay your bills

When you have a covered injury under your Aetna Accident Plan, send us your claim and we will mail you a check. You can use the money to pay for:

- Everyday expenses like mortgage payments, day care or bills
- Doctors' bills, coinsurance or to help cover your medical plan's deductible

It's up to you.

Why is accident coverage important?



It **pays you cash** to help pay for health care costs and other expenses when you have a covered injury.

It's convenient

Premiums are easy to pay through payroll deduction. Your benefits payment will be sent directly to you.

It's attainable

Your coverage is guaranteed. We don't ask you any questions about your health.

Consider the statistics:



About **two-thirds** of disabling injuries suffered by American workers aren't work related. That means they're **not covered by workers' compensation**.¹



2.6+ million children are seen in **emergency departments** for injuries related to sports and recreation each year.²

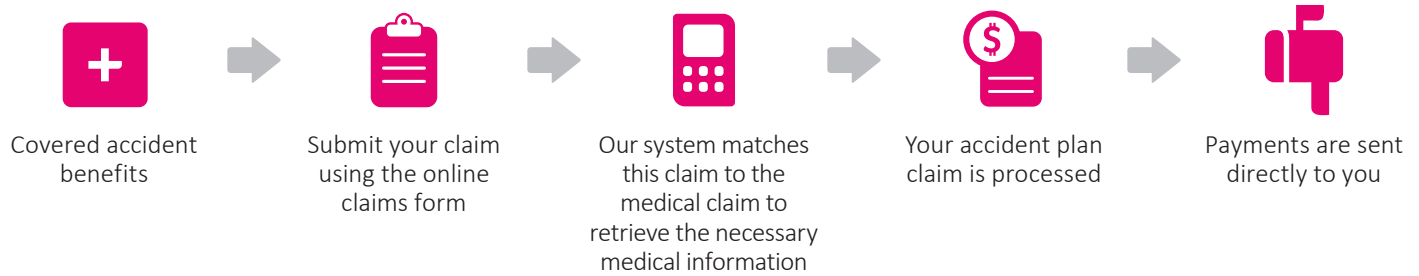
¹National Safety Council. Injury Facts®, 2016 Edition. Itasca, IL: NSC Press 2016.

²Sports and Recreation Safety Fact Sheet (2015). Safe Kids Worldwide; 2015: 1. Available at: https://www.safekids.org/sites/default/files/documents/skw_sports_fact_sheet_feb_2015.pdf. Accessed March 30, 2017.

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Aetna's simplified claims process

If you are an Aetna medical plan member, we can retrieve your medical information needed to process claims under your Accident Plan. **Here's how it works.**



Not an Aetna medical plan member?

Just upload your medical paperwork when submitting your claim.

Submitting claims is easy

1. Go to www.aetnavoluntaryforms.com.
2. Use the "Online claims process" link to fill out the form and submit your claim.

Your payment for covered services is on the way.

That's all there is to it!

*Claims can be completed online at www.aetnavoluntaryforms.com or printed and mailed to:
Aetna Voluntary Plans, PO Box 14079, Lexington, KY 40512-4079.*

Don't have internet access? You can request a paper claim form by calling us toll-free at **1-888-772-9682**.

This plan provides limited benefits. The benefit 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.

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

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. 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 www.aetna.com.

Policy forms issued in Idaho, Oklahoma and Missouri include: GR-96841, GR-96842.

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www.aetna.com

AETNA LIFE INSURANCE COMPANY

ACCIDENT-ONLY COVERAGE

THIS POLICY PROVIDES LIMITED BENEFITS

BENEFITS PROVIDED ARE SUPPLEMENTAL AND NOT INTENDED TO COVER ALL MEDICAL EXPENSES

OUTLINE OF COVERAGE

Policy form GR-96842/Certificate form GR-96841

Some notes on how we use words

- When we say “**you**” and “**your**”, **we** mean the **employee**.
- When we say “**us**”, “**we**”, and “**our**”, **we** mean **Aetna**.
- Some words appear in **bold** type. **We** define them in the *Glossary* section of **your** Certificate.

1. Read **Your** Policy Carefully—This outline of coverage provides a very brief description of the important features of the coverage. This is not the insurance contract and only the actual Policy provisions will control. The Policy itself sets forth in detail the rights and obligations of both **you** and **us**. It is, therefore, important that **you** READ **YOUR** POLICY CAREFULLY!
2. Accident-only coverage is designed to provide, to **insured persons**, coverage for certain losses resulting from a covered **accident** ONLY, except as covered by rider and subject to any limitations contained in the Policy. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.
3. **You** may contact the Idaho Department of Insurance at any time:
Consumer Affairs
700 W State Street, 3rd Floor
PO Box 83720
Boise ID 83720-0043
1-800-721-3272 or 208-334-4250 or www.DOI.Idaho.gov

Certificate Benefits: If an **insured person** has an **accidental injury**, **we** will pay the applicable benefits shown on the Schedule of Benefits for the below listed benefits subject to the following:

- The benefit maximums, if any, shown on the Schedule of Benefits;
- A charge must be incurred for the **care** of an **insured person** due to an **accidental injury**;
- The service or supply must be rendered or received due to an **accidental injury** and is not due to or in connection with an **occupational injury**;
- The **accidental injury** must occur while coverage for the **insured person** is in force;
- The service or supply must be rendered or received while coverage for the **insured person** is in force.

Accidental Death Benefit

We will pay the applicable Accidental Death Benefit shown on the Schedule of Benefits if an **insured person** sustains an **accidental injury** which causes the **insured person's** death within 90 days after an **accident**.

Accidental Death Common Carrier Benefit

We will pay the applicable Accidental Death Common Carrier Benefit shown on the Schedule of Benefits if an **insured person** sustains an **accidental injury** while the **insured person** is a fare paying passenger on a **common carrier** and the **accidental injury** causes the **insured person's** death within 90 days after an **accident**.

Accidental Dismemberment Benefit

We will pay the applicable Accidental Dismemberment Benefit shown on the Schedule of Benefits if an **insured person** sustains one of the loss classifications shown on the Schedule of Benefits due to an **accidental injury**.

The loss must occur within 90 days after an **accidental injury**. For the purpose of this benefit:

- "Loss of hand" means the hand is cut off through or above the wrist joint.
- "Loss of foot" means the foot is cut off through or above the ankle joint.
- "Loss of sight" means total and irrecoverable loss of sight.

Accident Follow-up Benefit

We will pay the Accident Follow-up Benefit shown on the Schedule of Benefits if an **insured person** receives follow-up treatment in a **physician's office**, **urgent care center** or **emergency room** for an **accidental injury** within one year of the **accident**.

Ground Ambulance Benefit

We will pay the Ground Ambulance Benefit shown on the Schedule of Benefits if a licensed professional ambulance company transports any **insured person** by ground to or from a **hospital** or between medical facilities where treatment is received as the result of an **accidental injury**. The ground ambulance transportation must take place within 24 hours after **accidental injury**.

Air Ambulance Benefit

We will pay the Air Ambulance Benefit shown on the Schedule of Benefits if a licensed professional air ambulance company transports any **insured person** by air to or from a **hospital** or between medical facilities where treatment is received as the result of an **accidental injury**. The air ambulance transportation must take place within 48 hours after the **accidental injury**.

Appliances Benefit

We will pay the Appliances Benefit shown on the Schedule of Benefits if a **physician** prescribes the use of an **appliance** as an aid in personal locomotion or mobility as a result of an **accidental injury**. The use of an **appliance** must begin within 90 days after of the **accidental injury**.

Blood/Plasma/Platelets Benefit

We will pay the Blood/Plasma/Platelets Benefit shown on the Schedule of Benefits if an **insured person** receives the transfusion of blood, plasma and/or platelets due to an **accidental injury**.

Burn Benefit

We will pay the applicable Burn Benefit shown on the Schedule of Benefits if an **insured person** receives a **second degree burn** or **third degree burn** as a result of an **accidental injury**. Treatment must be received by a **physician** within 72 hours after the **accidental injury**. The Burn Benefit is payable for one of the burn classification amounts shown on the Schedule of Benefits per **accident**. If the **insured person** sustains more than one burn classification, the benefit payable is the greater amount.

Burn Skin Graft Benefit

We will pay the Burn Skin Graft Benefit shown on the Schedule of Benefits if an **insured person** receives a skin graft for a burn as a result of an **accidental injury**. Treatment must be received by a **physician** within 72 hours after the **accidental injury**.

Chiropractic Treatment Benefit

We will pay the Chiropractic Treatment Benefit shown on the Schedule of Benefits if an **insured person** suffers a structural imbalance due to an **accidental injury** and receives **chiropractic care services** by a chiropractor in a chiropractor's office. Treatment must begin within 90 days after the **accidental injury** and must be completed within 180-365 days after the **accidental injury**.

Coma Benefit

We will pay the Coma Benefit shown on the Schedule of Benefits if an **insured person** is in a **coma** as a result of an **accidental injury**. Benefits will not be paid for a medically induced **coma**.

Concussion Benefit

We will pay the Concussion Benefit shown on the Schedule of Benefits if an **insured person** sustains a concussion as the result of an **accidental injury**. A **physician** must **diagnose** the concussion within 72 hours after the **accidental injury**.

Dental Treatment Benefit

We will pay the applicable Dental Treatment Benefit shown on the Schedule of Benefits if an **insured person** sustains a broken tooth as the result of an **accidental injury** and the tooth is repaired by a dental crown and/or dental extraction. The dental services must begin within 30-60 90 days after the **accidental injury**.

Dislocation Benefit

We will pay the applicable Dislocation Benefit shown in the Schedule of Benefits if an **insured person** sustains a **dislocation** as the result of an **accidental injury**. A **physician** must **diagnose** the **dislocation** within 90 days after the **accidental injury** and correct it by **open reduction** or **closed reduction**.

Eye Injury Benefit

We will pay the Eye Injury Benefit shown on the Schedule of Benefits if an **insured person** sustains an **accidental injury** to the eye. The eye injury must require surgery or the removal of a foreign object by a **physician** within 90 days after the **accidental injury**. An examination with anesthesia will not be considered surgery.

Fracture Benefit

We will pay the applicable Fracture Benefit shown in the Schedule of Benefits if an **insured person** sustains a **fracture** as the result of an **accidental injury**. A **physician** must **diagnose** the **fracture** within 90 days after the **accidental injury** and correct it by **open reduction** or **closed reduction**.

Hospital Stay - Admission Benefit

Hospital Admission:

We will pay the Hospital Admission Benefit shown on the Schedule of Benefits if an **insured person** has a **stay** in a **hospital** due to an **accidental injury**. The **stay** must begin within 180 days after an **accidental injury**.

Intensive Care Unit (ICU) Admission:

We will pay the ICU Admission Benefit shown in the Schedule of Benefits if an **insured person** is admitted directly to **ICU** due to an **accidental injury**. The **stay** must begin within 30 days after an **accidental injury**. **We** will only pay either the Hospital Admission Benefit or the ICU Admission Benefit once per **accidental injury**. If admitted directly:

- Into the **hospital**, then the Hospital Admission Benefit is payable.
- Into the **ICU**, then the ICU Admission Benefit is payable.

Hospital Stay - Daily Benefit

Hospital Daily:

We will pay the Hospital Daily Benefit shown on the Schedule of Benefits if an **insured person** has a **stay** in a **hospital** due to **accidental injury**. The **stay** must begin within 180 days after an **accidental injury**.

Intensive Care Unit (ICU) Daily:

We will pay the ICU Daily Benefit shown in the Schedule of Benefits if an **insured person** has a **stay** in an **ICU** due to an **accidental injury**. The **stay** must begin within 30 days after the **accidental injury**.

Rehabilitation Unit Daily:

We will pay the Rehabilitation Unit Daily Benefit shown in the Schedule of Benefits if an **insured person** is transferred to a **rehabilitation unit** immediately after a **stay** in a **hospital** due to an **accidental injury**.

Initial Treatment Benefit – Emergency Room

We will pay the Initial Treatment Benefit – Emergency Room shown on the Schedule of Benefits if an **insured person** requires initial examination and treatment in an **emergency room** as the result of an **accidental injury**. Such initial examination and treatment must be received within 72 hours after the **accidental injury**.

Initial Treatment Benefit - Physician's Office or Urgent Care Center

We will pay the Initial Treatment Benefit - Physician's Office or Urgent Care Center on the Schedule of Benefits if an **insured person** requires initial examination and treatment in a **physician's** office or **urgent care center** as the result of an **accidental injury**. Such initial examination and treatment must be received within 72 hours after the **accidental injury**.

Laceration Benefit

We will pay the applicable Laceration Benefit shown on the Schedule of Benefits if an **insured person** receives a **laceration** as the result of an **accidental injury**. The **laceration** must be repaired by a **physician** within 72 hours after the **accidental injury**.

Lodging

We will pay the Lodging Benefit shown on the Schedule of Benefits for one motel/hotel room for a companion to accompany an **insured person** who has a **hospital stay** as the result of an **accidental injury**. This benefit is payable only for motel/hotel stays during the period of time the **insured person** has a **hospital stay**. In order for this benefit to be payable, the **hospital** must be more than 50 miles from the residence of the **insured person**. **We** will measure the mileage for the most direct route from the **insured person's** residence to the motel/hotel.

Medical Imaging Benefit

We will pay the Medical Imaging Benefit shown on the Schedule of Benefits if an **insured person** receives a medical imaging test due to an **accidental injury**. Medical imaging tests include only the following:

- Positron Emission Tomography (PET)
- Computed Tomography Scan (CT)
- Computed Axial Tomography (CAT)
- Magnetic Resonance (MR) or Magnetic Resonance Imaging (MRI)
- Electroencephalogram (EEG)

The test must be ordered by a **physician** and performed in a medical facility on an inpatient or outpatient basis within 180 days after the **accidental injury**.

Observation Unit Benefit

We will pay the Observation Unit Benefit shown on the Schedule of Benefits if an **insured person** requires services in an **observation unit** as the result of an **accidental injury**. Observation services must begin within 72 hours after the **accidental injury**.

Pain Management (Epidural Anesthesia) Benefit

We will pay the Pain Management Benefit shown on the Schedule of Benefits if an **insured person** receives **epidural anesthesia** as the result of an **accidental injury**. The **epidural anesthesia** must be administered within 60 days after the **accidental injury**.

Paralysis Benefit (Quadriplegia/Paraplegia)

We will pay the applicable Paralysis Benefit shown on the Schedule of Benefits if an **insured person** sustains **paralysis** as a result of an **accidental injury**. A **physician** must:

- **Diagnose paralysis** within 60 days after the **accidental injury**; and
- Confirm the **paralysis** continued for a period of 90 consecutive days.

Prosthetic Device/Artificial Limb Benefit

We will pay the Prosthetic Device/Artificial Limb Benefit shown on the Schedule of Benefits if an **insured person** receives one or more prosthetic device(s)/artificial limb(s) when the **insured person** loses a hand, foot or one eye as the result of an **accidental injury**. The prosthetic device(s)/artificial limb(s) must be received within one year of the **accidental injury**.

Ruptured Disc Benefit

We will pay the Ruptured Disc Benefit shown on the Schedule of Benefits if an **insured person** sustains a ruptured disc in the spine as the result of an **accidental injury**. A **physician** must:

- Treat the ruptured disc within 60 days after the **accidental injury**; and
- Repair it through surgery within one year after the **accidental injury**.

Surgery Benefit (with repair)

Cranial, Open Abdominal & Thoracic:

We will pay the Surgery Benefit for Cranial, Open Abdominal & Thoracic shown on the Schedule of Benefits if an **insured person** undergoes cranial, open abdominal or thoracic surgery, and repair is done, within 72 hours of the **accidental injury**.

Hernia:

We will pay the Surgery Benefit for Hernia shown on the Schedule of Benefits if an **insured person** undergoes hernia surgery as the result of an **accidental injury**. A physician must:

- **Diagnose** the hernia within 30 days after the **accidental injury**; and
- Perform surgery within 60 days after the **accidental injury**.

Surgery Benefit (with no repair)

We will pay the Surgery Benefit (with no repair) shown on the Schedule of Benefits if an **insured person** undergoes exploratory or arthroscopic surgery, and no repair is done, within 60 days of the **accidental injury**.

Tendon/Ligament/Rotator Cuff Benefit

We will pay the applicable Tendon/Ligament/Rotator Cuff Benefit shown on the Schedule of Benefits if an **insured person** sustains a torn, ruptured or severed tendon, ligament or rotator cuff as the result of an **accidental injury**. **We** will pay the Surgery for Single Repair Benefit or the Surgery for Multiple Repairs Benefit if a **physician**:

- Treats the tear, rupture or sever within 60 days after the **accidental injury**; and
- Repairs it through surgery within 180 days after the **accidental injury**.

Therapy Services Benefit – Speech Therapy, Occupational Therapy and Physical Therapy

We will pay the Therapy Services Benefit shown on the Schedule of Benefits if an **insured person** receives **speech therapy, occupational therapy** or **physical therapy** as the result of an **accidental injury**. The therapy must be:

- prescribed by a **physician**;
- rendered by an **speech therapist, occupational therapist** or **physical therapist**; and
- performed in an office or in a **hospital** on an inpatient or outpatient basis.

The therapy must begin within 90 days after the **accidental injury** and must be completed within one year after the **accidental injury**.

Torn Knee Cartilage Benefit

We will pay the Torn Knee Cartilage Benefit shown on the Schedule of Benefits if an **insured person** sustains a torn knee cartilage (meniscus) as the result of an **accidental injury**. A **physician** must:

- Treat the torn knee cartilage within 60 days after the **accidental injury**; and
- Repair it through surgery within 180 days after the **accidental injury**.

Transportation Benefit

We will pay the Transportation Benefit shown in the Schedule of Benefits for an **insured person** who must travel from his or her residence more than 50 miles one way on **physician's** advice for treatment as the result of an **accidental injury**. The Transportation Benefit will be paid for:

- A **hospital stay**;
- Outpatient surgery; or
- A **physician's** office visit.

We will pay this benefit when the injured **insured person** travels to and from the **insured person's** destination via:

- Commercial travel (plane, train or bus); or
- Non-commercial travel (use of a personal car).

We will measure the mileage for the most direct route from the **insured person's** residence to the facility where treatment is received. This benefit is not payable if the **insured person** is transported by taxi, ground ambulance or air ambulance.

X-ray Benefit

We will pay the X-Ray Benefit shown on the Schedule of Benefits if an **insured person** receives an X-ray due to an **accidental injury**. The X-ray(s) must be prescribed by a **physician** and performed by a licensed facility within 30 days after the **accidental injury**.

Hospital Stay Benefits

We will pay the Hospital Stay - Admission Benefit and the Hospital Stay - Daily Benefit shown on the Rider Schedule if an **insured person** has a **stay** due to a **sickness**.

Observation Unit Benefit

We will pay the Observation Unit Benefit shown on the Rider Schedule if an **insured person** requires services in an **observation unit** as the result of a **sickness**.

Certificate Exclusions: Benefits under the Policy will not be payable for any loss or **accidental injury** caused in whole or in part by or resulting in whole or part from the following:

- Suicide or attempt at suicide, intentionally self-inflicted injury, or any attempt at self-inflicted injury, except when resulting from a **diagnosed** disorder in the most current version of the Diagnostic and Statistical Manual (DSM);
- Any act of war, whether declared or not, or voluntary participation in a riot, rebellion or civil insurrection;
- Operating, learning to operate or serving as a crewmember of an aircraft, whether motorized or not;
- Participating in any professional competitive athletic contest, including officiating or coaching, for which the **insured person** receives any compensation or remuneration;
- Services ordered or performed by a **physician**, or supplies purchased from a provider, who is an **insured person**, the **insured person's immediate family member**, or someone who resides with or is employed by or who employs an **insured person**;
- Elective or cosmetic surgery, except for **congenital anomalies of insured dependent** children;
- Bacterial infection that was not caused by a cut or wound from an **accidental injury**;
- **Occupational injuries.**

Congenital anomalies of insured dependent children are not excluded.

4. **Additional Information:**

- **Renewability** - The policy is optionally renewable.
- **Premium Changes** - The premium rates may be changed by **us**. If the rates are changed, **we** will give at least 31 days advance written notice
- **Portability** - If **your** employment ceases and as a result **your** coverage under the Policy terminates, **we** will provide portability coverage. Such coverage will be available to **you** and any of **your insured dependents**.

You must complete the Portability Coverage Election Form and return it to **us** along with payment the first premium for the portability coverage not later than 30 calendar days after **your** coverage under the Policy terminates. Portability coverage will be effective on the day after benefits under the Policy terminates.

The benefits, terms and conditions of portability coverage will be the same as those provided under the Policy on the date **your** coverage terminated. Any changes made to the Policy after **you** are covered under the Portability Provision will not apply to **you** unless required by law.

The initial premium rates will be based on the premium rates in effect at the time **you** apply for portability coverage. **You** must also pay any portion of the premium previously paid by **your employer** for the coverage.

A grace period of 31 days after the premium due date will be allowed for the payment of each premium. We will not pay benefits under the Certificate in the absence of payment of current premium, subject to this grace period.

Portability coverage will end on the earliest of the following dates:

- The date the Policy terminates;
- The date of the **insured person's** death;
- The end of the portability grace period following the date the **insured person** fails to pay the required premium contribution;
- The end of the month on or following the date **you** are again covered under the Policy;
- The date coverage under this Portability Provision is cancelled or terminated by **us** for any reason upon 31 days advanced notice;
- The date **your** class of coverage is terminated;
- With respect to any **insured dependents**:
 - The date **your** coverage terminates;
 - The date **you** and **your insured spouse/civil union partner/domestic partner** divorce, end **your civil union** or domestic partnership;
 - The date **your insured dependent** ceases to be an eligible dependent under the Policy.

An **insured child** whose portability coverage terminates when he or she reaches the age limit may apply for portability coverage in his or her own name, or he or she is otherwise eligible.

Once portability coverage is cancelled or terminated, it cannot be reinstated.

BENEFIT SUMMARY

Aetna Off Job Accident Plan

THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the free Guide to Health Insurance for People with Medicare available from the company or at www.medicare.gov.

Insurance plans are underwritten by Aetna Life Insurance Company.

The benefits in the table below will be paid when you receive covered treatment for a covered Accident. Unless otherwise indicated, all benefits and limitations are per covered person.

Note: One (1) benefit per Accident unless otherwise stated.

Initial Care

Ground Ambulance

If transportation is required to or from a hospital within 72 hours after an accidental injury.

\$300

Air Ambulance

If air transportation is required to or from a hospital within 72 hours after an accidental injury.

\$1,500

Initial Treatment - Emergency Room

If initial examination and treatment in an emergency room is received within 72 hours after an accidental injury.

\$200
(3 visits per plan year)

Initial Treatment - Physician's Office or Urgent Care

If initial examination and treatment is received within 72 hours after an accidental injury.

\$100
(3 visits per plan year)

X-ray

If ordered by a physician and performed by a licensed facility within 30 days after an accidental injury.

\$50

Medical Imaging (MRI, CT Scan, EEG, etc)

If ordered by a physician and performed by a licensed facility within 180 days after an accidental injury.

\$150

Follow-up Care

Accident Follow-up <i>If follow up treatment is received in a physician's office, urgent care center or emergency room for an accidental injury within one year of the accident.</i>	\$50 (2 visits per Accident / 6 visits per plan year)
Appliances <i>If appliance is prescribed by a physician within 90 days after an accidental injury.</i>	\$50
Prosthetic Device/Artificial Limb (One/ Multiple) <i>If one or more prosthetic devices/artificial limbs is received within one year after an accidental injury.</i>	\$500 / \$1,000
Pain Management (Epidural Anesthesia) <i>If epidural anesthesia is received within 60 days after an accidental injury.</i>	\$50
Therapy Services <i>If therapy is received within 90 days after an accidental injury.</i>	\$30 (10 per accident)
Chiropractic Treatment <i>If chiropractic treatment is received within 90 days after an accidental injury.</i>	\$15 (10 visits per Accident / 30 Chiropractic visits per plan year)

Hospital Care

Inpatient Hospital Stay Admission - initial day <i>If you're admitted to the hospital as a result of an injury and stay for at least 24 hours within 180 days after an accidental injury. We will not pay this benefit if you're admitted into an observation unit, treated in a emergency room or outpatient surgery.</i>	\$1,000
Inpatient Intensive Care Unit (ICU) Admission - initial day <i>If you are admitted directly into the ICU within 30 days after an accidental injury.</i>	\$2,000
Inpatient Hospital Daily <i>If you have a stay in the hospital within 180 days after an accidental injury.</i>	\$200 (maximum 365 days per stay)
Inpatient Intensive Care Unit (ICU) Daily <i>If you are admitted into the ICU within 30 days after an accidental injury.</i>	\$400 (maximum 365 days per stay)
Inpatient Rehabilitation Unit Daily <i>If you are immediately transferred to a rehabilitation unit after a stay in the hospital due to an accidental injury.</i>	\$50 (maximum 30 days per stay)
Observation Unit <i>If services are performed in an observation unit within 72 hours after an accidental injury.</i>	\$100

Surgical Care

Blood/Plasma/Platelets

If you receive the transfusion of blood, plasma and/or platelets within 90 days after an accidental injury. \$300

Eye Injury

If you sustain an eye injury requiring surgery or the removal of foreign object by a physician within 90 days after an accidental injury. \$200

Ruptured Disc

If you sustain a ruptured disc in the spine, are treated by a physician within 60 days after an accidental injury and have it repaired through surgery within a year of the accidental injury. \$500

Tendon/Ligament/Rotator Cuff (Single/Multiple)

If you sustain a torn, ruptured or severed tendon, ligament or rotator cuff, are treated by a physician within 60 days after an accidental injury and have it repaired through surgery within 180 day of the accidental injury. \$500 / \$1,000

Torn Knee Cartilage

If you sustain a torn knee cartilage, are treated by a physician within 60 days after an accidental injury and have it repaired through surgery within 180 day of the accidental injury. \$500

Surgery (with repair)

Cranial, Open Abdominal & Thoracic

If you undergo surgery and repair within 72 hours of the accidental injury. \$500

Hernia

If you are diagnosed by a physician within 30 days after an accidental injury and have it repaired through surgery within 60 day of the accidental injury. \$100

Surgery (with no repair) – Exploratory or Arthroscopic

If you undergo exploratory or arthroscopic surgery (no repair is done) within 60 days after an accidental injury. \$100

Transportation/Lodging Assistance

Lodging

We will pay the amount shown for one motel/hotel room for a companion to accompany the covered person while they are confined to a hospital if the hospital is 50 miles or greater from the residence. \$100
(30 lodging days)

Transportation

We will pay the amount shown to you if you must travel 50 miles or more (one way) from your residence to receive your prescribed treatment. \$200
(1 transportation round trip)

Accidental Death & Dismemberment and Paralysis Benefits

Accidental Death / Accidental Death Common Carrier

If you sustain an accidental injury causing death within 90 days after an accident.

Employee	\$50,000 / \$100,000
Insured Spouse	\$25,000 / \$50,000
Insured Children	\$25,000 / \$50,000

Accidental Dismemberment

If you sustain a loss of one or more of the following within 90 days after an accidental injury:

One Hand, Foot or Eye	\$2,500
One Hand and One Foot, One Hand and Eye, One Foot and Eye	\$5,000
Both Hands, Both Feet or Both Eyes	\$5,000

Paralysis (Paraplegia/Quadriplegia)

If you sustain paralysis and are diagnosed by a physician within 60 days after an accidental injury and they confirm paralysis continued for 90 consecutive days.

\$2,500 / \$5,000

Fractures and Dislocations		
	Open Reductions	Closed Reductions
<i>If you sustain a fracture or dislocation diagnosed within 90 days after an accidental injury and it is corrected by open (surgical repair) or closed reduction (non-surgical repair).</i>		
Hip	\$6,000	\$4,000
Knee (except Patella)	\$3,000	\$2,000
Ankle - Bone or Bones of the Foot (other than Toes)	\$1,500	\$1,000
Collarbone (Sternoclavicular)	\$1,200	\$800
Lower Jaw	\$1,200	\$800
Shoulder (Glenohumeral)	\$1,200	\$800
Elbow	\$1,200	\$800
Wrist	\$1,200	\$800
Bone or Bones of the Hand (other than Fingers)	\$1,200	\$800
Collarbone (Acromioclavicular and separation)	\$300	\$200
One Toe or One Finger	\$300	\$200
Fractures - Closed Reduction*		
Skull (except Bones of the Face or Nose), Depressed	\$6,187.50	\$4,125
Skull (except Bones of the Face or Nose), Non-Depressed	\$6,187.50	\$4,125
Hip, Thigh (Femur)	\$2,587.50	\$1,725
Vertebrae, Body of (excluding Vertebral Processes)	\$1,687.50	\$1,125
Pelvis (inc. Ilium, Ischium, Pubis, Acetabulum except Coccyx)	\$1,687.50	\$1,125
Leg (Tibia and/or Fibia Malleolus)	\$1,687.50	\$1,125
Bones of the Face or Nose (except Mandible or Maxilla)	\$900	\$600
Upper Jaw, Maxilla (except Alveolar Process)	\$900	\$600
Upper Arm between Elbow and Shoulder (Humerus)	\$900	\$600
Lower Jaw, Mandible (except Alveolar Process)	\$900	\$600
Collarbone (Clavicle, Sternum)	\$900	\$600
Shoulder Blade (Scapula)	\$900	\$600
Vertebral Process	\$900	\$600
Forearm (Radius and/or Ulna)	\$675	\$450
Kneecap (Patella)	\$675	\$450
Hand / Foot (except Fingers, Toes)	\$675	\$450
Ankle / Wrist	\$675	\$450
Wrist	\$675	\$450
Rib	\$337.50	\$225
Coccyx	\$337.50	\$225
Finger, Toe	\$337.50	\$225

Other Accidental Injuries

Burn

If you receive a second degree burn or third degree burn and it is treated by a physician within 72 hours after an accidental injury. This does not include burns resulting from exposure to the sun.

2 nd Degree (greater than 5% of total body surface)	\$500
3 rd Degree (less than 5% of total body surface)	\$750
3 rd Degree (between 5% and 10% of total body surface)	\$3,000
3 rd Degree (greater than 10% of total body surface)	\$9,000

Burn Skin Graft

If you are treated by a physician within 72 hours after an accidental injury and receive a skin graft for a burn.

50% of Burn Benefit

Coma

A you sustain a non-medically induced coma as a result accidental injury.

\$5,000

Concussion

If you sustain a concussion within 72 hours after an accidental injury.

\$100

Dental Treatment – Extractions / Crown

If you sustain a broken tooth which is repaired by a dental crown and/or dental extraction within 60 days after an accidental injury.

\$50 / \$150

Laceration

If a laceration occurs within 72 hours after an accidental injury. In the event of multiple lacerations, we will pay the greater amount.

Without Stitches	\$25
With Stitches (less than 7.5cm)	\$75
With Stitches (between 7.6cm and 20cm)	\$300
With Stitches (greater than 20cm)	\$600

Accident Plans: Exclusions and Limitations

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.

We will not pay any benefits for any loss caused in whole or in part by or resulting in whole or part from the following:

1. Suicide or attempt at suicide, intentionally self-inflicted injury, or any attempt at self-inflicted injury, 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, 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;
5. Operating, learning to operate or serving as a crewmember of an aircraft, whether motorized or not;
6. Engaging in hang gliding, bungee jumping, parachuting, sail gliding, parasailing, mountaineering using ropes and/or other equipment, or motor-driven vehicle racing;
7. Participating in any semi-professional or professional competitive athletic contest, including officiating or coaching, for which the insured person receives any compensation or remuneration;
8. Services ordered or performed by a physician, or supplies purchased from a provider, who is an insured person, the insured person's immediate family member, or someone who resides with or is employed by or who employs an insured person;
9. Any form of intentional asphyxiation;
10. Elective or cosmetic surgery;
11. Bacterial infection that was not caused by a cut or wound from an accidental injury;
12. Occupational injuries.

We will not pay any benefits for a service or supply rendered or received that are not specifically covered or not related to an accidental injury.

No benefit is paid for or in connection with the following stays or visits or services:

- Those received outside the United States; and its territories;
- Those for education, special education or job training, whether or not given in a facility that also provides medical or psychiatric treatment.

Portability

Your plan includes a Portability option which allows you to keep your existing coverage by making direct payments to the carrier. You may exercise this option, if your employment ceases for any reason. Refer to your Certificate for additional Portability provisions.

Questions and Answers about the Accident Plans

Do I have to answer any questions about my health to enroll?

No, you do not have to answer any questions about your health to enroll.

Do I have to be Actively at Work to enroll in coverage?

Yes, you must be actively at work in order to enroll and for coverage to take effect. You are actively at work if you are working, or are available to work, and meet the criteria set by your employer to be eligible to enroll.

Can I have more than one Accident Plan?

No, you are not allowed to have more than one Aetna Accident Plan.

To whom are benefits paid?

Benefits are paid to you, the member.

How does the Therapy Services benefit work if I receive multiple therapies in one day?

Only one Therapy Services benefit will be paid per day, no matter how many different Therapy Services you receive.

Is my Aetna Accident policy compatible with a Health Savings Account (HSA)?

Yes, Aetna Accident policies are compatible with Health Savings Accounts.

How do I submit a claim?

Claims can be completed online www.aetna.com/voluntary/employees/materials-forms.html or submitted by mail to: Aetna Voluntary Plans, PO Box 14079, Lexington, KY 40512-4079.

What if I don't understand something I've read here, or have more questions?

*Please call us. We want you to understand these benefits before you decide to enroll. You may reach one of our Customer Service representatives Monday through Friday, 8 a.m. to 6 p.m., by calling **1-888-772-9682**. We're here to answer questions before and after you enroll.*

What should I do in case of an emergency?

In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.

What happens if I lose my employment, can I take the Accident Plan with me?

Should you lose your job, you are able to continue coverage under the Portability provision. You will need to pay premiums directly to Aetna.

Important information about your benefits

THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS 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.

Supplemental health plans provide limited benefits. The benefit 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.

IN ORDER FOR BENEFITS TO BE PAYABLE, THE ACCIDENT MUST OCCUR WHILE COVERAGE FOR THE INSURED PERSON IS IN FORCE.

This plan does not count as Minimum Essential Coverage under the Affordable Care Act.

Complaints and appeals

Please tell us if you are not satisfied with a response you received from us or with how we do business. Call Member Services to file a verbal complaint or to ask for the address to mail a written complaint. You can also e-mail Member Services through the secure member website. If you're not satisfied after talking to a Member Services representative, you can ask us to send your issue to the appropriate department. If you don't agree with a denied claim, you can file an appeal. To file an appeal, follow the directions in the letter or explanation of benefits statement that explains that your claim was denied. The letter also tells you what we need from you and how soon we will respond.

We protect your privacy

We consider personal information to be private. Our policies protect your personal information from unlawful use. By "personal information," we mean information that can identify you as a person, as well as your financial and health information. Personal information does not include what is available to the public. For example, anyone can access information about what the plan covers. It also does not include reports that do not identify you.

When necessary for your care or treatment, the operation of our health plans or other related activities, we use personal information within our company, share it with our affiliates and may disclose it to: your doctors, dentists, pharmacies, hospitals and other caregivers, other insurers, vendors, government departments and third-party administrators (TPAs).

We obtain information from many different sources —particularly you, your employer or benefits plan sponsor if applicable, other insurers, health maintenance organizations or TPAs, and health care providers. These parties are required to keep your information private as required by law. Some of the ways in which we may use your information include: Paying claims, making decisions about what the plan covers, coordination of payments with other insurers, quality assessment, activities to improve our plans and audits. We consider these activities key for the operation of our plans. When allowed by law, we use and disclose your personal information in the ways explained above without your permission. Our privacy notice includes a complete explanation of the ways we use and disclose your information. It also explains when we need your permission to use or disclose your information.

We are required to give you access to your information. If you think there is something wrong or missing in your personal information, you can ask that it be changed. We must complete your request within a reasonable amount of time. If we don't agree with the change, you can file an appeal.

If you'd like a copy of our privacy notice, call **1-888-772-9682** or visit us at **www.aetna.com**.

If you require language assistance, please call Member Services at 1-888-772-9682 and an Aetna representative will connect you with an interpreter. If you're deaf or hard of hearing, use your TTY and dial 711 for the Telecommunications Relay Service. Once connected, please enter or provide the Aetna telephone number you're calling.

Si usted necesita asistencia lingüística, llame a Servicios al Miembro al 1-888-772-9682, y un representante de Aetna le conectará con un intérprete. Si usted es sordo o tiene problemas de audición, use su TTY y marque 711 para el Servicio de Retransmisión de Telecomunicaciones (TRS). Una vez conectado, por favor entrar o proporcionar el número de teléfono de Aetna que está llamando.

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

Plans are underwritten by Aetna Life Insurance Company (Aetna). This material is for information only and is not an offer or invitation to contract. Each insurer has sole financial responsibility for its own products. Providers are independent contractors and are not agents of Aetna. Aetna does not provide care or guarantee access to health services. Insurance plans contain exclusions and limitations. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Policies may not be available in all states, and rates and benefits may vary by location. 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 **www.aetna.com**.

Financial Sanctions Exclusions Clause

If coverage provided by this policy violates or will violate any US 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 **http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx**.

Policy forms issued in Oklahoma and Idaho include: GR-96841 and GR-96842.



Non-Discrimination Notice

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance. If you need a qualified interpreter, written information in other formats, translation or other services, call 1-888-772-9682.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator, P.O. Box 14462, Lexington, KY 40512
1-800-648-7817, TTY: 711, Fax: 859-425-3379, CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Availability of Language Assistance Services

TTY: 711

For language assistance in your language call 1-888-772-9682 at no cost. (English)

Para obtener asistencia lingüística en su idioma, llame sin cargo al 1-888-772-9682. (Spanish)

欲取得以您的語言提供的語言協助，請撥打1-888-772-9682，無需付費。(Chinese)

Pour une assistance linguistique dans votre langue, appeler le 1-888-772-9682 sans frais. (French)

Para sa tulong sa inyong wika, tumawag sa 1-888-772-9682 nang walang bayad. (Tagalog)

Hilfe oder Informationen in deutscher Sprache erhalten Sie kostenlos unter der Nummer 1-888-772-9682. (German)

للمساعدة اللغوية بلغتك الرجاء الاتصال على الرقم المجاني 1-888-772-9682. (Arabic)

Pou jwenn asistans nan lang pa w, rele nimewo 1-888-772-9682 gratis. (French Creole)

Per ricevere assistenza nella sua lingua, può chiamare gratuitamente il numero 1-888-772-9682. (Italian)

日本語で援助をご希望の方は 1-888-772-9682 (フリーダイヤル) までお電話ください。 (Japanese)

본인의 언어로 통역 서비스를 받고 싶으시면 비용 부담 없이 1-888-772-9682번으로 전화해 주십시오. (Korean)

برای راهنمایی به زبان شما با شماره 1-888-772-9682 بدون هیچ هزینه ای تماس بگیرید. (Persian)

Aby uzyskać pomoc w swoim języku, zadzwoń bezpłatnie pod numer 1-888-772-9682. (Polish)

Para obter assistência no seu idioma, ligue gratuitamente para o 1-888-772-9682. (Portuguese)

Чтобы получить помощь с переводом на ваш язык, позвоните по бесплатному номеру 1-888-772-9682. (Russian)

Để được hỗ trợ ngôn ngữ bằng ngôn ngữ của bạn, hãy gọi miễn phí đến số 1-888-772-9682. (Vietnamese)
