

# AutoNation Cancer Insurance Questions and Answers

- **Q: What is the AutoNation Cancer Insurance Plan?**

**A:** This plan pays a benefit when you, your spouse or your covered children (up to age 26) receive a covered cancer diagnosis. The plan pays a lump-sum payment of up to \$5,000 for an initial diagnosis. You eligible depends receive a lump sum of 50% of your available benefits (up to \$2,500 for your spouse and/or eligible children for an initial diagnosis.) For a qualifying recurrence of cancer, you and your eligible dependents may receive another lump-sum benefit if the diagnoses are at least 180 treatment-free days after the initial diagnosis. See your benefit summary for complete details of coverage, including exclusions and limitations that apply.

- **Q: Are my dependents covered?**

**A:** Yes, the Cancer Insurance Plan provides coverage for you, your spouse and eligible dependents up to age 26. If you are filing a claim for your spouse or children, you will be required to submit dependent documentation at the time of claim, such as a marriage license (for your spouse) or birth certificate (for your dependent children).

- **Q: What does Face Amount mean?**

**A:** Face Amount means the maximum fixed dollar amount you could receive for each Cancer benefit. The Face Amount for your spouse and each of your dependents is 50% of the Employee's Face Amount. Skin Cancer pays a fixed amount once per lifetime per member.

- **Q: To whom are benefits paid?**

**A:** If you or a covered Family Member has an approved Claim, the Benefit is always paid to you, the Member.

- **Q: Is my Aetna Cancer policy compatible with a Health Savings Account (HSA)?**

**A:** Yes, Aetna Cancer policies are compatible with any Flexible Spending Plan (FSA) or Health Savings Accounts (HSA). The money in an FSA or HSA can only be spent on out-of-pocket medical expenses. Any benefits you receive from the Cancer Insurance Plan do not coordinate with and are not reduced by your HSA money or health insurance benefits and you can use your Cancer Insurance Plan benefits in any way you want or need.

- **Q: Do I have to be enrolled in the AutoNation health insurance plan or any Aetna medical plan to participate in the Cancer Insurance Plan?**

**A:** No. Aetna Cancer policies are compatible with any medical plan.

- **Q: Are there restrictions on how benefits can be spent?**

**A:** No. The benefit is paid to you and you can use the money however you choose. You can pay out-of-pocket medical expenses or use it to pay for groceries. You decide how to spend the benefit.

- **Q: How do I submit a claim?**

**A:** To make a claim for yourself, go to [Myaetnasupplemental.com](http://Myaetnasupplemental.com) or the **My Aetna Supplemental** mobile app and either "Log In" or "Register", depending on if you've set up your account. Click the "Create a new claim" button and answer a few quick questions. You can even save your claim to finish later. To make a claim for a dependent, download a paper claim form from [knowyourbenefits.org](http://knowyourbenefits.org). Mail completed claims forms to: Aetna Voluntary Plans, PO Box 14079, Lexington, KY 40512-4079 or fax to: **1-859-455-8650**.

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- **Q: What should I do in case of an emergency?**

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

- **Q: What happens if I am no longer employed by AutoNation? Can I take the Cancer Insurance Plan with me?**

**A:** Should your employment with AutoNation end, you are able to continue coverage under the Portability provision. You will need to pay premiums directly to Aetna.

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

**A:** Please call us. We want you to understand these employer-paid benefits. You may reach one of our Customer Service representatives by calling toll free: **1-800-607-3366**. We're here to answer your questions, Monday through Friday, 8 a.m. to 6 p.m.