

AutoNation Critical Illness Insurance Questions and Answers

- **Q: What is the AutoNation Critical Illness Insurance Plan?**

A: The critical illness plan pays lump-sum cash benefits per occurrence if you or a covered family member is diagnosed with a covered critical illness after the coverage effective date. Some of the conditions included are:

- Major Organ Failure
- Heart Attack
- Coronary Artery Bypass Surgery
- Stroke
- End-Stage Renal Failure
- Invasive and non-Invasive Cancer
- Acute Respiratory Disorder Syndrome (ARDS)
- Childhood Illnesses
- Bone Marrow Transplant

Subsequent (different) and recurrent diagnoses may also be covered. Recurrent diagnoses must occur at least 180 days after the initial diagnosis. Dependent coverage is based on 50% of the benefits available to the primary insured member (employee.) See your benefit summary for complete details of your benefits, including exclusions and limitations that apply.

- **Q. I am a cancer survivor. Will I ever be eligible to receive the benefit for Invasive Cancer?**

A. Yes, it's possible, as long as the new diagnosis of cancer occurs after the coverage effective date and you have been treatment and symptom-free for at least 180 days since your initial diagnosis. Maintenance medications are not considered treatment.

- **Q: Can I cover my dependents?**

A: Yes, if you purchase coverage, you can buy coverage for your spouse and/or eligible dependent children up to age 26, or up to any age if an eligible handicapped dependent.

- **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 Critical Illness policy compatible with a Health Savings Account (HSA)?**

A: Yes, your policy is 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 Critical Illness Plan do not coordinate with and are not reduced by your HSA money or health insurance benefits and you can use your Hospital 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 Critical Illness Insurance Plan?**

A: No. Aetna Critical Illness policies are compatible with and complement 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.

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

A: To make a claim for yourself, go to 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. You can also download a paper claim form from knowyourbenefits.org. Mail completed claims forms to Aetna Voluntary Plans, PO Box 14079, Lexington, KY 40512-4079 or fax **1 (859)-455-8650**.

- **Q: Can I get benefits under the Critical Illness plan and also the AutoNation company-paid Cancer Insurance plan?**

A: Yes. You can file one claim under the Critical Illness Insurance plan for a cancer diagnosis and Aetna will automatically pay your company-paid Cancer Insurance plan benefits if your claim is approved. You won’t even need to file a separate claim.

- **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 Critical 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 (TTY:711.)** We’re here to answer your questions, Monday through Friday, 8 a.m. to 6 p.m.