

Be prepared for the road

A Supplemental Hospital Insurance Plan can help

Maybe you're expecting to have a hospital stay — or maybe not. The Aetna Hospital Indemnity Plan pays benefits when you have a hospital stay due to an illness, injury, surgery or delivering a baby. It's an extra layer of financial protection when you really need it.

Make your stay a bit easier *Manuel's* story*

"Instead of spending my vacation on the beach, I spent it in the hospital with appendicitis!"



"The only thing more painful than my burst appendix was the hospital bill for being admitted for emergency surgery."



"Thankfully, my hospital plan paid me cash to use towards my out-of-pocket medical costs – plus my car payment."



Your plan – your benefits

Here's what your plan would pay if you enrolled in the hospital indemnity plan and experienced a situation like Manuel's.

Covered hospitalization	Benefit
Hospital Admission (<i>initial day of stay</i>)	\$1,000
Daily Hospital Stay (<i>2 additional days</i>)	\$400
Total Benefits Paid:	\$1,400

Covered Aetna Hospital Indemnity Plan benefits

For as little as **\$9.65 per month for employee coverage**, a hospital indemnity plan provides benefits when you have a covered hospital stay. Take a look at some of the covered conditions and benefits.

- Hospital admission**
- Daily hospital stays – ICU/Non-ICU**
- Rehabilitation, Mental disorder, and Substance abuse stays**
- Newborn routine care
- Observation care
- Health screening



Want to learn more? Limits apply to the number of times a benefit is payable per plan year. 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.

**Admission benefits paid once per plan year for initial inpatient stay in a hospital. Daily stays start on day 2 of an inpatient stay and count towards a combined maximum of 10 days per plan year.



Be prepared for the road

An Aetna Hospital Indemnity Plan can help

Maybe you're expecting to have a hospital stay — or maybe not. The Aetna Hospital Indemnity Plan pays benefits when you have a hospital stay due to an illness, injury, surgery or delivering a baby. It's an extra layer of financial protection when you really need it.

Make Your Stay a Bit Easier: *Claire's* story*

"My husband and I were excited when we found out we were expecting. And to double the good news: we had twins!"

"As first-time parents, there was a lot for us to prepare for. We appreciated any help we could get, especially financial help."

"Thankfully, my hospital plan paid me cash to help pay out-of-pocket medical bills and some towards furnishing our nursery for two."



Your plan – your benefits

Here's what your plan would pay if you enrolled in the hospital indemnity plan and experienced a situation like Claire's.

Covered hospitalization	Benefit
Hospital Admission (<i>initial day of stay</i>)	\$1,000
Daily Hospital Stay (<i>2 additional days</i>)	\$400
Newborn Care (<i>2 births</i>)	\$400
Total Benefits Paid:	\$1,800

Covered Aetna Hospital Indemnity Plan benefits

For as little as **\$37.01 per month for family coverage**, a hospital indemnity plan provides benefits when you have a covered hospital stay. Look at some of the benefits.

- Hospital admission**
- Daily hospital stays – ICU/Non-ICU**
- Rehabilitation, Mental disorder, and Substance abuse stays**
- Newborn routine care
- Observation care
- Health screening



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

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**Admission benefits paid for initial inpatient stay in a hospital. Daily stays start on day 2 of an inpatient stay and count towards a combined maximum of 10 days per plan year.

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:

Hospital 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. Assault, felony, illegal occupation, or other criminal act;
6. Care provided by a spouse, parent, child, sibling or any other household member;
7. Cosmetic services and plastic surgery, with certain exceptions;
8. Custodial Care;
9. Hospice services, except as specifically provided in the Benefits under your plan section of the certificate;
10. Self-harm, suicide, 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. Experimental or investigational drugs, devices, treatments, or procedures;
13. Any accidental injury sustained while you were legally intoxicated or under the influence of alcohol as defined by the jurisdiction in which the accidental injury occurs;
14. Exams except as specifically provided in the Benefits under your plan section of the certificate;
15. Routine dental and orthodontic care and treatment;
16. Nutritional supplements, including but not limited to: food items, infant formulas, vitamins;
17. Outpatient cognitive rehabilitation, physical therapy, occupational therapy, or speech therapy for any reason;
18. Routine vision-related care

Hospital Indemnity Plan Policy form issued in Oklahoma include: AL VOL HPOL-Hosp 01 and AL VOL HCOC-Hosp 01, GR-96173-HI 01.

Hospital Indemnity Plan Policy form issued in Missouri include: AL VOL HPOL-Hosp 01, GR-96172-01.]

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**.

