

AutoNation Supplemental Medical Accident Insurance Questions and Answers

- **Q: What is the AutoNation Medical Accident Insurance Plan?**
A: This plan pays a benefit when you, or your covered spouse or children (up to age 26), receive medical treatment for a covered accident that happens on or off-the-job. The plan helps to fill financial gaps caused by expenses related to an injury caused by a covered accident. Cash benefits are paid directly to you, no matter what is covered by your medical plan or any other insurance. Benefits are paid for initial and follow-up care, medical imaging, X-rays, dislocations, fractures, physical therapy and more. Benefits can be used to pay expenses like coinsurance, deductibles, or everyday expenses like mortgage payments, childcare, or groceries. It's up to you. Your plan also includes a health screening benefit for a covered preventive test. See your benefit summary for details of coverage, including limitations and exclusions.
- **Q: What is considered a covered accident?**
A: An accident is any unforeseen, unintentional injury that happens after your effective date of coverage.
- **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.
- **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 accident plan compatible with a Health Savings Account (HSA)?**
A: Yes, the accident 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 accident plan do not coordinate with and are not reduced by your HSA money or health insurance benefits and you can use your benefits in any way you want or need.
- **Q: Do I have to be enrolled in the AutoNation health insurance plan to participate in the Supplemental Medical Accident Insurance Plan?**
A: No. Aetna accident 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](https://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 to: **1-859-455-8650**.

AutoNation Supplemental Medical Accident Insurance Questions and Answers

- **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 accident 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.