



# Cover your bases

## Aetna Accident Plan

### Prepare for the unexpected

Would you be financially ready if you had an accidental injury? The Aetna Accident Plan can help supplement your medical coverage.

### What is the Aetna Accident Plan?

The Aetna Accident Plan pays benefits when you get treatment for an accidental injury. The plan pays for a long list of covered minor and more serious injuries. You can use the benefits to help pay out-of-pocket medical costs or personal expenses.

### How is this different from a major medical plan?

Medical plans pay **doctors and hospitals** directly for treatment related to your care. But these plans usually don't cover 100 percent of the costs until you meet deductibles and co-insurance, and you have to come up with the rest. Medical plans also don't cover other expenses health events might impact, like day care, rent and more, if you're out of work.

The Aetna Accident Plan pays benefits directly to **you**. You'll get extra cash when you need it most. The plan can help fill in the gaps, making it a great companion to your major medical plan.

### How can you use the cash benefits?

It's completely up to you. You can put the money towards:

- Deductibles or co-pays
- Mortgage or rent
- Groceries or utility bills

And so much more! Use the benefits any way **you** choose.

### Easy to use

Online tools make it easy to manage your plan. File a claim in about 90 seconds or less if you have a covered injury or treatment. We will pay benefits directly to you by check or direct deposit.

**Accident insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna) at 151 Farmington Ave., Hartford, CT, 06156. Policy forms issued in Idaho include: GR-96842, AL HPOL-VOL Acc01.**



## “What ifs” are everywhere

The average cost of all non-fatal injuries per person initially treated in an emergency department was approximately \$6,620<sup>1</sup>. Home accidents injure **one person every four seconds** in the U.S.<sup>2</sup>



### Because you never know

Miguel\* didn't expect to get hit from behind in the middle of rush hour. But it happened. Now his back and his car need some work.

Luckily, he had the Aetna Accident Plan. He filed his claim online and, since he had signed up for direct deposit, his benefits were deposited directly into his bank account. He used some of the money to pay out-of-pocket medical costs. The rest went toward getting his car back into shape.

### An Aetna Simplified Claims Experience™

Just register on the **My Aetna Supplemental** app or the member portal at [Myaetnasupplemental.com](https://myaetnasupplemental.com) to view plan documents, submit and track claims, and sign up for direct deposit. You can also access the portal from [Aetna.com](https://aetna.com).

Filing a claim is easy! Click “Report New Claim” and answer a few quick questions. You can also print and mail a paper claim form to Aetna Voluntary Plans. If you have any questions, call member services at **1-800-800-8121 (TTY:711)**, Monday through Friday, 8 AM to 6 PM.



<sup>1</sup>Average medical cost of fatal and non-fatal injuries by type in the USA. National Library of Medicine. February 27, 2021. Available at: <https://pubmed.ncbi.nlm.nih.gov/31888976/>. Accessed June 17, 2022.

<sup>2</sup>About Home Safety. U.S. Department of Housing and Urban Development. 2022. Available at: [https://www.hud.gov/program\\_offices/healthy\\_homes/healthyhomes/homesafety](https://www.hud.gov/program_offices/healthy_homes/healthyhomes/homesafety). Accessed June 17, 2022.

\* For illustrative purposes only; does not reflect events experienced by an actual participant.



# Benefit Summary

## Aetna On/Off-Job Accident Plan



Addepar, Inc.

6501375

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### The accident plan helps financially



- Your enrollment is guaranteed, with no Evidence of Insurability.
- You can pay premiums easily through payroll deduction.
- If you're no longer eligible for coverage, you can take your plans with you by paying premiums directly to Aetna.

### Be ready for when real life happens.

Have questions about the plan? Call us toll-free at **1-800-800-8121 (TTY:711)**, Monday through Friday, 8 AM to 6 PM. We're here to answer questions before and after you enroll. In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.

**This is a summary of your benefits. Limits apply to the number of times a benefit is paid, as specified in your Certificate of Coverage. If a service or injury falls in more than one category, the plan will pay only one benefit, and the highest benefit that applies. See the plan documents for a complete description of the benefits, maximums, exclusions, limitations, and conditions of coverage. This policy is not in lieu of and does not affect any requirements for coverage by any Workers' Compensation Act or similar law.**

**Note: The Aetna Accident Plan pays benefits for specific care, treatment and services related to a covered accident. The plan doesn't pay benefits for care, treatment or services related to an accident that occurs before the plan's coverage effective date.**



# Accident plan



## Initial care

Covered benefit	Benefit amount
Ground ambulance	\$300
Air ambulance	\$1,200
<i>Max trips per accident, air and ground combined</i>	<i>1</i>
Emergency room/Hospital	\$215
Physician's office/Urgent care facility	\$175
Walk-in clinic/Telemedicine	\$50
<i>Max visits for all places of service per accident</i>	<i>1</i>
<i>Max visits for all places of service per plan year</i>	<i>3</i>
X-ray	\$150
Lab	\$150
Medical Imaging	\$200

## Follow-up care

Covered benefit	Benefit amount
Emergency room/Hospital	\$85
Physician's office/Urgent care facility	\$85
Walk-in clinic/Telemedicine	\$25
<i>Max visits for all places of service per accident</i>	<i>3</i>
<i>Max visits for all places of service per plan year</i>	<i>6</i>
Major appliances	\$300
Minor appliances	\$150
<i>Maximum appliances per accident, major &amp; minor combined</i>	<i>1</i>
Chiropractic treatment/Alternative therapy	\$30
<i>Max combined visits per accident</i>	<i>10</i>
<i>Max combined visits per plan year</i>	<i>30</i>
Pain management ( <i>epidural anesthesia</i> )	\$100
<i>Maximum benefit per accident</i>	<i>1</i>
Prescription drugs	\$7
One prosthetic device/Artificial limb	\$750
Multiple prosthetic devices/Artificial limbs	\$1,500
<i>Max prosthetic benefit per accident</i>	<i>1</i>
Repair or replace ( <i>percentage of Prosthetic device/Artificial limb benefit amount</i> )	<i>25%</i>
<i>Max repair or replace per plan year</i>	<i>1</i>
Therapy services	\$60
<i>Max therapy services per accident</i>	<i>10</i>
<i>Max therapy visits per plan year</i>	<i>30</i>

**Note:** Major appliances include: Back brace, body jacket, knee scooter, wheelchair or motorized scooter or wheelchair.

**Note:** Minor appliances include: Brace, cane, crutches, walker, walking boot, other medical devices to aid in physical movement.

# Accident plan



## Hospital care

**Hospital and all other stays related to a covered accident.**

Covered benefit	Benefit amount
Non-ICU hospital admission ( <i>initial day</i> )	\$1,000
ICU hospital admission ( <i>initial day</i> )	\$2,000
Non-ICU hospital stay — daily	\$200
Step down intensive care unit hospital stay— daily	\$250
ICU hospital stay — daily	\$400
<i>Max days per accident (combined for all stays due to the same accident)</i>	365
Rehabilitation unit stay — daily	\$150
<i>Max days for rehabilitation stay per accident</i>	30
Observation unit ( <i>one day per plan year</i> )	\$100

**Note:** Hospital daily stay begins on day 1, and all daily stays (except rehabilitation) add up to a maximum combined 365 days per person, per accident.

## Surgical care

Covered benefit	Benefit amount
Blood/Plasma/Platelets	\$350
Eye injury — surgical repair	\$300
Eye injury — removal of foreign object	\$150
Surgery ( <i>without repair</i> ) — arthroscopic or exploratory	\$300
Cranial, open abdominal & <i>thoracic (surgery with repair)</i>	\$1,200
Hernia ( <i>surgery with repair</i> )	\$250
Ruptured disc ( <i>surgery with repair</i> )	\$750
Tendon/Ligament/Rotator cuff — single repair ( <i>surgery with repair</i> )	\$750
Tendon/Ligament/Rotator cuff — multiple repairs ( <i>surgery with repair</i> )	\$1,500
Torn knee cartilage ( <i>surgery with repair</i> )	\$750
Inpatient surgery ( <i>non-specified with repair</i> )	\$300
Outpatient surgery ( <i>non-specified with repair</i> )	\$300
<i>Max benefits per accident, combined for all surgery (with and without repair)</i>	2

**Note:** Surgical benefits must be related to a covered accident.

# Accident plan



## Lodging/Transportation

Covered benefit	Benefit amount
Lodging	\$150
<i>Max lodging days per accident</i>	30
Transportation	\$300
<i>Max trips per accident</i>	3

**Note:** Lodging and transportation must be related to a covered accident, and member, or companion must travel over 50 miles from home for care.

## Dislocations- closed reduction (*non-surgical*)

Covered benefit	Benefit amount
Hip	\$4,000
Knee	\$2,000
Ankle — bone or bones of the foot other than toes	\$800
Collarbone — sternoclavicular	\$800
Lower jaw	\$800
Shoulder — glenohumeral	\$1,500
Elbow	\$800
Wrist	\$1,500
Bone or bones of the hand other than fingers	\$800
Collarbone — acromioclavicular and separation	\$350
Rib	\$350
One toe or one finger	\$350
Partial dislocation ( <i>percentage of named dislocation</i> )	25%
<i>Max dislocations per accident</i>	3

**Note:** Closed reduction means the injury doesn't need surgical repair. Open reduction (when injury needs surgical repair) **pays 2 times** the closed reduction benefit amount.

# Accident plan



## Fractures- closed reduction (*non-surgical*)

Covered benefit	Benefit amount
Skull except bones of the face or nose, depressed	\$4,125
Skull except bones of the face or nose, non-depressed	\$4,125
Hip or thigh ( <i>femur</i> )	\$4,500
Vertebrae — excluding vertebral processes	\$4,000
Pelvis — including ilium, ischium, pubis, acetabulum except coccyx	\$4,000
Leg — tibia and/or fibula malleolus	\$2,500
Bones of the face or nose except mandible or maxilla	\$700
Upper jaw, maxilla ( <i>except alveolar process</i> )	\$1,500
Upper arm between elbow and shoulder ( <i>humerus</i> )	\$2,000
Lower jaw, mandible ( <i>except alveolar process</i> )	\$1,500
Collarbone ( <i>clavicle, sternum</i> )	\$2,000
Shoulder blade ( <i>scapula</i> )	\$2,000
Vertebral process	\$700
Forearm ( <i>radius and/or ulna</i> )	\$2,000
Kneecap ( <i>patella</i> )	\$2,000
Hand/Foot ( <i>except fingers, toes</i> )	\$2,000
Ankle/Wrist	\$2,000
Rib	\$500
Coccyx	\$500
Finger, toe	\$350
Chip fracture ( <i>percentage of named fracture</i> )	25%
Max fractures per accident	3

**Note:** Closed reduction means the injury doesn't need surgical repair. Open reduction (when injury needs surgical repair) **pays 2 times** the closed reduction benefit amount.



# Accident plan



## Accidental death

Covered benefit	Benefit amount
Employee	\$50,000
Covered dependent spouse	\$50,000
Covered dependent children	\$25,000

## Accidental death common carrier

Covered benefit	Benefit amount
Employee	\$150,000
Covered dependent spouse	\$150,000
Covered dependent children	\$150,000

**Note:** Accidental death common carrier benefit pays when you or a covered dependent have an accidental injury as a fare paying passenger on a public airline, railroad, bus line, taxicab, etc. that results in death.

## Accidental dismemberment

Covered benefit	Benefit amount
Loss of arm	\$25,000
Loss of hand	\$25,000
Loss of leg	\$25,000
Loss of foot	\$25,000
Loss of sight	\$25,000
Loss of ability to speak	\$25,000
Loss of hearing	\$25,000
<i>Max dismemberments per accident (non-finger, toe)</i>	<i>2</i>
Loss of finger	\$2,500
Loss of toe	\$2,500
<i>Max dismemberments per accident (finger, toe)</i>	<i>4</i>

## Paralysis (complete, total & permanent loss)

Covered benefit	Benefit amount
Quadriplegia	\$10,000
Triplegia	\$7,500
Paraplegia	\$5,000
Hemiplegia	\$5,000
Diplegia	\$5,000
Monoplegia	\$2,500



# Accident plan



## Other benefits

Covered benefit	Benefit amount
Home and Vehicle Alteration	\$1,000
Brain injury — concussion/mild traumatic brain injury	\$215
Brain injury — moderate/severe traumatic brain injury	\$400
Burn — second degree burn ( <i>greater than 5% of total body surface</i> )	\$1,000
Burn — third degree burn ( <i>less than 5% of total body surface</i> )	\$1,500
Burn — third degree burn ( <i>between 5% and 10% of total body surface</i> )	\$6,000
Burn — third degree burn ( <i>greater than 10% of total body surface</i> )	\$18,000
Burn skin graft ( <i>percentage of the named burn benefit</i> )	50% of Burn
Coma ( <i>non-induced</i> )	\$10,000
Persistent vegetative state ( <i>PVS</i> )	\$10,000
Coma ( <i>induced</i> )	\$250
Dental extractions	\$115
Dental crown	\$300
Laceration without stitches	\$50
Laceration with stitches ( <i>less than 7.5cm</i> )	\$100
Laceration with stitches ( <i>between 7.6cm and 20cm</i> )	\$300
Laceration with stitches ( <i>greater than 20cm</i> )	\$600
Service dog	\$1,000
Waiver of premium	Included

**Note:** Max 10 days per accident for coma/PVS benefits.

**Note:** Service dog benefit is limited to 1 dog, per lifetime.

## Other benefits

### Organized sports benefit

The **organized sports benefit** pays an additional **25** percent of benefits if a covered member is injured while participating as a registered member of an organized sporting activity.

**Note:** Organized sport benefit excludes the following benefits:

- Accidental death
- Accidental death common carrier
- Service dog
- Burn skin graft
- Burn

# Aetna Accident Plan rates



Monthly rates are shown below. Your employer will determine your deductions based on your payroll cycle.

Coverage	You only	You + spouse	You + child(ren)	You + family
Accident plan	\$9.23	\$16.02	\$20.58	\$27.26

## Aetna Accident plan 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.

Benefits under the policy will not be payable for any care, service or supply for an accidental injury related to the following:

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. Bacterial infections that are not caused by a cut or wound from an accidental injury;
7. Care provided by immediate family members or any household member;
8. Elective or cosmetic surgery;
9. Nutritional supplements;
10. Suicide or attempt at suicide, intentionally self-inflicted injury, or any attempt at self-inflicted injury, or any form of intentional asphyxiation, 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. Accidental injury sustained while intoxicated or under the influence of any drug intoxicant, including those prescribed by a physician that are misused;

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.

The stay, visit or service must be on or after the effective date of coverage, while coverage is in force and take place in the United States or its territories.

## Continuation of insurance

Your plan includes a continuation of insurance 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 continuation of insurance provisions. If you have any questions, call member services at

**1-800-800-8121 (TTY:711)**, Monday through Friday, 8 AM. to 6 PM



**THIS IS NOT A MEDICARE SUPPLEMENT (MEDIGAP) PLAN.** If you are or will become eligible for Medicare, review the free Guide to Health Insurance for People with Medicare available at [www.medicare.gov](http://www.medicare.gov).

**THIS PLAN IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. THIS PLAN DOES NOT COUNT AS MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT.** This plan

provides limited benefits. It pays 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. 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.

**Policies are insured by Aetna Life Insurance Company (Aetna).** Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features 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. Policies may not be available in all states, and rates and benefits may vary by location.

**If you require language assistance, please call the Member Services number on your Aetna ID card, and an Aetna representative will connect you with an interpreter. You can also get interpretation assistance for utilization management issues or for registering a complaint or appeal. 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, por favor llame al número de Servicios al Cliente que figura en su tarjeta de identificación de Aetna, y un representante de Aetna lo pondrá en contacto con un intérprete. También puede obtener la asistencia de un intérprete para tratar problemas de manejo de utilización o para registrar una queja o una apelación. Si usted es sordo o tiene dificultades de audición, use su TTY y marque 711 para comunicarse con el servicio de retransmisión de telecomunicaciones. Una vez conectado, ingrese o brinde el número de teléfono de Aetna al 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 ([mahealthconnector.org](http://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 [mass.gov/doi](http://mass.gov/doi).

**Financial sanctions exclusion**

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 Oklahoma include:** GR-96841, AL HPOL-VOL Acc 01, AL HCOC-VOL Acc 01.

**Policy forms issued in Missouri and Wyoming include:** GR-96842 01, AL HPOL-VOL Acc 01, AL HCOC-VOL Acc 01.

**Policy forms issued in Washington include:** GR-96842 01.



Please review the below notice for Aetna Supplemental Health plan members who reside in the state of New Mexico.

### **ATTENTION NEW MEXICO RESIDENTS**

The coverage provided under your benefits plan or policy underwritten by Aetna Life Insurance Company is limited in nature and may not provide financial protection for significant costs that you could incur for the diagnosis or treatment of COVID-19 ("Corona virus") related illness.

If you do not have comprehensive major medical coverage, in addition to the plan or policy issued by our company, you may incur significant uninsured medical expenses associated with the diagnosis and treatment of illness caused by COVID-19.

Major medical plans offer robust consumer protections, and are required to waive all deductibles, co-pays and other cost sharing expenses for the diagnosis or treatment of COVID-19 related illness. Your policy or plan with us is not a major medical plan and does not provide such protections.

If you do not have major medical coverage, you may:

1. Contact a licensed insurance broker or agent to see about major medical coverage availability.
2. To see if you are eligible for a special enrollment period for major medical coverage through the New Mexico Health Insurance Exchange, contact beWellnm toll-free at **1-833-862-3935**.
3. To see if you are eligible for Medicaid coverage and to complete an application, please call the Human Services Department's Medicaid Expansion Hotline toll-free at **1-855-637-6574** or visit **<https://www.yes.state.nm.us/yesnm/home/index>**.
4. To see if you are eligible for high risk pool coverage, please contact the New Mexico Medical Insurance Pool (the "High Risk Pool") at **1-844-728-7896** or **<https://nmmip.org/>**. If you are uninsured and have a COVID-19 diagnosis, your condition qualifies you for Pool coverage.

The Centers for Disease Control and the New Mexico Department of Health each have websites with considerable information on COVID-19. Visit each website at **<https://www.cdc.gov/>** or **<http://cv.nmhealth.org/>**.

Individuals who have symptoms consistent with COVID-19 should immediately call the NM Department of Health at **1-855-600-3453**.

# Discrimination is Against the Law

Aetna Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (consistent with 45 CFR § 92.101(a)(2)). Aetna Inc. does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Aetna Inc.:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
  - Qualified interpreters
  - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, call [1-800-872-3862](tel:1-800-872-3862) (TTY: [711](tel:711)) or the number on the back of your ID card.

If you believe that Aetna Inc. has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

## Civil Rights Coordinator

Attn: 1557 Coordinator

CVS Pharmacy, Inc.

1 CVS Drive, MC 2332,

Woonsocket, RI 02895

Phone: [1-800-648-7817](tel:1-800-648-7817), TTY: [711](tel:711)

Email: [CRCoordinator@aetna.com](mailto:CRCoordinator@aetna.com)

You can file a grievance in person, by mail, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

## U.S. Department of Health and Human Services

200 Independence Avenue, SW

Room 509F, HHH Building

Washington, D.C. 20201

[1-800-368-1019](tel:1-800-368-1019), [1-800-537-7697](tel:1-800-537-7697) (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

This notice is available at Aetna Inc.'s website: <https://www.aetna.com/>

