

Critical Illness Insurance Buyer's Guide

NOTICE TO BUYERS

This is a specified disease policy, also known as "critical illness" insurance. The policy provides limited coverage and does not pay benefits for every kind of illness. Read your enrollment materials and this Buyer's Guide carefully to decide if it's right for you.

CRITICAL ILLNESS INSURANCE

Critical illness insurance is a kind of insurance in which the insurer agrees to pay benefits if you are diagnosed with one of the specific illnesses on a list that is part of the insurance policy. Examples of specified diseases and critical illnesses that are covered may include heart attack, stroke, major organ failure, end-stage renal failure or other conditions. Critical illness policies such as Aetna's pay you a lump sum amount upon diagnosis with a covered condition, which you can use to help with medical bills or for any other purpose. It's important to read the enrollment materials to know exactly what the policy will, and will not, cover and how much the benefits are.

CAUTION: LIMITATIONS OF CRITICAL ILLNESS INSURANCE

Critical illness insurance is **not** a substitute for comprehensive coverage. It pays fixed dollar amounts when you are diagnosed with a specified critical illness, no matter how much your medical care actually costs. It is meant to supplement, not replace, other health insurance.

Critical illness insurance typically does not provide coverage for illnesses that were diagnosed before your coverage effective date. The Aetna policy does not provide coverage for a full year for any illnesses for which you sought medical advice or treatment within the 365 days before your effective date under the policy.

If you are diagnosed with a recurrence of the same illness, or if you later are diagnosed with a different illness, some policies might not pay benefits again unless a certain amount of time has passed between diagnoses. Read the enrollment materials carefully to see what kind of waiting periods apply to the Aetna policy.

Sometimes critical illness insurance has a maximum amount of total benefits it will pay under the policy. Read the enrollment materials carefully to see what kind of maximum limits apply to the Aetna policy.

Also, this is **not** a Medicare Supplement plan. If you are eligible for Medicare, review the free Guide to Health Insurance for People with Medicare available from the company or at www.medicare.gov.

SHOULD I BUY COVERAGE?

When considering if this insurance is right for you, ask yourself the following questions:

1. How likely am I to develop any of these conditions?
2. How much will the treatment cost if I am diagnosed with one of these conditions?
3. What other kinds of expenses might I have if I am diagnosed with one of these conditions?
4. Is my current health insurance coverage adequate for these costs?
5. Can I afford the monthly premium?

Plans are underwritten by Aetna Life Insurance Company (Aetna). Supplemental health plans provide limited benefits. The benefit payments are not intended to cover the full cost of medical care. Each insurer has sole financial responsibility for its own products. Insurance plans contain exclusions and limitations. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Policies may not be available in all states, and rates and benefits may vary by location. Policies are subject to United States economic and trade sanctions. For more information about Aetna plans, refer to www.aetna.com.

Policy forms issued in Oklahoma and Idaho include: GR-96843, GR-96844.

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Non-Discrimination Notice

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance. If you need a qualified interpreter, written information in other formats, translation or other services, call 1-888-772-9682.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator, P.O. Box 14462, Lexington, KY 40512
1-800-648-7817, TTY: 711, Fax: 859-425-3379, CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Availability of Language Assistance Services

TTY: 711

For language assistance in your language call 1-888-772-9682 at no cost. (English)

Para obtener asistencia lingüística en su idioma, llame sin cargo al 1-888-772-9682. (Spanish)

欲取得以您的語言提供的語言協助，請撥打1-888-772-9682，無需付費。(Chinese)

Pour une assistance linguistique dans votre langue, appeler le 1-888-772-9682 sans frais. (French)

Para sa tulong sa inyong wika, tumawag sa 1-888-772-9682 nang walang bayad. (Tagalog)

Hilfe oder Informationen in deutscher Sprache erhalten Sie kostenlos unter der Nummer 1-888-772-9682. (German)

للمساعدة اللغوية بلغتك الرجاء الاتصال على الرقم المجاني 1-888-772-9682. (Arabic)

Pou jwenn asistans nan lang pa w, rele nimewo 1-888-772-9682 gratis. (French Creole)

Per ricevere assistenza nella sua lingua, può chiamare gratuitamente il numero 1-888-772-9682. (Italian)

日本語で援助をご希望の方は 1-888-772-9682 (フリーダイヤル) までお電話ください。 (Japanese)

본인의 언어로 통역 서비스를 받고 싶으시면 비용 부담 없이 1-888-772-9682번으로 전화해 주십시오. (Korean)

برای راهنمایی به زبان شما با شماره 1-888-772-9682 بدون هیچ هزینه ای تماس بگیرید. (Persian)

Aby uzyskać pomoc w swoim języku, zadzwoń bezpłatnie pod numer 1-888-772-9682. (Polish)

Para obter assistência no seu idioma, ligue gratuitamente para o 1-888-772-9682. (Portuguese)

Чтобы получить помощь с переводом на ваш язык, позвоните по бесплатному номеру 1-888-772-9682. (Russian)

Để được hỗ trợ ngôn ngữ bằng ngôn ngữ của bạn, hãy gọi miễn phí đến số 1-888-772-9682. (Vietnamese)
