



Aetna Term Life & Accidental Death Insurance



Protect the financial future of those you love

Aetna Term Life and Accidental Death Insurance Plan

Protection for those who depend on you

Could your loved ones afford to pay for a funeral? Could they pay everyday living expenses or pay off debts upon your death?

Life insurance provides your loved ones with money they can use to help do things like:

- Pay off debts and funeral costs
- Pay the monthly rent or mortgage
- Pay everyday living expenses
- Create a savings fund for education or retirement

Even young, single adults may need life insurance to help family members deal with expenses.

Are you and your family ready?

Now you can be ready with affordable Term Life and Accidental Death insurance that includes these great benefits:

- Flexible options to cover just you or your entire family.
- No health questions.
- Easy payroll deduction.
- Additional benefit pays if your death is the result of a covered accident. (This applies to you, but not to covered dependents.)

How the plan works:

The beneficiary you choose will receive a lump sum payment upon your death. If you die due to a covered accident, your beneficiary will receive an additional payment, depending on the plan you select.

Exclusions and limitations

This plan has exclusions and limitations. Members should refer to their booklet-certificate to determine which services are covered and to what extent. The following is a partial list of services and supplies that are generally not covered. However, your plan may contain exceptions to this list based on state mandates or the plan design purchased.

Term Life Benefit Exclusions:

- An intentionally self-inflicted injury.

Accidental Death Benefit Exclusions:

- An intentionally self-inflicted injury.
- A disease, ptomaine or bacterial infection except for that which results directly from an injury.
- Medical or surgical treatment except for that which results directly from an injury.
- Voluntarily inhalation of poisonous gases.
- Commission of or attempt to commit a criminal act.

Please note that benefits are reduced by 50 percent when you reach age 70.

Protect those who depend on you

“A typical funeral in the US costs \$8,000-\$10,000”¹

Enroll Today. Follow the instructions provided in your enrollment materials.

¹Centers for Disease Control and Prevention. Leading Causes of Death [article online]. June 2016. Available at: www.cdc.gov/injury/overview/leading_cod.html. Accessed June 15 2016.

Life insurance plans/policies are underwritten by Aetna Life Insurance Company (Aetna).

This material is for information only. 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. 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 www.aetna.com.

Policy forms issued in Oklahoma and Idaho include: GR-9/9N, GR-29/29N, GR-23.

Policy forms issued in Missouri include: GR-29N-L 02, GR-29N-ADPL 02.

Term Life and Accidental Death Insurance

Employee term life benefit	\$20,000
Employee accidental death benefit	\$20,000
Optional dependents coverage	\$2,500 in term life for dependents over 6 months of age. \$500 for children from birth through 6 months of age.

Benefits paid to the beneficiary of your choice; benefits reduced by 50% when you reach age 70.

Term Life and Accidental Death Exclusions:

This plan does not cover all circumstances and has exclusions and limitations. Members should refer to their booklet certificate to determine which circumstances are covered and to what extent. The following is a **partial list** of circumstances that are generally *not covered*. **However, your plan may contain exceptions to this list based on state mandates or the plan design purchased.**

Term Life Exclusions:

- Suicide or attempted suicide (while sane or insane).

Accidental Death Benefit Exclusions:

- Use of alcohol, intoxicants, or drugs, except as prescribed by a physician.
- Suicide or attempted suicide (while sane or insane).
- An intentionally self-inflicted injury.
- A disease, ptomaine or bacterial infection except for that which results directly from an injury.
- Medical or surgical treatment except for that which results directly from an injury.
- Voluntarily inhalation of poisonous gases.
- Commission of or attempt to commit a criminal act.