

## Services that fit every stage of your life

# Aetna Life Essentials<sup>SM</sup> Program

With your Aetna life insurance coverage, you aren't just offering financial protection for your loved ones. You also get access to tools and services to use today for a healthy, fulfilling life. This is what Aetna Life Essentials is all about.

### Support for your emotional and daily needs

#### Care Advocacy Program with social work services

You have access to a master's-level social worker who is able to assist if you:

- Are permanently and totally disabled
- Are terminally ill and are applying or have been approved for an accelerated death benefit
- Have an injury that has resulted in a loss covered by the accidental death and personal loss coverage benefit

Through this program, you can get access to:

- Education about coverage
- Referrals to local and national programs that may provide housing, food, prescription and financial assistance, emotional support and referrals to behavioral health services
- Experience with members dealing with advanced illness, including those who use Medicare

Want to learn more? Call us at **1-800-276-5120**.

#### End-of-life support

You can use the Aetna Compassionate Care<sup>SM</sup> program to be better prepared during this challenging time. You can find:

- Advice on how to start talking about end-of-life issues
- End-of-life care information
- Printable checklists that help you manage your estate

Need more information? Visit us at

**[www.aetnacompassionatecare.com](http://www.aetnacompassionatecare.com)**.

#### Grief counseling

We're here when you need to talk. You and your family members can speak with an Aetna Behavioral Health representative. You get three telephone bereavement or grief counseling sessions as part of your life coverage.

Need to talk? Call us at **1-800-806-8891**.

### Legal and financial services help estate planning

#### Legal services

With the Legal Reference<sup>TM</sup> program, you and your spouse can get free access to estate planning services. Plus, you get two will-preparation sessions a year. One for you and one for your spouse or domestic partner. Services include:

- Living wills
- Health care directives
- Durable financial power of attorney

Do you have an approved accelerated death benefit claim? If so, you get the above legal services and can meet in an attorney's office. You also get help with:

- Uncontested guardianship documentation
- Tax planning
- Wills

Want to learn more? Call us at **1-888-257-2934**. Or visit us at **[www.ichooselegal.com](http://www.ichooselegal.com)**.

#### Financial services

You can receive one-on-one advice and financial guidance with a licensed Merrill Edge Financial Solutions Advisor<sup>TM</sup>. They are available to you whether you're an active employee, a retiree, a terminated employee having ported coverage or a beneficiary of a deceased life member.

Call **1-844-528-9675** and press option 1. (Identify yourself as an Aetna member or a beneficiary of an Aetna member when calling.)

**AETNA LIFE ESSENTIALS IS NOT THE INSURANCE PLAN. IT IS OFFERED FOR FREE WITH THE PLAN.**

## Savings for healthy living

### The Aetna Discount Program

Save money on what matters most to you — because it's your health, your wellness and your life. You can get discounts on products and services such as:

- At-home products
- Books
- Fitness
- Hearing
- Natural products and services
- Oral health care
- Vision
- Weight management

## Get help at the time you need it most

### Funeral planning services

You can access information and tools to prepare and manage all issues surrounding a funeral through our partner, Everest Funeral Planning and Concierge Services, LLC. You can access Everest to help preplan arrangements, or use them at your time of need.

There is no additional cost for these services:

- 24/7 advisory assistance: Immediate help with all aspects of planning a funeral.
- Price comparisons: Everest will research funeral home costs in your area to help you make a decision.

Aetna does not warrant, guarantee or make any representation as to the quality of the services offered by CISC, AXA, ARAG or any legal or medical providers to whom a referral is made by these companies. The services provided are not part of the life insurance covered benefits.

### Life and AD&D insurance plans/policies are underwritten by Aetna Life Insurance Company (Aetna).

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Life insurance plans/policies contain exclusions and limitations and are subject to United States economic and trade sanctions. Specific features of life insurance policies vary, depending on employers and states. Read your policy for details. Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services.

The Legal Reference™ program is independently administered by ARAG® Services LLC. Aetna does not participate in attorney selection or review, nor does it monitor the services, content or network. Aetna does not warrant, guarantee, or make any representation as to the quality of the services offered by ARAG or of any attorney in the ARAG network. Aetna has not credentialed or otherwise reviewed or assessed the quality of ARAG services or ARAG-contracted law firms or lawyers. ARAG does not provide Aetna with any individually identifiable information whatsoever on legal information accessed or legal services used by eligible individuals. Aetna has provided its policyholders with access to ARAG programs and services but has no responsibility for those services. Aetna does not receive a marketing fee from ARAG in conjunction with the Legal Reference program.

Merrill Edge is available through Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), and consists of the Merrill Edge Advisory Center (investment guidance) and self-directed online investing. MLPF&S is a registered broker dealer, Member SIPC, and a wholly owned subsidiary of Bank of America Corporation. The Financial Services Program is independently offered and administered by MLPF&S. Aetna does not provide financial services and makes no representations or warranties as to the quality of the information or services provided by MLPF&S.

Aetna has provided its policyholders with access to Everest Funeral Planning and Concierge Services ("Services"), which are independently administered by Everest Funeral Package, LLC ("Everest"). Access to these Services is not insurance, may be discontinued at any time without notice, and is void where prohibited. Everest is solely responsible for furnishing these Services, and Aetna makes no guarantee or representations as to their quality or suitability. In no event will Aetna be responsible or liable for any acts or omissions by Everest and its agents, employees or representatives in connection with the Services provided. For more information about Aetna plans, refer to [www.aetna.com](http://www.aetna.com).

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

[www.aetna.com](http://www.aetna.com)

- Price negotiations: Everest will help negotiate with your chosen funeral home to help you get your needs met at the best available price.
- Help coordinating claims payments: Everest will help get funeral expenses paid from the life insurance payment so that your family does not have to worry about the financial and claims process.

You can talk to an adviser any time of day or night at **1-800-913-8318**. Or you can visit

[www.everestfuneral.com/aetna](http://www.everestfuneral.com/aetna). Ask your Human Resources department for your company registration code.

More than life insurance coverage.  
Your essentials for various stages  
of life. To learn more, visit  
[www.aetnalifeessentials.com](http://www.aetnalifeessentials.com).

