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We want to help you support
your employees

Funeral Planning and Concierge Services from Everest

www.aetna.com



An Aetna Life EssentialsSM program extra

Make life a little easier for your employees during a difficult time. Everest Funeral Planning and Concierge Services (Everest) can help.

This first-of-its-kind program comes with your Aetna life insurance coverage. Through Everest, your employees get access to information, tools, advocacy and advice to prepare for and deal with issues surrounding a funeral.

It helps take the burden off your employees and their loved ones by helping them make informed decisions and have their wishes carried out.

Caring support at a time it's most needed

Making funeral arrangements is never easy. But guidance and support can make it less stressful, especially during a time of grieving. That's a big plus for assisting your employees, on the job and at home.

Let them know they can turn to the program for planning services. Funeral industry professionals provide objective assistance with funeral planning and related issues.

- **Personalized funeral plan** — This can be created in advance or at the time of loss.
- **At-need family support** — Advisers communicate decisions made by your employees and their family to the funeral home, removing the family from the sales process.
- **Negotiation assistance** — Families get a clear comparison of funeral home pricing before they make their decisions. Then Everest advisers connect with local funeral homes to:
 - Discuss pricing options
 - Negotiate the best costs based on the family's decisions
- **24/7, toll-free phone support** — Everest call centers, located in the U.S. and Canada, provide:
 - Multi-language assistance
 - General funeral and planning information
 - Information from experienced advisers, who are licensed funeral directors

Life insurance plans/policies are offered and/or 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.

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.

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

www.aetna.com

Website resources and tools

Your employees get an ID number to set up a protected website account at www.everestfuneral.com/aetna. All covered family members can log in to this secure site to:

- Learn about funerals, planning, and the types of services and products available
- Record and store funeral instructions in a secure online database so they are readily available
- Archive financial records, user names and passwords, estate plans, memberships, photos and other important personal documents utilizing TenzingTM, an online data storage service managed by Everest

Price comparisons

Your employees can compare funeral home pricing by ZIP code. It's made possible by the PriceFinderSM database, the only nationwide source for this information. It's also available at www.everestfuneral.com.

Who can use these services?

As an Aetna life insurance customer, you can offer your employees and their covered family members full access to all Everest services. There's no extra cost to you or to them.

If you offer Aetna supplemental life insurance, employees who enroll have expanded coverage. This includes their immediate family, as well as stepparents, in-laws and stepparents-in-law. Or you can choose to offer the parent and in-law option to all employees. It's available as an optional buy-up.

Let your employees know there's support available for funeral planning. Talk with your Aetna representative to get more details.

