

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetna[®]

Added financial
protection with
a personal touch
**Aetna Group
Life Insurance**



www.aetna.com

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

People and products to help make your life easier

*Minding what matters to you*SM

You count on your employees. And they have people who count on them. So when it comes to choosing a carrier that looks out for you and your employees' best interests, **count on us.**

Of course, you get the essentials you'd expect from most carriers. But your employees also get support that goes beyond the basics — like added services during difficult times.

You'll also see:

- A team of caring professionals invested in your employees' well-being
- Programs that help your employees take care of their needs throughout their lives
- Technology that makes everyone's interactions with us easier, not harder

In short, we're putting you first — giving you choices and support to help protect your employees and take care of business easily.

Because what matters to you is what matters to us.

Product choices

You start with strong, basic coverage

Employer-paid plans



Term Life

Just think of this product as the foundation of added financial protection for employees. It offers solid support with flexible coverage schedules.



AD&D Ultra[®]

With our accident and personal loss coverage, you can offer your employees more than traditional AD&D plans, but for the same price.

This package includes unexpected features to help with the costs of education, child care ... even returning a loved one's remains home.

Then, employees can add supplemental coverage

Employee-paid plans



Term Life

With our supplemental offering, your employees can build onto your basic life policy for an extra layer of coverage for themselves and their families.



AD&D Ultra

If employees want extra personal loss coverage, our supplemental AD&D offering lets them do just that. At a great group rate.

Support where and when it's needed most

Resources for today

Not just for tough times. Your employees can also connect to the Aetna Life EssentialsSM program to help live life *today* to the fullest.

- **Legal advice** and online tools
- **Social worker support** for coping with an illness
- **Funeral planning** and concierge services
- **Healthy discounts** on wellness

Throughout life, employees are going to experience life events — some planned, some not — that will affect their finances. Let us help your employees prepare for those critical times of financial change. One-on-one advice and guidance with a licensed Merrill Edge Financial Solutions AdvisorTM.

There's no extra cost for these services.

Optional program takes support further

You may be able to add our travel assistance program to support employees with medical or legal needs when they're traveling 100 miles or more from home. Just ask your Aetna rep about it.

Making enrollment easy

A dedicated team to boost enrollment

If you're offering supplemental products, our worksite marketing team can support you with your enrollment needs. For instance, we can create tailored marketing materials and e-mails to get the word out.

Onsite Aetna benefits counselors may also be available for your employee meetings and benefits fairs. Just ask your Aetna rep about it.

Quick — even instant — decisions

Our online Evidence of Insurability (EOI) process is easy to use — and fast. In fact, more than 35 percent of employees who apply for additional life insurance receive an instant decision. And 60 percent of decisions are made within 48 hours.¹

What matters to **you** is what matters to us.

Pain-free administration

Flexible administration

You can manage administration *your* way.

It all starts with a self-service website. There, you can find what you need on demand — plan details, reporting data, administration tools and more.

We can even run reports, like life insurance claims or EOI reports.

Strong relationships with third-party administrators

We can work with the TPA you already use. Or we can suggest a great one — we have ties with some of the top ones in the business.

For help with:

- Online employer portal
- Online tools, like employee self-service and EOI
- Call center and data distribution services

Easing your claims process

For a fee, you can add our Beneficiary Management ServicesTM system.

It takes away the burden of tracking all beneficiaries and eases claims tracking and plan administration.

Now you can:

- Manage beneficiary elections and changes
- File life insurance claims
- Store electronic eligibility and beneficiary designation feeds

... all in one place.

¹As of December 2015 data.

Count on us for life coverage, with lots of life's extras. Meet with your sales rep today to add Aetna Life insurance, or learn more.



AETNA LIFE ESSENTIALSSM PROGRAM, EVIDENCE OF INSURANCE, BENEFICIARY MANAGEMENT SERVICES, AND ACCELERATED DEATH BENEFIT ARE NOT INSURANCE. THESE ARE SERVICES OFFERED WITH THE LIFE INSURANCE PLAN. BENEFICIARY MANAGEMENT SERVICES HAS A FEE.

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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.

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

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