



# Taking it in

**Aetna Voluntary Term Life  
and AD&PL insurance**  
Help protect what matters most

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**aetna**<sup>®</sup>

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

# Is your life insurance coverage keeping up with your life?

**Many people don't provide enough financial protection for their families. As your life changes, so do your life insurance needs. Maybe it's time to take another look at your coverage.**

Do you have enough life insurance coverage to help protect your loved ones? If you're like a lot of people, you may be putting off buying more because:

- You think you can't afford it
- You feel there are more urgent priorities
- You aren't sure how much to buy

Sticking to a budget and managing your priorities are smart ideas anytime you're considering a major purchase. And trying to decide how much life insurance coverage is enough can be tough without some extra help.

But if you have loved ones who count on you for income, what's more important than providing for them after you're gone? Could they enjoy the quality of life they have now?

## **An easy way to buy life insurance coverage that's easy on your wallet**

Your employer has made it easy to add more coverage to what you may already have by including a voluntary term life insurance plan in your new benefits package. It's from Aetna, a leading insurance carrier.<sup>1</sup>

**It's simple.** We'll provide essential information to help you understand what you'd be getting — in plain language. That way, you'll be able to make a more confident buying decision.

**It's convenient.** You can enroll at work. You won't need to take a medical exam, although in certain cases you may need to answer a few questions about your health. Plus, you can pay for your coverage through payroll deductions.

**It's affordable.** With term life insurance, you only pay for coverage that stays in effect for a specified amount of time. You also benefit from your employer's group rates. So it often costs less than other types of coverage.

## **Life happens — what's happening in your life?**

Life insurance is important no matter what stage of life you're in. But as your life changes, your insurance needs often change, too. Here are a few examples where you may want more coverage:

### **Married with kids, lots of expenses**

Raising children is one of life's most precious — and most costly — responsibilities. If you were to die tomorrow, could your family afford the same lifestyle they have today?

### **Single parent, multiple responsibilities**

You're the sole provider, the one your kids count on. Isn't it important to be able to care for them financially when you're no longer there to care for them yourself?

### **Dual income, no kids**

If you have two incomes, life insurance can help protect your assets and your spouse's ability to maintain the same standard of living as today.

### **Growing children, aging parents**

Caught in the middle? Life insurance not only can help you take care of your kids' financial futures, but it also can help you look after elderly parents who may need care today.

### **Single and carefree**

Carefree? What about your car loan, your credit card balances and all your other bills? Who's going to pay off your outstanding debt when you're gone?

<sup>1</sup>Ranked second on Fortune magazine's 2016 – 2017 list of America's most admired and respected companies in the health insurance and managed care industry.

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

# How much life insurance is enough?

Research shows that life insurance can cost less than half of what most people expect it does.<sup>2</sup> It's easy to get started — just use our calculator to figure out how much coverage you need.

## What is term life insurance?

Term life is a simple, affordable way to help replace the loss of income resulting from your death. You can renew the coverage available through your employer every year. If you were to die during that annual "term," your loved ones would receive money that can help pay for their everyday living expenses and any outstanding debt you may have.\*

Accidental death and personal loss (AD&PL) covers accidental death and serious injuries.

## Prefer to calculate online?

Visit [aetna.com](https://www.aetna.com), where you'll find our Life Needs Analyzer. This easy-to-use calculator will help you decide how much life insurance coverage you may need to help protect your family's financial future.

\*Restrictions and limitations may apply.

<sup>2</sup>LIMRA Insurance Barometer Study, 2016.

## Your life insurance calculator

### A. Income and assets

#### 1. Annual income

Spouse's earnings, Social Security, etc. \$ \_\_\_\_\_

#### 2. Savings and investments

CDs, 401(k)s, IRAs, pensions, etc. +\$ \_\_\_\_\_

#### 3. Current life insurance coverage

Group plans and other sources +\$ \_\_\_\_\_

#### Total income and assets

Add lines 1, 2 and 3 =\$ \_\_\_\_\_

### B. Debt and expenses

#### 1. Annual living expenses

Food, housing, utilities, clothing, etc. \$ \_\_\_\_\_

#### 2. Outstanding debt

Mortgage(s), credit card balances, tuition, etc. +\$ \_\_\_\_\_

#### 3. Funeral and other final expenses

Estate settlement, taxes, medical bills, etc. +\$ \_\_\_\_\_

#### Total debt and expenses

Add lines 1, 2 and 3 =\$ \_\_\_\_\_

### C. Additional life insurance need

Subtract B from A =\$ \_\_\_\_\_

This information is for general, illustrative purposes only and is not financial advice. You may wish to personally consult with your investment adviser or other financial professional or an attorney. Due to your personal circumstances, you may need more or less life insurance as a result of the above and other considerations.

## Extra protection adds up to extra value — at no extra cost

The Aetna Life Essentials<sup>SM</sup> program adds value to your life insurance policy by helping you make the most of every stage of your life. It gives you and your family access to free resources during your lifetime and afterward.

**Funeral services** — Manage all funeral details through Everest Funeral Planning and Concierge Services.

**Accelerated death benefit** — Access a portion of your life insurance benefit, if you're terminally ill, before your death.

**Legal services** — Benefit from online estate planning services.

**Physical services** — Gain access to discount vision, hearing and fitness programs.

**Care advocacy** — Receive professional counseling over the phone from a master's-level social worker.

**End-of-life support** — Visit the Aetna Compassionate Care<sup>SM</sup> website. Also, talk to a licensed social worker to prepare for this challenging time of life.

## Voluntary AD&PL insurance

Life happens. Accidents, too. And when they do, they can have a major impact on you and those closest to you.

Our voluntary AD&PL plan covers accidental death and serious injuries, such as:

- Loss of eyesight
- Loss of an arm or leg
- Paralysis
- Third-degree burns

The AD&PL plan provides added features:

- **Seat belt and air bag benefits** — Includes extra financial protection if you were to die in a car crash while wearing a seat belt, with an added feature if an air bag deploys.

- **Child care** — Helps the surviving spouse pay up to four years of child care costs for children under age 13.
- **Education** — Helps pay for job training for the surviving spouse or domestic partner. Also, dependent children may get tuition assistance. Age limitations apply.
- **Legal services** — Provides help preparing basic wills, living wills and other legal documents.

## Simple. Convenient. Affordable.

See your benefits manager today for more information.

Not all features are available in all states. Please check your plan documents for information about which features are available.

Legal Reference<sup>TM</sup> Program services are independently offered and administered by ARAG<sup>®</sup> Insurance Company of Des Moines, Iowa. Aetna does not participate in attorney selection or review, and does not monitor ARAG services, content or network.

Everest Funeral Planning and Concierge Services ("Services") 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.

Language assistance: If you need assistance in any language, please call Member Services at **1-888-772-9682**. Su necesita asistencia en cualquier idioma, por favor llame a Servicios al Cliente al **1-888-772-9682**.

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. Specific features of life insurance plans vary, depending on employers and states. Plan features and availability may vary by location and are subject to change. Plans contain exclusions and limitations. See policy or plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. 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 **aetna.com**.

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

**Policy form numbers issued in Missouri include:** ALIC-AL HGrpPol 01R5 and HI AHGrpAg 01R.

The Aetna logo consists of the word "aetna" in a lowercase, bold, sans-serif font. The letter "a" is stylized with a dot above it. A registered trademark symbol (®) is located to the upper right of the "a".

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