

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

aetnaSM



Services for every stage of your life

Aetna Life EssentialsSM

With Aetna Life Insurance coverage, you not only get financial protection for your loved ones. You also get tools and services to use **today** for a healthy, fulfilling life. This is what Aetna Life Essentials is all about.

Financial services

You can receive JPMorgan Chase Financial Counseling and Level I Financial Planning. It's available to you whether you're an active employee, retired, terminated employee having ported coverage, or a beneficiary of a deceased life member.

To learn more, call **1-866-222-8008**.

Accelerated Death Benefit

If you are terminally ill, the Accelerated Death Benefit lets you have up to 75 percent of your life insurance before your death.

There are no limits on how you can use this money. You can use it for medical expenses or daily living costs. You can even use it to take a vacation!

Unlike using a settlement company that pays pennies to the dollar, our Accidental Death Benefit (ADB) provides the **full** remaining balance to be paid to your beneficiary after your death, as long as the policy remains active.

Master's-level social workers in our Care Advocacy Unit will walk you through every step of the process.

There is no cost to the program, no application fee, no processing fee.

Let us help you take control of your life situation.

Contact your human resources department for more information.*

*Before you request the ADB, you should discuss the impact of receiving an early payout with your own legal counsel. State variations do exist. The listing of medical conditions that may qualify you, your spouse or domestic partner may also vary based on state insurance laws.

Legal Reference™ Program

If you have an approved accelerated death benefit claim, you are entitled to **free** legal services in an attorney's office. These include:

- Wills
- Health care directives
- Durable financial power of attorney
- Uncontested guardianship documentation
- Tax planning

Physical services

An important part of living longer is staying healthy. You'll have access to Aetna's wellness programs such as:

- Aetna VisionSM discount program
- Aetna HearingSM discount program
- Aetna FitnessSM discount program
- Waterpik® discount program

Employee Assistance Program (EAP)

You and your immediate household members and dependents up to age 26 get telephone EAP consultations. And they're 100 percent confidential. Get help with issues like:

- Stress
- Personal and professional relationships
- Substance abuse
- Family life
- General mental well-being

You can also get referrals to local community resources and counselors if you want face-to-face visits.

You can visit our EAP website anytime. There, you'll find free webinars; child care, eldercare, education searches; and much more. You can also access thousands of articles videos and tools, on work/life balance and mental health topics.

Call us at **1-877-327-5832**. Or visit us online at **www.aetnaeap.com** (use company ID **EAP4LIFE**).

Learn more, visit
www.aetnalifeessentials.com

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

Securities and investment advisory services are independently offered through Chase Investment Services Corp. (CISC), a subsidiary of JPMorgan Chase Bank. CISC is a full services broker-dealer and a registered investment advisor.

Legal Reference Program services independently offered and administered by ARAG North America (ARAG). Aetna does not participate in attorney selection or review, and does not monitor ARAG services, content or network.

Not all health and/or life services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. 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 may receive a percentage of the fee you pay to the discount vendor. The EAP is administered by Aetna Behavioral Health, LLC and Aetna Life Insurance Company (Aetna). EAP instructors, educators and network participating providers are independent contractors and are neither agents nor employees of Aetna. 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 include: GR-9 and/or GR-9N, GR-29 and/or GR-29N.

www.aetna.com

Care Advocacy Program

This is a telephone social work service. It's available to those who:

- Are permanently and totally disabled
- Are terminally ill and are applying for an accelerated death benefit, or have been approved for one
- Have an injury that has resulted in a loss covered by the Accidental Death and Personal Loss coverage benefit

Master's-level social workers offer:

- Education about coverage
- Referrals to local and national programs that can provide housing, food, insurance, prescription and financial assistance, emotional support and referrals to behavioral health services

To learn more, call **1-800-276-5120**.

End-of-life support

You can use the Compassionate Care website 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 of important papers and contacts

Whenever you need access, visit

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 have up to three telephone bereavement or grief counseling sessions.

To speak with someone, call **1-800-806-8891**.

Legal services

With the Legal Reference™ Program, you and your spouse can get free, online access to estate planning services. These include:

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

Plus — you get two will-preparation sessions a year. One for you and one for your spouse or domestic partner.

To learn more, call **1-888-257-2934**. Or visit us at **www.ichooselegal.com**.

