

Offer insurance protection they'll value

AD&D Ultra® Insurance Plan

Accidents can have a major impact on health and finances. That's why round-the-clock accident insurance protection is so important.

Make AD&D Ultra Insurance plan a part of your employee benefits package. It's the Accidental Death and Personal Loss Insurance plan from Aetna Life Insurance Company (Aetna).

Your employees will feel good knowing their loved ones will get a payment and other great resources if an unexpected accident causes their death. And employees can get the help they need if an accident brings a severe physical loss. Their families will get educational and lifestyle resources, too.

You'll enjoy the worksite marketing and account management services of one of the most well-respected names in the business. And here's the best news: AD&D Ultra costs about the same as traditional accidental death and dismemberment coverage.

So give your employees leading-edge protection that offers better financial security than many typical accidental death and dismemberment plans. Offer AD&D Ultra today!

Get time-saving enrollment services

If your employees are paying all or part of their premiums, you'll get our dedicated resources for your enrollment campaign at no additional cost. Enjoy our Aetna member educational materials, presentations and e-mails. You can get help with onsite enrollment meetings to assist your employees with their benefits decisions, too.

Strong coverage to strengthen your benefits package

AD&D Ultra pays a benefit for the following* losses and conditions when caused by a covered accident:

- Loss of eyesight, hearing or speech
- Loss of limb
- Loss of limb use due to paralysis
- Disfiguring third-degree burns
- Coma
- Paralysis
- Total disability
- Accidental death, including:
 - > Death due to exposure to natural or chemical elements, and
 - > Presumed death due to disappearance



Beneficiary lifestyle and education benefits*

Loved ones will get help when it's needed the most. They'll get lifestyle and educational benefits after the death of a covered parent.

- **Child care benefit** — There's help to pay the cost of state-licensed child-care providers for children under age 13 for up to four years after the death of a covered parent.
- **Education benefit** — If eligible, dependent children may get an education benefit for up to four years after the death of covered parent. After high school, the benefit is a reimbursement for eligible education expenses already paid. Age limitations apply. We'll also help a surviving spouse pay for job training to help cope with lost income.

*Not all features are available in all states. Limitations and exclusions apply.

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

26.03.141.1 B (5/09)

We want you to know®
Aetna®

- **Passenger restraint and airbag benefit** — There's a supplement to an accidental death benefit if the person suffers a covered loss in a car accident while properly wearing a seat belt. If it is determined that a passenger restraint benefit is payable, an additional benefit may be payable if the airbag was deployed.
- **Repatriation of remains benefit** — We'll help pay for the return of the covered member's body to the family if the member dies unexpectedly more than 200 miles from home.

Not all features are available in all states. Limitations and exclusions apply.

Financial and legal help at no additional cost

Beneficiaries feel a tidal wave of emotions. There are so many decisions to make. That's where Aetna Beneficiary Solutions™ steps in. The program offers confidential legal and financial resources to families. It's included at no additional cost to Aetna AD&D Ultra members.

- **Financial guidance.** Who doesn't need help with financial planning? Beneficiaries will enjoy financial guidance from JPMorgan Chase. They can get help with short- and long-term goals and explore investment programs when they're ready.

- **Legal services.** How about legal forms to help with estate planning and forms to create living wills and more? Beneficiaries will have access to legal information at no additional cost through ARAG® Services, LLC. There's also information to help protect against identity theft.

Options to enhance their coverage

No two employees are alike. That's why our AD&D Ultra package offers choices. You can give your employees these options* at an additional cost:

- Spouse Common Accident Benefit
- Double Indemnity on Common Carrier Benefit
- Enhanced Personal Protection, a premium package that provides:
 - > A reimbursement for rehabilitation training costs
 - > A monthly payment if the employee is confined in a hospital
 - > A payment to help offset COBRA medical costs if the member dies
 - > A payment to help with changing the employee's home or vehicle to accommodate paralysis or loss of a limb

*Not all features are available in all states. Limitations and exclusions apply.

This material is for information only and is not an offer or invitation to contract. Life insurance plans contain exclusions and limitations. 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 are independently offered and administered by ARAG® Services LLC. Aetna does not participate in attorney selection or review and does not monitor ARAG services, content or network. Available to Aetna Group Insurance members through arrangement with Aetna Life Insurance Company (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.

Benefits may also be provided through self-funded plans administered by Aetna Life Insurance Company (Aetna).

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

AD&D Ultra offers more value at about the same price as traditional AD&D coverage.

Call your Aetna representative today!



We want you to know®



www.aetna.com