Game changer

Aetna Accident Plan

Life's little mishaps. One minute your teen is on the field — and the next they're in the ER. You're worried about your child. And how you're going to meet your deductible. Be better prepared for moments like these with an Aetna Accident Plan.



We pay *you* cash benefits



It's your money to spend

Our accident plan pays you lump-sum cash benefits for covered accidents and treatments. Use the money to help pay medical bills or everyday living expenses like groceries or rent. The choice is yours.
You can also sign up for direct deposit to get your benefits faster.

Our plan works with your health plan

We won't deny coverage based on your health. There are no doctor exams to take or medical questions to answer. And we pay you even if you have other insurance coverage. This means it pairs well with your major medical plan.

Insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna). Policy forms issued in Idaho include: Accident plan GR-96842

2376951-01-01

aetna®

An Aetna Simplified Claims Experience™

To file a claim, it takes about 90 seconds or less. If you've got Aetna® medical, you typically don't need to provide any documents. We'll access your medical records to help process your claim.* That's less paperwork for you.

Don't have Aetna medical? Just upload a PDF or picture of your medical bill. You can also complete a paper form and return it by mail or fax to Aetna Voluntary Plans.

If your claim is approved, we'll mail you a check or deposit cash directly into your bank account.

Manage your plan online

After you become a member, register at **MyAetnaSupplemental.com** or on the **My Aetna Supplemental** app. Or simply scan the QR code. Use your personal email address to keep accessing your account and getting important reminders — even if you leave your company.

A broken leg didn't break the bank

"The season just started when I got hurt. Luckily, we're members of the Aetna Accident Plan. Dad filed a claim and got cash sent right into my folks' checking account. Mom used some of the money to help cover our deductible. And the rest to buy me a new pair of cleats. Today, I'm back in the game."*

— Damar*



*FOR CLAIM PROCESSING: Sometimes you may need to provide documentation if the benefit doesn't create a medical claim, or we need more details to process your claim.
*FOR COVERAGE LIMITATIONS: The plan pays benefits for care, treatment or services related to an accident that happens on or after your coverage effective date.
*FOR MEMBER TESTIMONIAL: The above member story is for illustrative purposes and doesn't reflect events experienced by actual participants.

THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE.

This plan provides limited benefits. It pays fixed dollar benefits for covered services without regard to the health care provider's actual charges. The benefits payments are not intended to cover the full cost of medical care. Members are responsible for making sure the providers' bills get paid. These benefits are paid in addition to any other health coverage members may have.

THIS PLAN DOES NOT COUNT AS MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT.

Policies are insured by Aetna Life Insurance Company (Aetna). Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features and availability may vary by location and are subject to change. Refer to **Aetna.com** for more information about Aetna plans.

Policy forms issued in Oklahoma include: GR-96841.
Policy forms issued in Missouri include: AL HPOL-VOL Acc 01; GR-96842-01.

©2025 Aetna Inc.
2376951-01-01

BENEFIT SUMMARY

M & T BANK

803379

Aetna Off/On Job Accident Plan

THIS IS NOT A MEDICARE SUPPLEMENT (MEDIGAP) PLAN. If you are or will become eligible for Medicare, review the free Guide to Health Insurance for People with Medicare available at www.medicare.gov.

Insurance plans are underwritten by Aetna Life Insurance Company.

The benefits in the table below will be paid when you receive covered treatment for a covered Accident. Unless otherwise indicated, all benefits and limitations are per covered person.

Note: Certain benefits are payable once per covered accident; while others are once per plan year. If a service or injury falls in more than one category, the plan will pay the greater of. Refer to the Certificate for more details.

Initial Care

Covered Benefit	Benefit Amounts
Ambulance	
Ground ambulance Pays a benefit for when you are transported by a licensed professional ambulance company by a Ground ambulance to or from a hospital, or between medical facilities, where treatment for an accidental injury is received. Transportation to or from a hospital within 24 hours after an accidental injury.	$250
Air ambulance Pays a benefit for when you are transported by a licensed professional ambulance company by an Air ambulance to or from a hospital, or between medical facilities, where treatment for an accidental injury is received. Transportation to or from a hospital within 48 hours after an accidental injury.	$800

Covered Benefit	Benefit Amounts
Initial Treatment	
Emergency room/Hospital	$100
Pays a benefit if an insured person requires initial examination and treatment in an emergency room as the result of an accidental injury. The initial examination and treatment must be received within 72 hours after the accidental injury.	
Physician's office/Urgent care facility	$100
Pays a benefit if an insured person requires initial examination and treatment in a physician's office or urgent care center as the result of an accidental injury. The initial examination and treatment must be received within 72 hours after the accidental injury.	
Walk-in clinic/Telemedicine	$25
Maximum visits per accident, combined for all places of service	*2*
Maximum visits per plan year, combined for all places of service	*NoMax*
X-ray/Lab	$100/$50
Pays if an insured person receives an X-ray due to an accidental injury. The X-ray(s) must be prescribed by a physician and performed by a licensed facility within 30 days after the accidental injury.	
Medical imaging	$150
Pays a benefit if an insured person receives a medical imaging test due to an accidental injury. Medical imaging tests include only the following: 1. Positron Emission Tomography (PET) 2. Computed Tomography Scan (CT) 3. Computed Axial Tomography (CAT) 4. Magnetic Resonance (MR) or Magnetic Resonance Imaging (MRI) 5. Electroencephalogram (EEG) The test must be ordered by a physician and performed in a medical facility on an outpatient basis within 180 days after the accidental injury.	

Follow-up Care

Covered Benefit	Benefit Amounts
Accident follow-up	
Emergency room/Hospital	$75
Pays a benefit if an insured person receives follow-up treatment in emergency room or hospital for an accidental injury within one year of the accident.	
Physician's office/Urgent care facility	$75
Pays a benefit if an insured person receives follow-up treatment in a physician's office or urgent care center for an accidental injury within one year of the accident.	
Walk-in clinic/Telemedicine	$20
Maximum visits per accident, combined for all places of service	*6*
Maximum visits per plan year, combined for all places of service	*NoMax*
Appliances	
Major: Back brace, body jacket, knee scooter, wheelchair, motorized scooter or wheelchair	$200
Minor: Brace, cane, crutches, walker, walking boot, other medical devices to aid in your physical movement	$50
Maximum appliance per accident, major & minor combined	*1*
Chiropractic treatment and alternative therapy	$30
Maximum visits per accident	*10*
Maximum visits per plan year	*30*
Pain management (epidural anesthesia)	$100
Pays a benefit if an insured person receives epidural anesthesia as the result of an accidental injury. The epidural anesthesia must be administered within 60 days after the accidental injury.	
Maximum benefit per accident	*1*
Prescription drugs	$5
Prosthetic device/Artificial limb	
One limb	$500
Multiple limbs	$1,000
Maximum benefit per accident	*1*
Repair or replace	25%
Maximum benefit per plan year	*1*
Therapy services - Speech, occupational, or physical therapy or cognitive rehabilitation	$35
Maximum visits per accident	*10*
Maximum benefit per plan year	*30*

Hospital Care

Covered Benefit	Benefit Amounts
Hospital stay – admission (initial day)	
Non-ICU admission Pays a benefit if an insured person is admitted into the hospital due to an accidental injury. We will not pay this benefit if you're admitted into an observation unit, treated in an emergency room or outpatient surgery. The stay must begin within 180 days after an accidental injury.	$750
ICU admission Pays a benefit if an insured person is admitted directly to ICU due to an accidental injury. The stay must begin within 30 days after an accidental injury.	$1,500
Hospital stay – daily*	
Non-ICU daily Pays a benefit if an insured person has a stay in a hospital due to an accidental injury.	$150
ICU daily Pays a benefit if an insured person has a stay in an ICU due to an accidental injury. The stay must begin within 30 days after an accidental injury.	$300
Step down intensive care unit daily	$150
Maximum days per accident (combined for all stays due to the same accident)	*365*
Rehabilitation unit stay – daily Pays a benefit if an insured person is transferred to a rehabilitation unit immediately after a stay in a hospital due to an accidental injury.	$100
Maximum days per accident	*90*
Observation unit Pays a benefit if an insured person requires services in an observation unit as the result of an accidental injury. The Hospital Stay Admission Benefit will not be payable if the Observation Unit Benefit is payable. Observation services must begin within 72 hours after the accidental injury.	$100

*** Important Note:** All Hospital stay – daily benefits begin on day one.

Surgical Care

Covered Benefit	Benefit Amounts
Blood/Plasma/Platelets	$200
Pays a benefit if an insured person receives the transfusion of blood, plasma and/or platelets due to an accidental injury. The transfusion must take place within 90 days after the accidental injury	
Eye Injury	
Surgical repair	$200
Removal of foreign object	$200
Surgery (without repair)	
Arthroscopic or exploratory	$150
Pays a benefit if an insured person undergoes exploratory or arthroscopic surgery, and no repair is done, within 60 days of the accidental injury.	
Surgery (with repair)	
Cranial, open abdominal or thoracic	$1,000
Pays a benefit if an insured person undergoes cranial, open abdominal or thoracic surgery, and repair is done, within 72 hours of the accidental injury.	
Hernia	$200
Pays a benefit if an insured person undergoes hernia surgery as the result of an accidental injury. A physician must diagnose the hernia within 30 days after the accidental injury; and perform surgery within 60 days after the accidental injury.	
Ruptured disc	$500
Pays a benefit if an insured person sustains a ruptured disc in the spine as the result of an accidental injury. A physician must treat the ruptured disc within 60 days after the accidental injury; and repair it through surgery within one year after the accidental injury.	
Tendon/Ligament/Rotator cuff	
Single repair	$500
Multiple repairs	$1,000
Torn knee cartilage	$500
Pays a benefit if an insured person sustains a torn knee cartilage (meniscus) as the result of an accidental injury. A physician must treat the torn knee cartilage within 60 days after the accidental injury; and repair it through surgery within 180 days after the accidental injury.	
Non-Specified	
Inpatient	$200
Outpatient	$200
Maximum benefits per accident, combined for all Surgery (without repair) and Surgery (with repair) benefits	*2*

Transportation/Lodging Assistance

Covered Benefit	Benefit Amounts
Lodging Pays for one motel/hotel room for a companion to accompany you for each day of a stay due to an accidental injury. Your stay must be more than 50 miles from your home.	$100
Maximum days per accident	*30*
Transportation We will pay the Transportation Benefit shown in the Schedule of Benefits for an insured person who must travel from his or her residence more than 50 miles one way on physician's advice for treatment of a payable Accidental injury.	$250
Maximum trips per accident	*3*

Dislocations and Fractures

Dislocations - Closed Reduction
Pays a benefit if an insured person sustains a dislocation as the result of an accidental injury.
A physician must diagnose the dislocation within 90 days after the accidental injury and correct it by ***closed reduction (non-surgical repair).***

Open reduction
Pays a benefit if an insured person sustains a dislocation as the result of an accidental injury.
A physician must diagnose the dislocation within 90 days after the accidental injury and correct it by open reduction *(surgical repair).*

Covered Benefit	Benefit Amounts
Dislocations – Closed Reduction*	
Hip	$3,000
Knee	$2,000
Ankle – bone or bones of the foot (other than toes)	$2,000
Collarbone (sternoclavicular)	$1,000
Lower jaw	$1,000
Shoulder (glenohumeral)	$1,000
Elbow	$1,000
Wrist	$1,000
Bone or bones of the hand (other than fingers)	$1,000
Collarbone (acromioclavicular and separation)	$1,000
Rib	$150
One toe or one finger	$150
Partial dislocation	25%
Maximum dislocations per accident	*3*
*Open reduction pays 2.0 times the closed reduction benefit value	

Covered Benefit	Benefit Amounts
Fractures - Closed Reduction*	
Pays a benefit if an insured person sustains a fracture as the result of an accidental injury. A physician must diagnose the fracture within **90 days** after the accidental injury and correct it by **closed reduction**.	
Skull (except bones of the face or nose), depressed	$4,000
Skull (except bones of the face or nose), non-depressed	$4,000
Hip, thigh (femur)	$3,000
Vertebrae, body of (excluding vertebral processes)	$3,000
Pelvis (inc. ilium, ischium, pubis, acetabulum except coccyx)	$3,000
Leg (tibia and/or fibula malleolus)	$3,000
Bones of the face or nose (except mandible or maxilla)	$1,000
Upper jaw, maxilla (except alveolar process)	$1,000
Upper arm between elbow and shoulder (humerus)	$1,000
Lower jaw, mandible (except alveolar process)	$1,000
Collarbone (clavicle, sternum)	$1,000
Shoulder blade (scapula)	$1,000
Vertebral process	$1,000
Forearm (radius and/or ulna)	$1,000
Kneecap (patella)	$1,000
Hand/foot (except fingers/toes)	$1,000
Ankle/wrist	$1,000
Rib	$200
Coccyx	$200
Finger, toe	$200
Chip fracture	25%
Maximum fractures per accident	*3*
*Open reduction pays 2.0 times the closed reduction benefit value	

Paralysis Benefits

Covered Benefit	Benefit Amounts
Home and vehicle alteration	$500
Paralysis (complete, total and permanent loss)	
Pays a benefit if an insured person sustains paralysis as a result of an accidental injury. A physician must diagnose paralysis within 60 days after the accidental injury; and confirm the paralysis continued for a period of 90 consecutive days.	
Quadriplegia	$10,000
Triplegia	$7,500
Paraplegia	$5,000
Hemiplegia	$5,000
Diplegia	$5,000
Monoplegia	$2,500

Other Accidental Injuries

Covered Benefit	Benefit Amounts
Animal bite treatment	
Tetanus shot	$100
Anti-venom shot	$100
Rabies shot	$100
Brain injury	
Concussion/Mild traumatic brain injury	$150
Moderate/Severe traumatic brain injury	$1,000
Burn	
Pays a benefit if an insured person receives a second degree burn or third degree burn as a result of an accidental injury. Treatment must be received by a physician within 72 hours after the accidental injury.	
Second degree burn, greater than 5% of total body surface	$500
Third degree burn, less than 5% of total body surface	$1,000
Third degree burn, 5-10% of total body surface	$3,000
Third degree burn, greater than 10% of total body surface	$9,000
Burn skin graft	50% of Burn
Pays a benefit if an insured person receives a skin graft for a burn as a result of an accidental injury. Treatment must be received by a physician within 365 days after the accidental injury.	
Coma/Persistent vegetative state (PVS)	
Coma (non-induced)	$7,500
PVS	$7,500
Coma (induced)	$250
Maximum days per accident	*10*
Dental treatment	
Pays a benefit if an insured person sustains a broken tooth as the result of an accidental injury and the tooth is repaired by a dental crown and/or dental extraction. The dental services must begin within 60 days after the accidental injury.	
Maximum 1 per accident	
Extractions	$50
Crown	$100
Gunshot wound	$1,000
Laceration	
Pays a benefit if an insured person receives a laceration as the result of an accidental injury. The laceration must be repaired by a physician within 72 hours after the accidental injury.	
Without stitches	$25
With stitches, less than 7.5 centimeters	$75
With stitches, 7.6 - 20.0 centimeters	$150
With stitches, greater than 20.0 centimeters	$300
Posttraumatic stress disorder (PTSD)	$500
Maximum diagnoses per lifetime	*1*
Service dog	$1,500
Maximum service dogs per your lifetime	*1*

Organized Sports Rider

Covered Benefit	Benefit Amount
If while you are playing as a registered member of an organized sporting activity, you sustain an accidental injury, benefits payable under the certificate will be increased by the percentage shown, except for the excluded benefits below:	25%

Excluded benefits for Organized Sports Rider

- Burn skin graft
- Animal bite
- Burn
- Gunshot wound
- Service Dog

Accident Plan: Exclusions and Limitations

This plan has exclusions and limitations. Refer to the actual policy and certificate to determine which benefits are not payable. The following is a partial list of services and supplies that are generally not covered. However, the plan may contain exceptions to this list based on state mandates or the plan design purchased.

Benefits under the policy will not be payable for any care, service or supply for an accidental injury related to the following:

1. Certain competitive or recreational activities, including but not limited to: ballooning, bungee jumping, parachuting, skydiving;
2. Any semi-professional or professional competitive athletic contest, including officiating or coaching, for which you receive any payment;
3. Act of war, riot, war;
4. Operating, learning to operate or serving as a pilot or crew member of any aircraft, whether motorized or not;
5. Assault, felony, illegal occupation, or other criminal act;
6. Bacterial infections that are not caused by a cut or wound from an accidental injury;
7. Care provided by immediate family members or any household member;
8. Elective or cosmetic surgery;
9. Nutritional supplements;
10. Suicide or attempt at suicide, intentionally self-inflicted injury, or any attempt at self-inflicted injury, or any form of intentional asphyxiation, except when resulting from a diagnosed disorder;
11. Violating any cellular device use laws of the state in which the accident occurred, while operating a motor vehicle;
12. Accidental injury sustained while intoxicated or under the influence of any drug intoxicant, including those prescribed by a physician that are misused;

We will not pay any benefits for a service or supply rendered or received that are not specifically covered or not related to an accidental injury.

Portability

Your plan includes a portability option which allows you to keep your existing coverage by making direct payments to the carrier. You may exercise this option, if your employment ceases for any reason. Refer to your Certificate for additional portability provisions.

Questions and Answers about the Accident Plan

Do I have to answer any questions about my health to enroll?
No, you do not have to answer any questions about your health to enroll.

Can I have more than one Accident Plan?
No, you are not allowed to have more than one Aetna Accident Plan.

To whom are benefits paid?
Benefits are paid to you, the member.

Is my Aetna Accident policy compatible with a Health Savings Account (HSA)?
Yes, Aetna Accident policies are compatible with Health Savings Accounts.

How do I submit a claim?
*Go to **myaetnasupplemental.com** and either "Log In" or "Register", depending on if you've set up your account. Click the "Create a new claim" button and answer a few quick questions. You can even save your claim to finish later. You can also print/mail in form(s) to: Aetna Voluntary Plans, PO Box 14079, Lexington, KY 40512-4079, or you can ask us to mail you a printed form.*

What if I don't understand something I've read here, or have more questions?
*Please call us. We want you to understand these benefits before you decide to enroll. You may reach one of our Customer Service representatives Monday through Friday, 8 a.m. to 6 p.m., by calling **1-800-607-3366**. We're here to answer questions before and after you enroll.*

What should I do in case of an emergency?
In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.

What happens if I lose my employment, can I take the Accident Plan with me?
Yes, you are able to coverage under the Portability provision; however, you will need to pay premiums directly to Aetna.

Important information about your benefits

THESE PLANS DO NOT COUNT AS MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT. THESE PLANS ARE A SUPPLEMENT TO HEALTH INSURANCE AND ARE NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. These plans provide limited benefits. They pay fixed dollar benefits for covered services without regard to the health care provider's actual charges. These benefit payments are not intended to cover the full cost of medical care. You are responsible for making sure the provider's bills get paid. These benefits are paid in addition to any other health coverage you may have.

Complaints and appeals

Please tell us if you are not satisfied with a response you received from us or with how we do business. Call Member Services to file a verbal complaint or to ask for the address to mail a written complaint. You can also e-mail Member Services through the secure member website. If you're not satisfied after talking to a Member Services representative, you can ask us to send your issue to the appropriate department.

If you don't agree with a denied claim, you can file an appeal. To file an appeal, follow the directions in the letter or explanation of benefits statement that explains that your claim was denied. The letter also tells you what we need from you and how soon we will respond.

We protect your privacy

We consider personal information to be private. Our policies protect your personal information from unlawful use. By "personal information," we mean information that can identify you as a person, as well as your financial and health information. Personal information does not include what is available to the public. For example, anyone can access information about what the plan covers. It also does not include reports that do not identify you.

When necessary for your care or treatment, the operation of our health plans or other related activities, we use personal information within our company, share it with our affiliates and may disclose it to: your doctors, dentists, pharmacies, hospitals and other caregivers, other insurers, vendors, government departments and third-party administrators (TPAs).

We obtain information from many different sources —particularly you, your employer or benefits plan sponsor if applicable, other insurers, health maintenance organizations or TPAs, and health care providers.

These parties are required to keep your information private as required by law. Some of the ways in which we may use your information include: Paying claims, making decisions about what the plan covers, coordination of payments with other insurers, quality assessment, activities to improve our plans and audits.

We consider these activities key for the operation of our plans. When allowed by law, we use and disclose your personal information in the ways explained above without your permission. Our privacy notice includes a complete explanation of the ways we use and disclose your information. It also explains when we need your permission to use or disclose your information.

We are required to give you access to your information. If you think there is something wrong or missing in your personal information, you can ask that it be changed. We must complete your request within a reasonable amount of time. If we don't agree with the change, you can file an appeal.

If you'd like a copy of our privacy notice, call **1-800-607-3366** or visit us at **www.aetna.com.**

If you require language assistance, please call Member Services at 1-800-607-3366 and an Aetna representative will connect you with an interpreter. If you're deaf or hard of hearing, use your TTY and dial 711 for the Telecommunications Relay Service. Once connected, please enter or provide the Aetna telephone number you're calling.

Si usted necesita asistencia lingüística, por favor llame al Servicios al Miembro a 1-800-607-3366, y un representante de Aetna le conectará con un intérprete. Si usted es sordo o tiene problemas de audición, use su TTY y marcar 711 para el Servicio de Retransmisión de Telecomunicaciones (TRS). Una vez conectado, por favor entrar o proporcionar el número de teléfono de Aetna que está llamando.

ATTENTION MASSACHUSETTS RESIDENTS: As of January 1, 2009, the Massachusetts Health Care Reform Law requires that Massachusetts residents, eighteen (18) years of age and older, must have health coverage that meets the Minimum Creditable Coverage standards set by the Commonwealth Health Insurance Connector, unless waived from the health insurance requirement based on affordability or individual hardship. For more information call the Connector at **1-877-MA-ENROLL (1-877-623-6765)** or visit the Connector website **(www.mahealthconnector.org)**. THIS POLICY, ALONE, DOES NOT MEET MINIMUM CREDITABLE COVERAGE STANDARDS. If you have questions about this notice, you may contact the Division of Insurance by calling **1-617-521-7794** or visiting its website at **www.mass.gov/doi.**

Plans are underwritten by Aetna Life Insurance Company (Aetna). This material is for information only and is not an offer or invitation to contract. Each insurer has sole financial responsibility for its own products.

Providers are independent contractors and are not agents of Aetna. Aetna does not provide care or guarantee access to health services. Insurance plans contain exclusions and limitations. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Policies may not be available in all states, and rates and benefits may vary by location. 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**.

Financial Sanctions Exclusions Clause
If coverage provided by this policy violates or will violate any US economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments or reimburse for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or entity, or a country under sanction by the United States, unless permitted under a valid written Office of Foreign Assets Control (OFAC) license. For more information on OFAC, visit **https://www.treasury.gov/resource-center/sanctions/Pages/default.aspx**.

Policy forms issued in Idaho, Oklahoma and Missouri include: GR-96841, GR-96842.

For Idaho Residents only

AETNA LIFE INSURANCE COMPANY

ACCIDENT-ONLY COVERAGE

THIS POLICY PROVIDES LIMITED BENEFITS

BENEFITS PROVIDED ARE SUPPLEMENTAL AND NOT INTENDED TO COVER ALL MEDICAL EXPENSES

OUTLINE OF COVERAGE

Policy form AL HPOL-VOL Acc 01, Certificate form AL HCOC-VOL Acc 01

1. Read Your Policy Carefully—This outline of coverage provides a very brief description of the important features of the coverage. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you READ YOUR POLICY CAREFULLY

2. Accident-only coverage is designed to provide, to persons insured, coverage for certain losses resulting from a covered accident ONLY, subject to any limitations contained in the policy. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses.

3. If you have an accidental injury, the benefits shown in the *Schedule of benefits* section of the certificate are payable. Covered benefits must meet all of these requirements:
   - Your accidental injury must:
     - Be on or after your effective date of coverage.
     - Must occur while your coverage is in force.
     - Take place in the United States or its territories.

   - Your care, services and supplies:
     - Must appear in this section.
     - Must be given or received or the diagnosis made due to an accidental injury.
     - Must be provided or the diagnosis made while your coverage under the certificate is in force.
     - Must be advised by a physician.
     - Must be given or received, in the United States or its territories.
     - Is not listed in the *What your plan doesn't cover – exclusions* section of the certificate.
     - Is not beyond any benefit maximums shown in the *Schedule of benefits* section of the certificate.
   - You must have been billed for your care, services or supplies due to an accidental injury.

4. We call care, services and supplies that are not covered "exclusions." In the *What your plan doesn't cover - exclusions* section of the certificate, we tell you about exclusions. Here is a summary:
   - Act of war, riot, war
   - Aircraft
   - Self-harm, suicide
   - Professional activities and contests

5. **Portability**: We will provide portability coverage to the employee if
   - Their employment ends and as a result their coverage under the policy ends
   - Their or their covered dependent becomes totally disabled while covered under the certificate and the policy ends

   Please refer to the *Portability* provision in the certificate for details.

   Our right to change premium rates: We have the right to change our premium rates. We will give the policyholder at least 31 days prior written notice of any change.

   Renewability: The policy is optionally renewable.

Please review the below notice for Aetna Supplemental Health plan members who reside in the state of New Mexico.

ATTENTION NEW MEXICO RESIDENTS
The coverage provided under your benefits plan or policy underwritten by Aetna Life Insurance Company is limited in nature and may not provide financial protection for significant costs that you could incur for the diagnosis or treatment of COVID-19 ("Corona virus") related illness.

If you do not have comprehensive major medical coverage, in addition to the plan or policy issued by our company, you may incur significant uninsured medical expenses associated with the diagnosis and treatment of illness caused by COVID-19.

Major medical plans offer robust consumer protections, and are required to waive all deductibles, co-pays and other cost sharing expenses for the diagnosis or treatment of COVID-19 related illness. Your policy or plan with us is not a major medical plan and does not provide such protections.

If you do not have major medical coverage, you may:

1. Contact a licensed insurance broker or agent to see about major medical coverage availability.

2. To see if you are eligible for a special enrollment period for major medical coverage through the New Mexico Health Insurance Exchange, contact beWellnm toll-free at **1-833-862-3935**.

3. To see if you are eligible for Medicaid coverage and to complete an application, please call the Human Services Department's Medicaid Expansion Hotline toll-free at **1-855-637-6574** or visit **https://www.yes.state.nm.us/yesnm/home/index.**

4. To see if you are eligible for high risk pool coverage, please contact the New Mexico Medical Insurance Pool (the "High Risk Pool") at **1-844-728-7896** or **https://nmmip.org/**". If you are uninsured and have a COVID-19 diagnosis, your condition qualifies you for Pool coverage.

The Centers for Disease Control and the New Mexico Department of Health each have websites with considerable information on COVID-19. Visit each website at **https://www.cdc.gov/** or **http://cv.nmhealth.org/**.

Individuals who have symptoms consistent with COVID-19 should immediately call the NM Department of Health at **1-855-600-3453**.

Proprietary

Discrimination is Against the Law

Aetna Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex (consistent with 45 CFR § 92.101(a)(2)). Aetna Inc. does not exclude people or treat them less favorably because of race, color, national origin, age, disability, or sex.

Aetna Inc.:

- Provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language assistance services to people whose primary language is not English, which may include:
  - Qualified interpreters
  - Information written in other languages.

If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, call 1-800-872-3862 (TTY: 711) or the number on the back of your ID card.

If you believe that Aetna Inc. has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Civil Rights Coordinator
Attn: 1557 Coordinator
CVS Pharmacy, Inc.
1 CVS Drive, MC 2332,
Woonsocket, RI 02895

Phone: 1-800-648-7817, TTY: 711
Email: CRCoordinator@aetna.com

You can file a grievance in person, by mail, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 1-800-537-7697 (TDD)

Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.
This notice is available at Aetna Inc.'s website: https://www.aetna.com/

5356157-01-01 (07/25)

TTY: **711**

English	**To access language services at no cost to you, call** 1-888-772-9682 **.**
Amharic	እርስዎ ወጪ ሳያወጡ የቋንቋ አገልግሎቶችን ለመድረስ ወደ 1-888-772-9682 ይደውሉ።
Arabic	للحصول على خدمات اللغة مجانًا، اتصل على 1-888-772-9682
Armenian	Անվճար լեզվական ծառայություններից օգտվելու համար զանգահարեք հեռախոսահամարով: 1-888-772-9682
Carolinian (Kapasal Falawasch)	ngere aukke ghut alillis reel kapasal Falawasch au fafaingi tilifon ye 1-888-772-9682 .
Chamorro	Para un hago' i setbision lengguåhi ni dibåtde para hågu, ågang 1-888-772-9682 .
Chinese Traditional	如欲使用免費語言服務，請致電 1-888-772-9682 .
Cushitic-Oromo	Tajaajila afaanii bilisaan argachuuf, 1-888-772-9682 irratti bilbilaa.
French	Afin d'accéder aux services langagiers sans frais, composez le 1-888-772-9682 .
French Creole (Haitian)	Pou w jwenn aksè ak sèvis lang gratis pou ou, rele 1-888-772-9682 .
German	Um kostenlos auf Sprachdienste zuzugreifen, rufen Sie 1-888-772-9682 an.
Greek	Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-888-772-9682 .
Gujarati	તમારે કોઇ તના ખર્ચ વના ભાષાની સેવાઓની પહચ માટે, કોલ કરો 1-888-772-9682 .
Hindi	आपके लए बना कसी कमत के भाषा सेवाआ का उपयोग करने के लए, 1-888-772-9682 पर कॉल करे।
Hmong	Xav tau kev pab txhais lus tsis muaj nqi them rau koj, hu 1-888-772-9682 .
Italian	Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-888-772-9682 .
Japanese	無料の言語サービスをご利用いただくには、1-888-772-9682 にお電話ください。
Karen	လၫကမၤနှဲ့ ကျိာ်တၢ်မၤစၢၤတၢ်မၤ လၫတလိဉ်လာ်ဘူဉ်လာ်စုၤ လၫနဂီၢ်အဂီၢ်, 1-888-772-9682 .
Korean	무료로 언어 서비스를 이용하려면 1-888-772-9682 번으로 전화하세요
Laotian	ເພື່ອເຂົ້າເຖິງການບໍລິການພາສາໂດຍບເສຍຄ່າໃຊ້ຈ່າຍໃດໆແກ່ທ່ານ, ໃຫ້ໂທຫາ 1-888-772-9682 .
Mon-Khmer, Cambodian	ដើម្បីទទួលនេសវាផ្នែនកភាសាដោយមិនគិតៃថ្លលពីអ្នែនកសូមទូរសព្ទទេលខ 1-888-772-9682 ។
Navajo	T'áá ni nizaad k'ehjí bee níká a'doowoł doo bą́ą́h ílínígóó kojį' hólne' 1-888-772-9682 .
Pennsylvanian-Dutch	Um Schprooch Services zu griege mitaus Koscht, ruff 1-888-772-9682 .
Persian-Farsi	برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-888-772-9682 تماس بگیرید.
Polish	Aby uzyskać bezpłatny dostęp do usług językowych, zadzwoń pod numer 1-888-772-9682 .
Portuguese	Ligue para 1-888-772-9682 para receber assistência linguística gratuita.
Punjabi	ਤੁਹਾਡੇ ਲਈ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਵਾਲੀਆਂ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ ਦੀ ਵਰਤੋਂ ਕਰਨ ਲਈ, 1-888-772-9682 'ਤੇ ਫ਼ੋਨ ਕਰੋ।
Russian	Чтобы получить бесплатные языковые услуги, позвоните по номеру 1-888-772-9682 .
Samoan	Mo le mauaina o auaunaga tau gagana e aunoa ma se totogi, vala'au le 1-888-772-9682 .
Serbo-Croatian	Za besplatne prevodilačke usluge pozovite 1-888-772-9682 .
Spanish	Para acceder a los servicios de idiomas sin costo, llame al 1-888-772-9682 .
Syriac-Assyrian	ܒܗ، ܡܒܪܟ ܠܟ ܒܫܘܬܦܐ ܕܫܝܪܘܬ ܠܫܢܐ ܕܠܐ ܡܫܟܚ ܥܠ ܝܠܦ ܠܟ ܒܠܫܢ ܕܡܬܝܠ ܠܟ ܐܢ ܬܨܠ ܠ 1-888-772-9682 .
Tagalog	Upang ma-access ang mga serbisyo sa wika nang wala kang babayaran, tumawag sa 1-888-772-9682 .
Thai	หากท่านต้องการเข้าถึงการบริการทางด้านภาษาโดยไม่มีค่าใช้จ่าย โปรดโทร 1-888-772-9682 .
Ukrainian	Щоб отримати безкоштовний доступ до мовних послуг, задзвоніть за номером 1-888-772-9682 .
Vietnamese	Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-888-772-9682 .

©2025 Aetna Inc.