

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



Aetna Life Insurance and Accidental Death and Personal Loss (AD&PL) Insurance

HELPING YOU PRESERVE THE LIFESTYLE OF THE ONES YOU LOVE

Government of the Virgin Islands including
the University of the Virgin Islands



Basic Life and AD&PL

- Employer paid
- Active Employees: \$10,000
- Retired Employees : \$5,000
for Central Government
Employees Only



Supplemental Term Life

- Employee paid term life (builds no cash value)
- Payroll deduction
- Coverage amount options
- Dependent coverage available
- Age-banded rates for employee
- Rates change as employee moves into a higher age-band or if salary changes (employee rate's that are based on a multiple of basic annual earnings)



Why are life insurance important?

What would happen to them if you were missing from this picture?



How much Supplemental Life and AD&PL insurance can they buy?

Employees

- **Eligible Active Employee - Plan A:** increments 1- 4 X basic annual earnings to a maximum of \$500,000 (rounded up to the next higher \$1,000) **Plan B:** Flat options: Option 1: \$10,000, Option 2: \$15,000, Option 3: \$25,000, Option 4: \$50,000, Option 5: \$75,000, Option 6: \$100,000, Option 7: \$150,000

Dependents*

- **Spouse:** \$10,000
- **Child(ren) from birth up to age 26:** \$5,000



Guaranteed Issue*?

- **Newly Eligible Employee (within 31 days of date of hire):** Enroll up to the plan maximums without Explanation of Insurability (EOI)
- **Newly Eligible Spouse:** \$10,000
- **Child(ren):** up to \$5,000



*
Evidence of insurability is required during open enrollment once the insured amount is over \$5000.00.

Evidence of insurability (EOI)

Will be required:

- Late applicants* with no current coverage
- Not experiencing Qualifying Life Event (birth of a child, marriage, divorce, loss of other coverage, etc.)**
- All amounts over the Guaranteed Issue Limits***



*Late applicants are employees that do not elect coverage as newly eligible employees during their initial 31 day eligibility period.

**During the plan year, employees who are not newly eligible or experiencing a Qualifying Life Event will not be allowed to enroll until an annual enrollment. If experiencing a QLE, an employee will be able to elect the lowest level of coverage.

***Currently covered employees will be able to increase coverage during annual enrollment by 1 increment not to exceed Guaranteed Issue.

More benefits — end of life

Basic and Supplemental




- **Accelerated Death Benefit** -access to up to 50% of your combined Basic and Supplemental Life Insurance before death if member is terminally ill with 12 months or less to live
- **Care Advocacy Program**- services of a professional social worker
- **Legal Services and Estate Planning** - in-person legal review and estate planning services for member or their estate executor. These services are available at no additional cost and have an estimated value of \$7,500.



Aetna Life EssentialsSM

More than life insurance. It's your essentials for every stage of life.

- Expert financial advice and access to legal services
- Support to help you and your family during difficult times
- Discounts on wellness products and services to help keep you healthy



With Aetna Life Insurance, 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.



Funeral Planning

Through Everest, you get both pre-planning and immediate, at need support to help you make informed decisions about all funeral-related issues.

[Read more](#)



Care Advocacy Program

Our Master's level social workers may be able to provide assistance if you are dealing with a disability or are terminally ill.

[Read more](#)



Legal and Estate Services

Have financial planning and legal services available when you really need them.

[Read more](#)

Aetna Life EssentialsSM

living fully today



Healthy Lifestyles

Discounts on fitness programs or equipment, vision wear and hearing aids

Emotional Support

Telephonic support for you, your family and caregivers

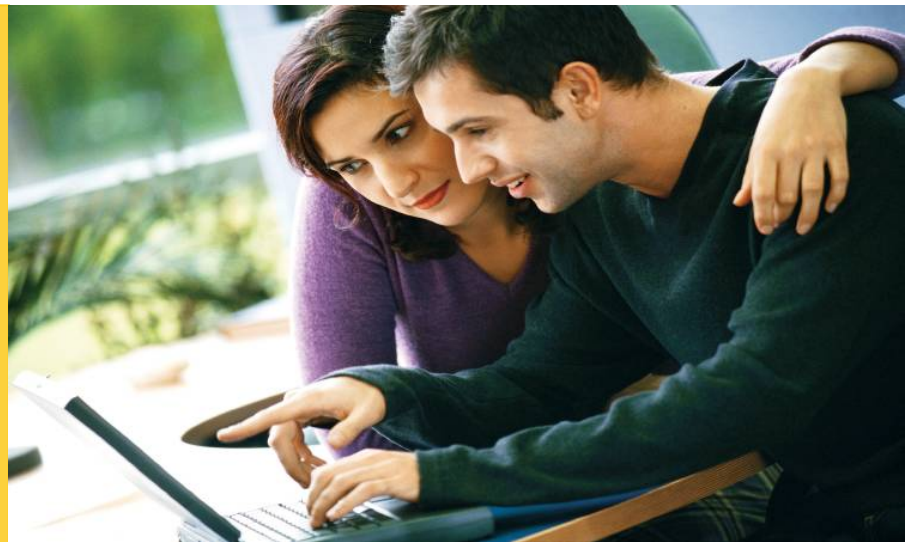


Aetna Life EssentialsSM

living fully today

Legal Services

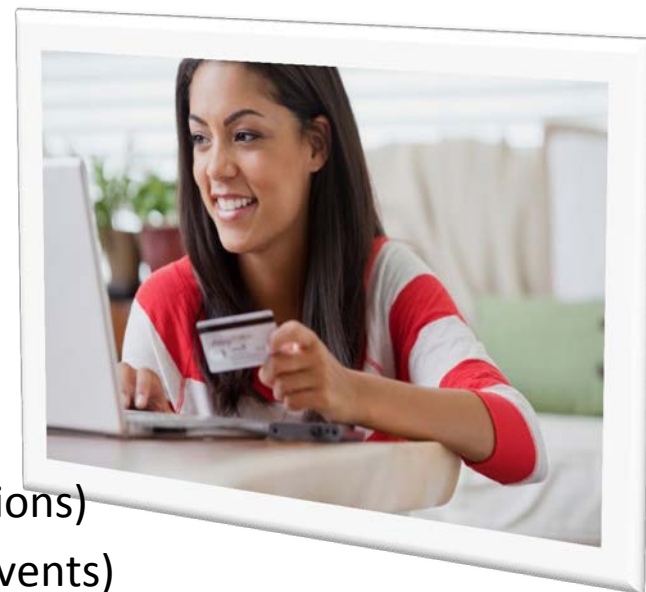
Access to select legal forms and information at no extra cost. Basic Will, Living Will, Durable and Financial POW and Health Care Directives.



LifeMart Shopping Website

LifeMart® is one of the largest members-only discount shopping websites. It offers discounts of up to 40 percent on millions of products and services. You can find discounts in many areas, including:

- Travel (car rentals, cruises, flights, hotels, resorts, vacations)
- Tickets (movies, skiing, concerts, sporting and theatre events)
- Electronics (cell phones, computers, other electronics)
- Home and Auto (moving, furniture, appliances, automotive)
- Flowers and Gifts (flowers, gifts, toys, books, magazines)
- Family Care (child, senior and pet care)
- Wellness (personal care, spa, fitness, diet plans)
- Apparel (children's, women's and men's clothing; shoes, jewelry)
- Grocery coupons
- Dining



Medical Alert Services

You can save on medical alert services from Philips Lifeline. The services are available to you, your immediate family members and your parents and in-laws. Known for its reliability and simplicity, you or your loved one will be connected at the push of a button to a Personal Response Associate for help 24 hours a day, seven days a week.

Philips Lifeline – Standard Service:

- \$29.95 a month for the standard service.
- Includes a home communicator with your option of a waterproof pendant to wear around your neck or a wrist band.
- No cost for shipping or activation

Philips Lifeline – with Auto Alert:

- \$44.95 a month for the service that includes the “auto-alert” service.
- Includes a home communicator and pendant with fall-detection technology. When a person is unable to press the button, the auto-alert service will automatically summon a Personal Response Associate.
- No cost for shipping or activation



Funeral Planning & Concierge Services

- Pre-planning tools: to help make informed decisions about all aspects of the funeral planning process
- At-need family support and negotiation assistance available by phone 24 hours a day, 7 days a week




www.everestfuneral.com/aetna

1-800-913-8318



Your employees can compare local funeral home costs to save money

PREPARED FOR CORINNA OUELLETTE - AUGUST 12, 2014

	TRADITIONAL FUNERAL SERVICE						
	Jerre Wirt Blank Funeral Home	Joseph W. Epler Funeral Home	Roat-Kriner Funeral Home	Shaw Funeral Home Inc	Visneski Funeral Home	William F. Brooks Funeral Home	The Dale E. Ranck Funeral Service
	309 Water Street Northumberland, PA 17857 (570)473-7026	210 King Street Northumberland, PA 17857 (570)473-3098	1715 Bloomsburg Rd Danville, PA 17821 (570)275-0412	400 N. Front St. Milton, PA 17847 (570)742-8111	10 W. Mahoning Street Danville, PA 17821 (570)275-1271	207 Broadway Street Turbotville, PA 17772 (570)649-5837	127 N. Front St. Milton, PA 17847 (570)742-4561
FUNERAL HOME SERVICES - Actual prices provided by the funeral home**							
Basic Services of Director & Staff	\$925	\$1,750	\$1,850	\$2,295	\$2,350	\$1,975	\$3,095
Embalming	\$675	\$595	\$650	\$550	\$590	\$790	\$925
Dressing & Casketing	\$175	\$85	\$175	\$190	\$105	\$325	\$595
Facilities & Staff for Visitation	\$295	\$125	\$295	\$245	\$195	\$380	\$225
Facilities & Staff for Chapel Service	\$595	\$245	\$525	\$345	\$425	\$390	\$1,670
Transfer Vehicle to Funeral Home	\$185	\$95	\$225	\$275	\$275	\$285	\$475
Hearse	\$195	\$225	\$250	\$250	\$250	\$295	\$485
Utility/ Flower Vehicle	\$75	\$75	\$60	\$145	\$95	Not Available	\$275
Lead Car	Not Available	Included	\$60	Not Available	\$95	\$125	Included
SUB-TOTAL:	\$3,120	\$3,195	\$4,090	\$4,295	\$4,380	\$4,565	\$7,745
<i>Prices below are for budgeting purposes only and reflect national averages</i>							
FUNERAL MERCHANDISE - See Appendix A for more detailed information							
Average price for a steel casket	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400
Average price for a concrete burial vault	\$1,495	\$1,495	\$1,495	\$1,495	\$1,495	\$1,495	\$1,495
SUB-TOTAL:	\$3,895	\$3,895	\$3,895	\$3,895	\$3,895	\$3,895	\$3,895
OTHER FUNERAL COSTS							
Professional Fees	\$400	\$400	\$400	\$400	\$400	\$400	\$400
Flowers	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Obituary	\$500	\$500	\$500	\$500	\$500	\$500	\$500
Police Escorts	\$375	\$375	\$375	\$375	\$375	\$375	\$375
Death Certificates, Stationary	\$200	\$200	\$200	\$200	\$200	\$200	\$200
SUB-TOTAL:	\$1,775	\$1,775	\$1,775	\$1,775	\$1,775	\$1,775	\$1,775
TOTAL:	\$8,790	\$8,865	\$9,760	\$9,965	\$10,050	\$10,235	\$13,415

*This is a Limited Service Provider who may not offer a full range of funeral services.

**The prices presented here were accurate only as of the date or dates such prices were obtained. Such prices may vary over time and the actual prices determined at the time services are provided may vary significantly. Everest Information Services, LLC and its affiliates makes no representation, guaranty or warranty of any kind that prices at the time services are provided will be the same as those presented here.

***The cost of an urn can vary widely depending on the type of urn selected. The Federal Trade Commission allows individuals to furnish their own container.

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Accidental Death and Personal Loss (AD&PL) Benefits

Pays benefits for losses within 365 of covered accident

- **Death:** pays 100% of your AD&PL benefit amount, in addition to your Life insurance benefit, to your designated beneficiary(ies) for death due to a covered accident
- **Dismemberment:** pays varying percentage of your benefit if a covered accident results in loss of a hand, arm, foot, leg or fingers
- **Loss of Hearing, Speech or Eyesight:** pays 100% of your benefit for complete loss of both hearing and speech or of both eyes; 50% for loss of hearing or speech, or loss of one eye



Accidental Death and Personal Loss (AD&PL) Benefits



- **Third Degree Burns:** pays a varying percentage of your benefit if you suffer burns as the result of exposure to heat, chemicals or water
- **Paralysis:** pays a varying percentage of your benefit if a covered accident results in partial or total paralysis
- **Exposure or Disappearance:** pays 100% of your benefit for death due to a covered accidental exposure or in the event of a disappearance

Additional AD&PL Benefits

- **Child Care:** 3% up to 4 years up to a max of \$2,000 for child care
- **Education Benefit:** 5% up to 4 years with a max of \$5,000 for spouse re-training or children's education
- **Passenger Restraint Benefit:** pays \$10,000 if you were wearing a seatbelt and died in a car a covered accident; pays additional \$5,000 if airbag also deploys
- **Coma Benefit:** 5% of principal sum for 11 months
- **Repatriation of Remains Benefit:** provides financial assistance for preparation and return of the deceased's body to a mortuary
- **Common Carrier Benefit:** if a person suffers a loss of life solely and as a direct result of an accident while boarding, alighting from, or traveling in a public conveyance which is licensed for the transportation of passengers by a governmental authority having jurisdiction over its registration and for the use of which a charge is made.

Continuing Life Insurance

Basic and Supplemental Life:

- Conversion into a individual Whole Life Policy –advise Aetna asap if employee is no longer eligible under the group plan



**Conversion/Portability Customer Service:
877-503-3448**

Aetna Life Contacts

- **Life Claim Office:** 1-800-523-5065
- **Aetna Life Essentials:**
<http://www.aetna.com/aetnalifeessentials/>
- **Aetna Behavioral Health:** 1-800-806-8891
- **Legal Reference Service:** www.ichooselegal.com
- **Compassionate Care Website:**
www.aetnacompassionatecare.com
- **GlobalFit:** www.globalfit.com/fitness or 1-800-298-7800
- **Aetna Vision Customer Service:** 1-800-793-8616
- **HearPO:** 1-888-432-7464

Life Disclaimers

- This material is for information only. Discount programs provide access to discounted prices and are NOT insured benefits. Life insurance plans contain exclusions and limitations. Not all services are covered in all states. 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. Policy forms issued in OK include: GR-9/GR-9N. Information subject to change.
- For the Aetna Beneficiary Solutions Program, securities (including mutual funds and variable annuities) and investment advisory services are offered through Chase Investment Services Corp, (CISC) or affiliated broker/dealers. Annuities and insurance products are provided by various insurance companies and offered through Chase Insurance Agency, Inc. (CIA), a licensed insurance agency, doing business as Chase Insurance Agency Services, Inc. in Florida. CISC, a member of NASD/SIPC, and CIA are affiliates of JPMorgan Chase Bank, N.A. Products not available in all states. JPMorgan Chase Bank, N.A., and its affiliates do not offer legal or accounting advice to their clients. Clients are urged to consult with their own legal, accounting and tax advisors with respect to their specific situations. Aetna does not warrant or guarantee and makes no representations as to the quality of services offered by CISC. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK. MAY GO DOWN IN VALUE.
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Q&A



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