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?

- Tuition
- Car payment
- Utilities
- Debt
- Clothing
- Savings
- Mortgage
- Rent
- Food
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***

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*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 Essentials℠

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 Inc.
Aetna Life Essentials<sup>SM</sup>

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 Essentials<sup>SM</sup>

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

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<tbody>
<tr>
<td>309 Water Street, Northampton, PA 17857</td>
<td>210 King Street, Northampton, PA 17857</td>
<td>1715 Bloomburg Rd, Danville, PA 17017</td>
<td>400 N. Front St, Milton, PA 17840</td>
<td>10 W. Mahoning Street, Danville, PA 17017</td>
<td>207 Broadway Street, Turbotville, PA 17885</td>
<td>127 N. Front St, Milton, PA 17840</td>
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<tr>
<td>(717)473-7026</td>
<td>(717)473-3098</td>
<td>(717)275-6412</td>
<td>(717)468-1111</td>
<td>(717)275-1271</td>
<td>(717)498-8337</td>
<td>(717)468-561</td>
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<td><strong>Funeral Home Services - Actual prices provided by the funeral home</strong></td>
<td><strong>Funeral Merchandise - See Appendix A for more detailed information</strong></td>
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<td>Basic Services of Director &amp; Staff</td>
<td>$925</td>
<td>$1,750</td>
<td>$1,850</td>
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<td>$2,350</td>
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<td>Embalming</td>
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<td>$595</td>
<td>$650</td>
<td>$550</td>
<td>$590</td>
<td>$790</td>
<td>$925</td>
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<td>Dressing &amp; Casketing</td>
<td>$175</td>
<td>$85</td>
<td>$175</td>
<td>$190</td>
<td>$105</td>
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<td>$595</td>
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<td>Facilities &amp; Staff for Visitation</td>
<td>$395</td>
<td>$125</td>
<td>$295</td>
<td>$245</td>
<td>$195</td>
<td>$380</td>
<td>$225</td>
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<td>Facilities &amp; Staff for Chapel Service</td>
<td>$395</td>
<td>$245</td>
<td>$325</td>
<td>$245</td>
<td>$425</td>
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<td>$1,670</td>
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<td>Transfer Vehicle to Funeral Home</td>
<td>$185</td>
<td>$95</td>
<td>$225</td>
<td>$275</td>
<td>$275</td>
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<td>$475</td>
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<td>Hearse</td>
<td>$195</td>
<td>$225</td>
<td>$250</td>
<td>$250</td>
<td>$250</td>
<td>$295</td>
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<td>Utility/Flower Vehicle</td>
<td>$75</td>
<td>$75</td>
<td>$60</td>
<td>$145</td>
<td>$95</td>
<td>$125</td>
<td>$275</td>
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<td>Lead Car</td>
<td>Not Available</td>
<td>Included</td>
<td>Not Available</td>
<td>$60</td>
<td>$95</td>
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<td><strong>Sub-Total:</strong></td>
<td><strong>$3,120</strong></td>
<td><strong>$3,195</strong></td>
<td><strong>$4,090</strong></td>
<td><strong>$4,295</strong></td>
<td><strong>$4,380</strong></td>
<td><strong>$4,565</strong></td>
<td><strong>$7,745</strong></td>
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Prices below are for budgeting purposes only and reflect national averages.

**Notes:**
- 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/](http://www.aetna.com/aetnalifeessentials/)
- **Aetna Behavioral Health:** 1-800-806-8891
- **Legal Reference Service:** [www.ichooselegal.com](http://www.ichooselegal.com)
- **Compassionate Care Website:** [www.aetnacompassionatecare.com](http://www.aetnacompassionatecare.com)
- **GlobalFit:** [www.globalfit.com](http://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.

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