



Critical Illness Insurance Buyer's Guide

NOTICE TO BUYERS

This is a specified disease policy, also known as “critical illness” insurance. The policy provides limited coverage and does not pay benefits for every kind of illness. Read your enrollment materials and this Buyer's Guide carefully to decide if it's right for you.

CRITICAL ILLNESS INSURANCE

Critical illness insurance is a kind of insurance in which the insurer agrees to pay benefits if you are diagnosed with one of the specific illnesses on a list that is part of the insurance policy. Examples of specified diseases and critical illnesses that are covered may include heart attack, stroke, major organ failure, end-stage renal failure or other conditions. Critical illness policies such as Aetna's pay you a lump sum amount upon diagnosis with a covered condition, which you can use to help with medical bills or for any other purpose. It's important to read the enrollment materials to know exactly what the policy will, and will not, cover and how much the benefits are.

CAUTION: LIMITATIONS OF CRITICAL ILLNESS INSURANCE

Critical illness insurance is **not** a substitute for comprehensive coverage. It pays fixed dollar amounts when you are diagnosed with a specified critical illness, no matter how much your medical care actually costs. It is meant to supplement, not replace, other health insurance.

Critical illness insurance typically does not provide coverage for illnesses that were diagnosed before your coverage effective date. The Aetna policy does not provide coverage for a full year for any illnesses for which you sought medical advice or treatment within the 365 days before your effective date under the policy.

If you are diagnosed with a recurrence of the same illness, or if you later are diagnosed with a different illness, some policies might not pay benefits again unless a certain amount of time has passed between diagnoses. Read the enrollment materials carefully to see what kind of waiting periods apply to the Aetna policy.

Sometimes critical illness insurance has a maximum amount of total benefits it will pay under the policy. Read the enrollment materials carefully to see what kind of maximum limits apply to the Aetna policy.

Also, this is **not** a Medicare Supplement plan. If you are eligible for Medicare, review the free Guide to Health Insurance for People with Medicare available from the company or at www.medicare.gov.

The Aetna Critical Illness Plan is underwritten by Aetna Life Insurance Company (Aetna). Information is believed to be accurate as of the production date; however, it is subject to change. **Policy forms include:** GR-96843, GR-96844.

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SHOULD I BUY COVERAGE?

When considering if this insurance is right for you, ask yourself the following questions:

1. How likely am I to develop any of these conditions?
2. How much will the treatment cost if I am diagnosed with one of these conditions?
3. What other kinds of expenses might I have if I am diagnosed with one of these conditions?
4. Is my current health insurance coverage adequate for these costs?
5. Can I afford the monthly premium?

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