
amounts.

You **DO** need to provide evidence of good health for review and approval or denial by Aetna's underwriters in the following situations:

- If you do not enroll during the enrollment period or within 31 days of eligibility.
 - If you enroll for an amount above the guaranteed issue amounts.
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What Is the Age Reduction Rule?	<p>Your insurance coverage amount will reduce to 50% of the original amount on January 1 following your 70th birthday.</p>
Basic and Supplemental Term Life Features	<p>Portability If you leave your current employer for any reason other than disability and you do not exceed age 65, you may take your basic and supplemental term life insurance with you. Aetna will bill you directly. If you are disabled, your coverage is not portable.</p> <p>Conversion If you terminate employment, are no longer eligible for coverage, or your coverage reduces due to age, pension or retirement, you have the opportunity to convert your Supplemental term life insurance to an individual life insurance policy within 31 days of your termination in coverage.</p> <p>Premium Waiver If you are less than age 60 and have been totally and permanently disabled for six months, you will not have to make premium payments until you recover or reach age 65 or retire.</p>
Aetna Life Essentials	<p>Life is the sum total of the choices you make. Aetna† is committed to delivering life insurance with more of the right choices to fit your life. You now have access to benefits that can help you make the most of every stage of your life. Now, your life insurance includes new features that help you live fully today and better prepare for tomorrow.</p> <p>†Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. Life insurance plans are underwritten or administered by Aetna Life Insurance Company.</p> <p>Caring support and resources We'll help by providing emotional and financial support during end of life – for you, your family and caregivers.</p> <ul style="list-style-type: none"> • Resources in your time of need – If you or your covered spouse becomes terminally ill, you can get up to 75% of your life insurance benefit amount ahead of time to a max of \$500,000, based on your plan. You can receive these benefits if your doctors determine your life expectancy will likely not exceed 24 months. You can use the money to pay medical and other bills during an illness, so you don't have to use up your life savings. See your employer for the application for Accelerated Death Benefit. • Additional legal support included with voluntary life – We want to provide you and your family with some peace of mind during a challenging time. Through our Legal Reference®** program we'll provide you with direct access to legal counsel who will work on your behalf to ensure you have fully addressed end of life estate related matters, including document preparation, tax planning, and legal representation for the sale of your primary residence. www.iChooseLegal.com or call 1-888-257-2934. • Important information in your time of need – Losing a loved one can be devastating. We want to make this difficult time a little bit easier. Our Compassionate Care website helps members and caregivers by providing them with information to help them talk about and cope with end of life issues. www.aetnacompassionatecare.com. <p>Help for the ones you love In addition to the financial resources life insurance can help provide, you and your loved ones may also find our other valuable services helpful.</p> <ul style="list-style-type: none"> • Stay on track with financial counseling – If you've ever lost a loved one, you know that finances are the last thing you want to think about. We're offering beneficiaries financial planning and guidance from JP Morgan Chase, to help make a difficult time easier. 1-866-222-8008 • Help resolving legal questions – The legal issues surrounding the death of a loved one can be overwhelming. If you receive a portion of your voluntary life insurance benefit because of a terminal illness, the Legal Reference program can assist the executor of your estate. www.iChooseLegal.com or call 1-888-257-2934.

The above is only a brief summary of the insurance benefits available. Some restrictions may apply. Some benefits are not available in all states. For more specific information about the coverage details, including limitations, exclusions and other requirements, please refer to your Certificate of Insurance or contact your employee benefits department. This coverage is underwritten by Aetna Life Insurance Company.

- Caring for you emotionally – We want to help you, not only financially, but emotionally. That’s why we provide you, your family members, beneficiaries and caregivers with access to bereavement and grief counseling services. Aetna Behavioral 1-800-806-8891

Giving you more

At Aetna, we put you at the center of everything we do. That’s why we offer you more. Yes, Aetna life insurance will help provide your loved ones the financial protection they need in the event of your death. But, that’s not all. Aetna life insurance also helps:

- Keep you healthier longer
- Care for end of life needs
- Provide for your beneficiaries

*The Legal Reference Program is independently offered and administered by ARAG North America Inc®. Aetna does not participate in attorney selection or review, and does not monitor ARAG services, content (including website content) or network. Aetna does not provide legal services and makes no representations or warranties as to the quality of the information on the ARAG website, the services of ARAG or of any attorney in the ARAG network. Aetna has not credentialed or otherwise reviewed or assessed the quality of ARAG services or ARAG contracted law firms or lawyers. ARAG does not provide Aetna with any individually identifiable information whatsoever on legal information accessed or legal services utilized by eligible individuals. Aetna has provided its policyholders with access to ARAG programs and services but has no responsibility for those services. Aetna does not receive a marketing fee from ARAG in conjunction with the Legal Reference Program.

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AD&D Ultra™

Your employer provides the following amount of Basic AD&D Ultra coverage to you at *no cost*: A Benefit of Two times Basic Annual Earnings to a maximum of \$300,000. Guaranteed Issue is \$300,000.

In addition to traditional AD&D coverage for loss of life and dismemberment and paralysis, you have:

- Coma benefit
- Repatriation of remains benefit
- Child care benefit
- Total disability
- Education benefit for dependent child and/or spouse
- Passenger restraint/airbag benefit

Your unmarried biological and adopted children from live birth up to age 19 or up to age 23 if they are attending school full-time. Dependents include children you support and who live with you in a parent/child relationship.