

Your Benefits Quick Start Guide

Enroll in the Aetna insurance plans offered through Landrum Staffing Services, Inc. today

Unexpected stuff happens to all of us. That's why you need to be ready with insurance options from Aetna Voluntary Plans. This is your opportunity to sign up for benefits. So take a few minutes to find out about your options now!

Please note, these plans provide supplemental benefits and are not a substitute for comprehensive medical insurance.

Open enrollment begins on December 6 and ends on December 17, 2017.

If you were just hired, you have 31 days from the date you are hired to enroll.

Aetna Fixed BenefitsSM Plan

Pays fixed cash benefits for specific medical services and includes Aetna's nationwide provider network to help you save money. Let your doctors know if you want Aetna to send benefit payments to them directly. Or, you may choose to receive the benefit payment directly to use as you want or need.

Cut out your temporary member identification along the dotted line.



Aetna Fixed BenefitsSM Plan
BIN# 610502 RX

LANDRUM STAFFING SERVICES, INC.
GROUP NUMBER: 800769

YOUR NAME: _____

FOR MEMBER SERVICES CALL **1-888-772-9682**

PAYER NUMBER 57604 0039

These plans do not count as minimum essential coverage under the affordable care act. These are a supplement to health insurance and are not a substitute for major medical coverage. Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your taxes.



Start your benefits!

How do I enroll?

First, read your enrollment information. To enroll, complete your Enrollment/Change Request form and give it to your employer. If you have questions, please call **1-888-772-9682**.

Am I eligible to enroll?

All active temporary employees are eligible to participate. If you are an eligible employee, you can also enroll your eligible dependents. Your eligible dependents are your lawful spouse and your children from birth through the end of the calendar year in which the dependent turns 30, through any age if handicapped and unable to earn a living, or until they can no longer be legally declared as dependents. Dependent age and status requirements may vary by state.

How do I pay?

Payment is simple. Premium costs will be deducted from your paycheck. If you miss a payment, you can pay directly and keep your coverage active. There is a form in this kit to use when sending in missed premium payments.

When does coverage begin?

Coverage is effective on the first day of the pay period following the pay period in which a deduction occurs.

Signing up is easy!

First, read your enrollment information.

Call **1-888-772-9682**

Between 8 a.m. and 6 p.m., Monday through Friday.

If you require language assistance, please call Member Services at **1-888-772-9682** 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, llame a Servicios al Miembro al **1-888-772-9682**, y un representante de Aetna le conectará con un intérprete. Si usted es sordo o tiene problemas de audición, use su TTY y marque 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.

If you choose coverage, please use this temporary member ID until you get your paper member ID card.

www.aetna.com/dse/custom/avp

INSURED: The person listed on the card has been enrolled in a Fixed Indemnity insurance plan sponsored by the employer. Available benefits are subject to exclusions and limitations. This card does not guarantee coverage. For verification of coverage, filing a claim or for questions other than the discount programs, contact us at the number printed on the front of this card or mail us at the address below.

EMERGENCY: Call 911 or go to the nearest emergency facility.

Aetna Voluntary Plans
P.O. Box 14079
Lexington, KY 40512

Insurance plans are underwritten by Aetna Life Insurance Company (Aetna). This material is for information only and is not an offer or invitation to contract. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. 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 are subject to United States economic and trade sanctions. 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.

Policy forms issued in Oklahoma and Idaho include: GR-96172, GR-96173.

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Aetna Voluntary Plans

Aetna Life Insurance Company

Missed Premium Payment Coupon

Company name

Group number

Today's date (mm/dd/yyyy)

Member name (last, first, middle initial)

Member daytime telephone number

last four of Social Security Number

Payment will be applied to the oldest gap in coverage within the last 45 days from the postmark on your mailed payment. To find out what gaps in coverage you may have, please call us toll free at 1-888-772-9682.

Instructions: Make a copy of this page. Complete the payment coupon. Cut along the dotted line. Mail coupon with your full amount, made payable to

Aetna Life Insurance Company, to:

**Missed Premiums
P.O. Box 534739
Atlanta, GA 30353**

_____ x \$ _____ = \$ _____
Number of pay periods missed Amount of deduction per pay period Full premium payment due

What if I miss a payroll deduction?

Your coverage will not begin until you have your first payroll deduction. Each payroll deduction pays for coverage for one payroll period. If you miss a payroll deduction after your coverage begins, you will not have coverage during the time that payroll deduction would cover, unless you pay the full missed premium directly to Aetna Voluntary.

Will my insurance be canceled if I don't make up a missed premium?

Once your coverage has begun, it will not be canceled because you do not make up a missed premium. However, no claims will be paid for losses or covered expenses that occur during the period for which premium is unpaid.

How do I pay my missed premium?

To pay by **personal check, cashier's check, or money order**, make payable to **Aetna Life Insurance Company** and send with a completed copy of the coupon above to: Missed Premiums, P.O. Box 534739, Atlanta, GA 30353. You can get additional payment coupons by calling **1-888-772-9682**.

Can I pick which missed premiums I wish to pay?

No. Your missed premium payment will always be applied to the oldest gap in coverage within the last 45 days (from the postmark on your mailed payment). You cannot choose to cover a later gap in coverage if you have an earlier gap within the past 45 days from the date your payment is postmarked. To find out what gaps in coverage you may have, please call toll free **1-888-772-9682**, Monday through Friday, 8 a.m. to 6 p.m.

How long do I have to pay a missed premium?

You may pay for a gap in coverage that is up to 45 days old, from the date your payment is postmarked. Please note, if you have a gap in coverage of more than 30 days, your 3 to 12 month waiting period for dental services will reset.

Can I pay just a part of a missed premium?

No. You must pay the full premium deduction that was missed in your paycheck, for all coverage you have. We cannot accept partial payments.

If I become ineligible or my employment ends, can I continue coverage with missed premium payments?

No. If your coverage terminates, you may not continue coverage by paying missed premiums.

Plans are underwritten by Aetna Life Insurance Company (Aetna) and its affiliates. Each insurer has sole financial responsibility for its own products. Insurance plans contain exclusions and limitations. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. This material is for information only and is not an offer or invitation to contract. Information is believed to be accurate as of the production date; however, it is subject to change. Policies are subject to United States economic and trade sanctions. For more information about Aetna plans, refer to www.aetna.com.

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Aetna Fixed Indemnity Insurance



Cash benefits to help you pay your bills

Aetna Fixed BenefitsSM Plan

Supplemental benefits you can use toward deductibles, coinsurance or everyday expenses

The Aetna Fixed Benefits Plan pays fixed cash payments for covered services. You can use these cash payments to help pay some of the cost of **doctor visits, hospital stays, prescriptions** or the **everyday expenses** that arise when you have to get medical care.

You choose how you want to spend the payments. Payments can be made directly to you or your health care provider. With fixed-cash benefits, the Aetna Fixed Benefits Plan can help you better afford a big deductible, which is common in many of today's major medical plans.

More great reasons to buy this plan

- **Enrollment guaranteed** — No doctor exam required and you can't be turned down during open enrollment.
- **Aetna network** — See any licensed health care provider. You may save money by seeing a provider in Aetna's network.
- **Easy to use** — The plan pays regardless of any other insurance coverage you may have. If offered by your plan sponsor, the cost of the plan may be deducted right from your paycheck, so you won't have a separate bill to pay.
- **Affordable** — Group rates that are typically less per week than the average cost of a couple's night out at the movies. See your enrollment information for the cost of your specific plan.

Our **DocFind**[®] online directory helps you locate in-network doctors and medical specialists in your area: www.aetna.com/dse/custom/avp or call **1-888-772-9682**.

You can reduce your out-of-pocket medical costs when you visit a hospital, physician, pharmacy and/or other provider in Aetna's extensive network.

This policy, alone, does not meet Massachusetts Minimum Creditable Coverage standards.

Exclusions and limitations

This plan does not cover all health care expenses and has exclusions and limitations. Members should refer to their plan documents to determine which health care services are covered and to what extent. The following is a partial list of services and supplies that are generally not covered, though your plan may contain exceptions to this list based on state mandates or the plan design purchased.

Exclusions include:

- All medical or hospital services not specifically covered in, or which are limited or excluded in, the plan documents
- Cosmetic surgery, including breast reduction
- Custodial care
- Infertility services, including, but not limited to, artificial insemination and advanced reproductive technologies, donor egg retrieval and reversal of sterilization
- Non-medically necessary, and experimental or investigational, services and supplies

No benefit is paid for or in conjunction with the following stays or visits or services:

- Those received outside the United States
- Those for education or job training, whether or not given in a facility that also provides medical or psychiatric treatment

IMPORTANT INFORMATION ABOUT THE BENEFITS YOU ARE BEING OFFERED: The Aetna Fixed Benefits Plan is a hospital confinement indemnity insurance plan with other fixed indemnity benefits. This plan provides LIMITED BENEFITS. Benefits provided are supplemental and are not intended to cover all medical expenses. This plan pays you fixed dollar amounts regardless of the amount that the provider charges. 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. This disclosure provides a very brief description of the important features of the benefits being considered. It is not an insurance contract and only the actual policy provisions will control. **THIS PLAN DOES NOT COUNT AS MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT. THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL TAX PAYMENT.**

*If the provider participates in your underlying health plan's network, the provider may bill you for the rate the provider has negotiated with the health plan and the Aetna discounted rate cannot be guaranteed.

The Aetna Fixed Benefits Plan is underwritten by Aetna Life Insurance Company (Aetna). This material is for information only. 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. Policies are subject to United States economic and trade sanctions. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice and is subject to change. Aetna does not provide care or guarantee access to health services. 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.

Policy forms issued in Oklahoma and Idaho include: GR-96172, GR-96173.

Policy forms issued in Missouri include: GR-96172 01.

In case of emergency, call 911 or your local emergency hotline; or go directly to an emergency care facility.

Please keep in mind

The Aetna Fixed Benefits Plan provides limited coverage that is meant to complement other health insurance coverage you may have. It's important to know that the plan:

- Pays fixed dollar amounts per day for different kinds of medical services regardless of how much you have to pay for them, with limits on the number of benefits the plan will pay per year.
- Does not pay the full cost of medical care. You are responsible for making sure your doctor gets paid. If you see a provider in Aetna's network, the amount you owe the provider is reduced because Aetna has already negotiated a discount.*
- May invalidate the pretax status of any tax-deferred health savings account that you have. If you or your spouse have a health savings account, please consult your tax adviser before you enroll.

Enroll Today. Follow the instructions provided in your enrollment materials.

BENEFITS SUMMARY

Aetna Voluntary Plans

Plan design and benefits insured and administered by Aetna Life Insurance Company (Aetna).

Unless otherwise indicated, all benefits and limitations are per covered person.

Inside this Benefits Summary:

- Fixed Benefits Plan

IMPORTANT INFORMATION ABOUT THE BENEFITS YOU ARE BEING OFFERED: The Aetna Fixed Benefits Plan is a hospital confinement indemnity plan with other fixed indemnity benefits. This plan provides **LIMITED BENEFITS**. Benefits provided are supplemental and are not intended to cover all medical expenses. This plan pays you fixed dollar amounts regardless of the amount that the provider charges. 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. This disclosure provides a very brief description of the important features of the benefits being considered. It is not an insurance contract and only the actual policy provisions will control. **THESE PLANS DO NOT COUNT AS MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT. THESE ARE A SUPPLEMENT TO HEALTH INSURANCE AND ARE NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.**

IF YOU ARE ELIGIBLE FOR MEDICARE NOW OR IN THE NEXT 12 MONTHS, YOU SHOULD UNDERSTAND THAT:

- This IS NOT a Medicare Supplement Policy.

- This prescription drug benefit IS NOT creditable coverage under Medicare Part D.

You can get a free Guide to Health Insurance for People with Medicare at www.medicare.gov.

Aetna will pay benefits only for services provided while coverage is in force, and only for medically necessary, **covered** services. These benefits may be modified where necessary to meet state mandated benefit requirements.

If you or your spouse have a health saving account, please consult your tax advisor before you enroll about whether the Fixed Indemnity plan may affect it.

You can lower your medical expenses by seeing a participating provider in the Aetna Open Choice® PPO network. To locate a participating provider, call toll-free 1-888-772-9682 or visit www.aetna.com/dse/custom/avp. If your provider participates in your comprehensive medical plan's network, the medical plan's negotiated rate with that provider applies.

Group Fixed Indemnity coverage is not available if you live and work in **New Hampshire**. This policy does not meet **Massachusetts** Minimum Creditable Coverage standards.

Fixed Benefits Plan

Inpatient Hospital Stay -- daily benefit

(Includes maternity)

Plan pays per day in a private or semi-private room	\$700
Plan pays per day in Intensive Care Unit (ICU)	\$1,400
Maximum number of stays per coverage year	2 stays

Inpatient Hospital Stay - lump-sum benefit

(Includes maternity)

Plan pays per initial day of an inpatient stay	\$1,000
Maximum number of days per coverage year	2 days

Inpatient surgical procedure

Plan pays per day on which a surgical procedure is performed	\$600
Maximum number of days per coverage year	2 days

Accident - additional benefit

Plan pays per initial day of treatment for an accident	\$400
Maximum number of days per coverage year	2 days

Emergency room

Plan pays per day on which an emergency room visit occurs	\$425
Maximum number of days per coverage year	2 days

Outpatient surgical procedure

Plan pays per day on which a surgical procedure is performed	\$600
Maximum number of days per coverage year	2 days

Outpatient doctors' office visits

Includes doctors' service in the office, home, walk-in clinic, and urgent care clinic.

Plan pays per day on which doctors' services are provided	\$85
Maximum number of days per coverage year	7 days

Outpatient laboratory and x-ray services

Plan pays per day on which lab or x-ray services are provided	\$120
Maximum number of days per coverage year	3 days

Prescription drugs, equipment and supplies

Plan pays per day on which a prescription drug, equipment or supply is obtained	\$60
Maximum number of days per coverage year	12 days

To use your prescription benefit:

- A) Present your Aetna identification (ID) card to the pharmacist.
 - B) Participating pharmacies will apply a discount.
 - C) You pay the amount charged by the pharmacy.
 - D) Submit a medical claim form to Aetna Voluntary to receive your fixed benefit payment.
- To find a participating pharmacy, call toll-free **1-888-772-9682** or visit www.aetna.com/dse/custom/avp.

Services to prevent illness are covered under the applicable benefit (Outpatient doctors' office visits or Outpatient laboratory and x-ray services) listed in this Benefit Summary, the same as services to treat illness.

Fixed Benefits Plan Exclusions and Limitations

This plan has exclusions and limitations. Refer to the actual policy and booklet certificate to determine which services are covered and to what extent. 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.

- All medical or hospital services not specifically covered in, or which are limited or excluded in the plan documents.
- Cosmetic surgery, including breast reduction.
- Custodial care.
- Experimental and investigational procedures.
- Infertility services, including donor egg retrieval, artificial insemination and advanced reproductive technologies, and reversal of sterilization.
- Nonmedically necessary services or supplies.

No benefit is paid for or in connection with the following stays or visits or services:

- Those received outside the United States
- Those for education, special education or job training, whether or not given in a facility that also provides medical or psychiatric treatment.

Terms defined

An **Inpatient Hospital Stay** (or "Stay") is a period during which you are admitted as an inpatient; and are confined in a hospital, non-hospital residential facility, hospice facility, skilled nursing facility, or rehabilitation facility; and are charged for room, board, and general nursing services. A Stay does not include time in the hospital because of custodial or personal needs that do not require medical skills or training. A Stay specifically excludes time in the hospital for observation or in the emergency room unless this leads to an Inpatient Stay.

A **Negotiated Charge** is the maximum amount that a preferred provider has agreed to charge for a covered visit, service, or supply. After your plan limits have been reached, the provider may require that you pay the full charge rather than the negotiated charge.

Questions and answers about the Fixed Benefits Plan

The Fixed Benefits Plan is a fixed indemnity plan. How does a fixed indemnity plan work?

Fixed indemnity plans have no copays, deductibles, or coinsurance. A fixed indemnity plan pays a fixed amount per day or other period, with limits on the number and types of services. Once you have used up your number of services, the plan will no longer pay for that kind of service. Payments under the Fixed Benefits Plan can be used for any purpose you choose.

Because the plan pays a fixed amount, you may owe the provider more than the plan pays. If you choose a preferred (in network) provider, then you may pay less, because the provider may accept payment for the negotiated charge. Before you enroll in the plan, please read the benefits chart in the previous pages carefully to understand what this plan will pay.

How does this fixed indemnity plan differ from a traditional comprehensive medical plan?

The Fixed Benefits Plan is intended to supplement, not substitute for, comprehensive medical coverage. Unlike most major medical plans, this plan does not have catastrophic coverage or a limit on your out-of-pocket expenses. This means that you may have large out-of-pocket costs if you have a serious or chronic medical condition. Because comprehensive medical plans provide more coverage, they cost more. They typically satisfy the Affordable Care Act's mandate to maintain Minimum Essential Coverage, but the Fixed Benefits Plan does not.

Can I have the Fixed Benefits Plan if I already have comprehensive health insurance?

Yes, the Fixed Benefits Plan can supplement other health insurance. The Fixed Benefits Plan will pay the specified benefit whether or not your other health insurance pays anything for the service. The Fixed Benefits plan does not coordinate benefits with other coverage. If the provider participates in your underlying health plan's network, the provider may bill you for the rate the provider has negotiated with the health plan and the Aetna discounted rate cannot be guaranteed.

Does this fixed indemnity plan have COBRA continuation coverage?

Unlike a traditional health plan, this fixed indemnity plan does not offer COBRA continuation coverage.

What will I pay up front when I go to a healthcare provider?

A provider may require that you pay all charges in advance, and it would be up to you to submit a claim for benefits under the plan. Remember that you are responsible for making sure the provider's bill gets paid, even when the fixed benefit is less than provider's charges.

How do I submit a claim for benefits?

You can assign your benefits to your provider and your provider will submit the claim. In that case, benefits will be paid to your provider. If the benefits are more than what you owe the provider, the difference will be paid to you.

If you want benefits to be paid to you, you can submit the claim to Aetna yourself (unless you already assigned the benefits to your provider). Be sure to include the diagnosis codes (you may need to ask your provider for them). Do not sign box 26 on the claim form unless you want us to pay the benefits to your provider. Claim forms are available at www.aetna.com/voluntary/employees/materials-forms.html, or by calling Customer Service at the toll-free number on your ID card.

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 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 toll free **1-888-772-9682**. We're here to answer questions before and after you enroll.

Important information about your benefits

Search our network for doctors, hospitals and other health care providers

Here's how you can find out if your health care provider is in our network. Log in to www.aetna.com/voluntary and follow the path to find a doctor, or call us at the toll-free number on your Aetna ID card. If you would like a printed list of doctors, contact Member Services at the toll-free number on your Aetna ID card. Our online directory is more than just a list of doctors' names and addresses. It also includes information about where the physician attended medical school, board certification status, language spoken and gender. You can even get driving directions to the office. If you don't have Internet access, call Member Services to ask about this information.

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 **1-888-772-9682** or visit us at www.aetna.com.

If you require language assistance, please call Member Services at 1-888-772-9682 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, llame a Servicios al Miembro al 1-888-772-9682, y un representante de Aetna le conectará con un intérprete. Si usted es sordo o tiene problemas de audición, use su TTY y marque 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.

NOTICE TO TEXAS EMPLOYERS: THIS IS NOT A POLICY OF WORKERS' COMPENSATION INSURANCE. THE EMPLOYER DOES NOT BECOME A SUBSCRIBER TO THE WORKERS' COMPENSATION SYSTEM BY PURCHASING THIS POLICY, AND IF THE EMPLOYER IS A NON-SUBSCRIBER, THE EMPLOYER LOSES THOSE BENEFITS WHICH WOULD OTHERWISE ACCRUE UNDER THE WORKERS' COMPENSATION LAWS. THE EMPLOYER MUST COMPLY WITH THE WORKERS' COMPENSATION LAW AS IT PERTAINS TO NON-SUBSCRIBERS AND THE REQUIRED NOTIFICATIONS THAT MUST BE FILED AND POSTED.

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 **617-521-7794** or visiting its website at www.mass.gov/doi.

ATTENTION MISSOURI RESIDENTS: An optional rider for elective abortion has not been purchased by the group contract holder pursuant to VAMS section 376.805. An enrollee who is a member of a group health plan with coverage for elective abortions has the right to exclude and not pay for coverage for elective abortions if such coverage is contrary to his or her moral, ethical or religious beliefs. Your plan sponsor does not include coverage for elective abortions.

This material is for information only and is not an offer or invitation to contract. Insurance plans contain exclusions and limitations. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Not all health services are covered. 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. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions.

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

<http://www.treasury.gov/resource-center/sanctions/Pages/default.aspx>.

Policy forms issued in Oklahoma and Idaho include GR-96172, GR-96173, GR-9/9N, GR-29/29N, GR-23.





All coverage is underwritten by Aetna Life Insurance Company.

Instructions: Read and fill out the Enrollment/Change Request (all pages). Make a copy for yourself. Give the original to your employer.

IF YOU ARE NOT CHANGING YOUR EXISTING COVERAGE, YOU DO NOT NEED TO COMPLETE THIS ENROLLMENT/CHANGE REQUEST.

INFORMATION ABOUT YOU Complete all information.

Print your name (first, middle initial, last)		Social Security Number	Date of birth (MM/DD/YYYY)	
Home address	Apartment number	City	State	Zip code
Home phone () ()	Work phone () ()	Email address	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Primary language spoken (Idioma principal)

ACTION YOU WANT TO TAKE Check the box next to the action you want to take.

I am not currently enrolled and I want to...	<input type="checkbox"/> Enroll in the coverage choices selected below. <input type="checkbox"/> Decline this opportunity to participate.
I am currently enrolled and I want to...	<input type="checkbox"/> Make changes to my current coverage choices (add, increase, drop, decrease) as selected below. All of my other coverage choices will remain the same as previously elected. <i>(If outside of an open enrollment, see "Making Changes Outside of an Open Enrollment.")</i> <input type="checkbox"/> Update my personal and/or my dependent information. <input type="checkbox"/> Drop all of my current coverage choices.

Your payroll deductions will be taken after taxes are taken.

YOUR COVERAGE CHOICES Check() the box for the level of coverage you want.

Coverage type	Coverage level	Weekly Cost
Fixed Benefits Plan	<input type="checkbox"/> No Fixed Benefits Plan	
	<input type="checkbox"/> Yourself only	\$ 25.04
	<input type="checkbox"/> Yourself plus one	\$ 55.68
	<input type="checkbox"/> Yourself and family	\$ 80.19

EMPLOYER GROUP INFORMATION This section is to be completed by your employer.

Employee ID	Hire date (MM/DD/YYYY)	Pay type	Total deduction (\$)	Effective date (MM/DD/YYYY)
Location or site code	Authorized signature	Title	Today's date (MM/DD/YYYY)	

INFORMATION ABOUT YOU Repeat your name and Social Security number here.

Print your name (first, middle initial, last)	Social Security Number
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INFORMATION ABOUT YOUR DEPENDENTS List the dependents for which you are adding/changing/removing coverage.
Please print clearly in blue or black ink.

If you have more dependents, write down their information on a separate sheet and attach it to this Enrollment/Change Request.

<input type="checkbox"/> Add <input type="checkbox"/> Change <input type="checkbox"/> Remove	Print dependent's name (first, middle initial, last)	Social Security Number		
	Sex	Date of birth		
	<input type="checkbox"/> Male / <input type="checkbox"/> Female			
	Relationship: <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Other (Specify): _____			
	Address (if different than yours)	City	State	Zip code
<input type="checkbox"/> Add <input type="checkbox"/> Change <input type="checkbox"/> Remove	Print dependent's name (first, middle initial, last)	Social Security Number		
	Sex	Date of birth		
	<input type="checkbox"/> Male / <input type="checkbox"/> Female			
	Relationship: <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Other (Specify): _____			
	Address (if different than yours)	City	State	Zip code
<input type="checkbox"/> Add <input type="checkbox"/> Change <input type="checkbox"/> Remove	Print dependent's name (first, middle initial, last)	Social Security Number		
	Sex	Date of birth		
	<input type="checkbox"/> Male / <input type="checkbox"/> Female			
	Relationship: <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Other (Specify): _____			
	Address (if different than yours)	City	State	Zip code

MAKING CHANGES OUTSIDE OF AN OPEN ENROLLMENT Please read below to see if you are able to make changes to your coverage.

You can add to or increase your coverage during the plan year only if permitted by your employer when you have a **Qualifying Life Event (QLE)**. If your deductions are taken after taxes, you may drop or decrease coverage at any time. QLEs fall under one of these two categories:

- Loss of Other Coverage (LOC):** If you previously declined coverage because you or your dependents were already covered under another health plan and you or your dependents have lost that other coverage, you may be able to enroll yourself and your dependents. If you had a recent LOC, go to the list on the right and check the box next to your LOC and supply the date of the LOC.
- Family Status Change (FSC):** Whether you are currently enrolled or previously declined coverage, you may be able to add or increase coverage when you experience certain FSC events. If you had a recent FSC, go to the list on the right and check the box next to your FSC and supply the date of the FSC.

Next, complete the rest of this Enrollment/Change Request. When finished, make a copy and submit it to your employer with your documentation attached. You must submit this Enrollment/Change Request, together with documentation, to your employer within 31 days of the LOC/FSC.

Loss of Other Coverage (LOC):

- Divorce, legal separation or death
- Termination of employment of a dependent
- Reduction of a dependent's hours
- Termination of your or your dependents' COBRA rights
- Loss of employer's contribution to spouse's coverage
- Dependent child losing eligibility as a dependent
- Other loss of coverage

Family Status Change (FSC):

- Divorce, legal separation or death
- Marriage
- Birth or adoption of a dependent
- Other

Date of LOC or FSC (mm/dd/yyyy)

YOUR AUTHORIZATION You, the employee, must sign and date this Enrollment/Change Request for all new enrollments or coverage changes.

By signing and submitting this Enrollment/Change Request:

1. *I acknowledge that:* The Fixed Benefits Plan is not comprehensive, major medical insurance but is a fixed indemnity plan that pays fixed daily dollar benefits for covered services without regard to the health care provider's actual charges. The benefit payments are not intended to cover the full cost of medical care. I am responsible for the provider's charges. **THIS PLAN DOES NOT COUNT AS MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT. THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND ARE NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.**
2. *I represent that all information supplied in this Enrollment/Change Request is true and complete to the best of my knowledge and/or belief. I have read and agree to the Conditions of Enrollment on the last page of this Enrollment/Change Request.*

Employee signature

Today's date (MM/DD/YYYY)

CONDITIONS OF ENROLLMENT Applicant acknowledgments and agreements

On behalf of myself and the dependents listed on this Enrollment/Change Request, I agree to or with the following:

1. I acknowledge that by enrolling, all coverage is underwritten by Aetna Life Insurance Company (Aetna) 151 Farmington Avenue, Hartford, CT 06156.
2. I authorize deductions from my earnings for any premium payments or premium contributions required for coverage or I agree to make any necessary premium payments directly to Aetna as required for coverage, whichever applies.
3. I understand and agree that this Enrollment/Change Request may be transmitted to Aetna or its agent by my employer or its agent. I authorize any physician, other healthcare professional, hospital or any other healthcare organization ("Providers") to give Aetna or its agent information concerning the medical history, services or treatment provided to anyone listed on this Enrollment/Change Request, including those involving mental health, substance abuse and HIV/AIDS. I further authorize Aetna to use such information and to disclose such information to affiliates, providers, payors, other insurers, third party administrators, vendors, consultants and governmental authorities with jurisdiction when necessary for my care or treatment, payment for services, the operation of my health plan, or to conduct related activities. I have discussed the terms of this authorization with my spouse and competent adult dependents and I have obtained their consent to those terms. I understand that this authorization is provided under state law and that it is not an "authorization" within the meaning of the federal Health Insurance Portability and Accountability Act. This authorization will remain valid for the term of the coverage and so long thereafter as allowed by law. I understand that I am entitled to receive a copy of this authorization upon request and that a photocopy is as valid as the original.
4. The plan documents will determine the rights and responsibilities of member(s) and will govern in the event they conflict with any benefits comparison, summary or other description of the plan.
5. I understand that all participating providers and vendors are independent contractors and are neither agents nor employees of Aetna. Aetna Rx Home Delivery, LLC and Aetna Specialty Pharmacy, LLC, wholly owned subsidiaries of Aetna Inc., are participating providers and independent contractors of Aetna, and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed and provider network composition is subject to change. Notice of the changes shall be provided in accordance with applicable state law. Aetna does not provide health or dental care services and, therefore, cannot guarantee any results or outcome. Some benefits are subject to limitations or maximums.

6. **Misrepresentation:** Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. **Attention Alabama Residents:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof. **Attention Arkansas Residents:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. **Attention California Residents:** The falsity of any statement in this Enrollment/Change Request shall not bar the right to recovery under the policy unless such false statement was made with actual intent to deceive or unless it materially affected either the acceptance of the risk or the hazard assumed by Aetna. **Attention Colorado Residents:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies. **Attention Florida Residents:** Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree. **Attention Kentucky Residents:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. **Attention Maryland Residents:** Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. **Attention Oregon Residents:** Any person who with intent to injure, defraud or deceive any insurance company or other person submits an enrollment form for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto may have violated state law. **Attention Pennsylvania Residents:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. **Attention Rhode Island Residents:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. **Attention Tennessee Residents:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines and denial of insurance benefits. **Attention Vermont Residents:** Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which may be a crime and may subject such person to criminal and civil penalties. **Attention West Virginia Residents:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

When you enroll in the Fixed Benefits Plan, you also receive:

Vision discounts

Our vision discounts use the nationwide EyeMed Vision Care Network of vision care providers to offer you and your family discounts on eye glasses, contacts, contact lens solutions, nonprescription sunglasses and other eye care accessories. Plus, you can receive discounts on eye exams and LASIK eye surgery. For exams and eyewear call **1-800-793-8616**. For contacts call **1-800-391-5367**. You can also locate a local provider by visiting **www.aetna.com/dse/custom/avp**. This discount arrangement may not be available to Illinois residents.

Discount offers provide access to discounted services and are not part of an insured plan or policy. The member is responsible for the full cost of the discounted services.

Prescription drug discount program

The prescription drug discount program gives you and your family access to over 68,000 retail pharmacies nationwide. You can also use our Aetna Rx Home Delivery® service; a fast, easy way to fill the prescriptions you take regularly. To locate a participating pharmacy, call **1-888-772-9682** or visit **www.aetna.com/dse/custom/avp**.

Discount programs provide access to discounted prices and are not insured benefits. The member is responsible for the full cost of the discounted services.

Informed Health® Line

Aetna's Informed Health® Line (IHL) gives members access to registered nurses 24 hours a day, 7 days a week who can answer their questions on a variety of health topics. The nurses give members the information they need to help them make smarter health care decisions. They can also help improve the communication and relationships with their doctors. Nurses are available through a toll-free telephone number at: **1-800-556-1555**. Members may also e-mail a nurse by clicking on the "Talk to a Nurse" link on Aetna Navigator®, our secure member website. Nurses respond to these online member inquiries within 24 hours."

While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurses can provide information on more than 5,000 health topics. Contact your doctor first with any questions or concerns regarding your health care needs.

Aetna Resources For LivingSM

Aetna Resources For Living helps you and your family manage stress and balance work and life. Resources related to emotional support, childcare, and legal and financial guidance are available by telephone and online. Services also include consultation, information, education and referral services in connection with:

- parenting
- academic services
- adoption
- home improvement
- grandparent as parent
- pet care
- childcare and summer care
- consumer information
- temporary back-up care
- legal services
- special needs
- financial counseling
- high-risk adolescents
- child safety information
- adult care and elder care
- pre-natal information
- mental health

These services are convenient and confidential, available 24 hours a day, 7 days a week by calling **1-800-599-7158** or visiting **www.resourcesforliving.com**. Log in with username **MY123EAP** and password **MY123EAP**.

Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Aetna may receive a percentage of the fee you pay to the discount vendor.

Certain vision claims administration services are provided by First American Administrators, Inc. and certain vision network administration services are provided by EyeMed Vision Care ("EyeMed"), LLC.

Aetna Rx Home Delivery refers to Aetna Rx Home Delivery, LLC, a subsidiary of Aetna Inc., which is a licensed pharmacy providing prescription services by mail. This pharmacy is a for-profit entity.

Informed Health nurses do not diagnose, prescribe or give members medical advice.

Aetna Resources for LivingSM is the brand name used for products and services offered through the Aetna group of subsidiary companies.

Plans are underwritten by Aetna Life Insurance Company (Aetna). Each insurer has sole financial responsibility for its own products. 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. Policies are subject to United States economic and trade sanctions. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. The EAP is administered by Aetna Behavioral Health, LLC, Aetna Health of California, Inc. and Health and Human Resources Center, Inc. (Aetna). EAP instructors, educators and network participating providers are independent contractors and are neither agents nor employees of Aetna. All EAP calls are confidential, except as required by law.

This material is for information only and is not an offer or invitation to contract. 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**.



Non-Discrimination Notice

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance. If you need a qualified interpreter, written information in other formats, translation or other services, call 1-888-772-9682.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator, P.O. Box 14462, Lexington, KY 40512
1-800-648-7817, TTY: 711, Fax: 859-425-3379, CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Availability of Language Assistance Services

TTY: 711

For language assistance in your language call 1-888-772-9682 at no cost. (English)

Para obtener asistencia lingüística en su idioma, llame sin cargo al 1-888-772-9682. (Spanish)

欲取得以您的語言提供的語言協助，請撥打1-888-772-9682，無需付費。(Chinese)

Pour une assistance linguistique dans votre langue, appeler le 1-888-772-9682 sans frais. (French)

Para sa tulong sa inyong wika, tumawag sa 1-888-772-9682 nang walang bayad. (Tagalog)

Hilfe oder Informationen in deutscher Sprache erhalten Sie kostenlos unter der Nummer 1-888-772-9682. (German)

للمساعدة اللغوية بلغتك الرجاء الاتصال على الرقم المجاني 1-888-772-9682. (Arabic)

Pou jwenn asistans nan lang pa w, rele nimewo 1-888-772-9682 gratis. (French Creole)

Per ricevere assistenza nella sua lingua, può chiamare gratuitamente il numero 1-888-772-9682. (Italian)

日本語で援助をご希望の方は 1-888-772-9682 (フリーダイヤル) までお電話ください。 (Japanese)

본인의 언어로 통역 서비스를 받고 싶으시면 비용 부담 없이 1-888-772-9682번으로 전화해 주십시오. (Korean)

برای راهنمایی به زبان شما با شماره 1-888-772-9682 بدون هیچ هزینه ای تماس بگیرید. (Persian)

Aby uzyskać pomoc w swoim języku, zadzwoń bezpłatnie pod numer 1-888-772-9682. (Polish)

Para obter assistência no seu idioma, ligue gratuitamente para o 1-888-772-9682. (Portuguese)

Чтобы получить помощь с переводом на ваш язык, позвоните по бесплатному номеру 1-888-772-9682. (Russian)

Để được hỗ trợ ngôn ngữ bằng ngôn ngữ của bạn, hãy gọi miễn phí đến số 1-888-772-9682. (Vietnamese)
