

## Aetna Fixed Indemnity Plan

The Aetna Fixed Benefits Plan pays fixed cash payments for specific covered services. You can use these insurance benefits 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.

Payments can be made directly to you or your health care provider. Please note, if payments are made to you, it is your responsibility to pay the health care provider.

### More great reasons to buy this plan

- **Enrollment guaranteed** — No pre-existing condition limits, no doctor exam required and you can't be turned down during open enrollment.
- **Aetna network** — See any licensed health care provider, or 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.

### Please keep in mind

**The Aetna Fixed Benefits Plan is a supplement to health insurance that provides limited coverage and is not a substitute for major medical insurance\***. It is meant to complement other health insurance coverage you may have. It's also 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.\*
- Does not satisfy the Affordable Care Act's requirement for most Americans to have Minimum Essential Coverage beginning January 1, 2014, or face a tax penalty. See [www.healthcare.gov](http://www.healthcare.gov) for more information.
- May invalidate the pretax status of any tax-deferred health savings account that you have. If you or your spouses have a health savings account, please consult your tax adviser before you enroll.

**\*Lack of Major Medical Coverage (or other Minimum Essential Coverage) may result in additional payment with your taxes.**

Please do not hesitate to contact our Contractor Care team at 866-612-2739 with any questions.