

# Life Insurance for Small Group Employers

Aetna has affordable, flexible benefit solutions to meet the needs of small business.

## New Enhancements Effective for 1-1-2004 Cases!

- **Ineligible industry list removed so you can write Life Insurance for groups of 2 – 50 eligible lives in any industry.**
- **Standalone Life Insurance — available for groups of 26 – 50 eligible lives.**
- **Dental and Life Insurance can be together — no Medical needed — for groups of 10 – 50 eligible lives. (Check with your Aetna representative for participating states.)**

## Essential Financial Protection

Life Insurance is the cornerstone of financial planning — and Aetna Term Life Insurance makes it easy and affordable!

Aetna offers a full range of flat-dollar options for small business Term Life Insurance plus options that include:

- **AD&D Ultra®** — automatically included in all employee Term Life Insurance plans. AD&D Ultra provides a benefit up to the amount of Group Life Insurance for certain accidental losses. AD&D Ultra features family-friendly benefits that include a Child Care Benefit, Educational Benefit, Passenger Restraint and Airbag Benefit, plus a wide range of coverages for accident outcomes, including coma, death, hearing loss and paralysis.

- **Premium Waiver** — keeps an employee's coverage in effect without premium payments if he or she is permanently and totally disabled while insured due to an illness or injury prior to age 60.
- **Guaranteed Issue** — up to \$50,000 per individual for groups with 10 or more lives, and \$15,000 for groups with 2 to 9 lives.
- **Accelerated Death Benefit** — for early payment of up to 50% of the benefit amount to terminally ill employees or spouses.





**LIFE PLANS AT-A-GLANCE\***

2 – 9 EMPLOYEES	10 – 50 EMPLOYEES
Flat \$10,000, \$15,000, \$20,000 or \$50,000	Flat \$10,000, \$15,000, \$20,000, \$50,000, \$75,000, \$100,000 or \$125,000
Guaranteed Issue — \$15,000	Guaranteed Issue — \$50,000
Premium Waiver 60	Premium Waiver 60
Accelerated Death Benefit — Up to 50% of Life Amount	Accelerated Death Benefit — Up to 50% of Life Amount

\*Plan designs may vary by state. AD&D benefit riders are not available in all states.

**Value-Added Services**

Aetna’s small business solution is more than products. We add value through our **Aetna Beneficiary Solutions™** program, a suite of no-cost services that give employees and beneficiaries the information and advice they need to make better financial decisions.

- **Aetna Benefits Checkbook®** provides beneficiaries with immediate access to cash through an interest-earning checking account.

- We also offer **free, confidential financial counseling** through Chase Investment Services Corp. Trained advisors provide beneficiaries with information about investment options; helping with setting financial goals and objectives; and recommendations on action steps and products.
- We offer **free legal information and forms, plus legal services at reduced rates** through our partnership with Advisory Communications Services, Inc.

**Aetna is an employee benefits leader with 150 years of experience in providing solutions that service the changing benefits needs of small businesses and their employees.**

**Contact your Aetna representative today to learn more about our small business solutions and how they can work for you.**

“Aetna” is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. Life Insurance products are underwritten or administered by Aetna Life Insurance Company.

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