

# AD&D Ultra<sup>®</sup> for Small Group Employers

**Protection is  
available on a  
24-hour basis.**

**Family Friendly  
Benefits —  
automatically  
included in all  
employee Term Life  
Insurance plans.**

## Get More Out of Life With Aetna's AD&D Ultra Protection

Aetna sets the standard for Accidental Death and Dismemberment (AD&D) insurance coverages. We include AD&D Ultra Protection with all Employee Group Term Life Insurance plans. AD&D Ultra provides a benefit up to the amount of Life coverage if there's a loss of life, limb, sight, hearing; paralysis; third degree burns; or certain other losses caused by an accident.

But that's not all. Aetna provides several additional features with our AD&D coverage — at no extra cost. Benefits include Passenger Restraint & Airbag, Education Benefit for Dependent Child and/or Spouse, Child Care, Repatriation of Remains, Coma, and Total Disability. Details are available on the back of this page.

Please ask your Aetna Sales Manager or broker for details on another family-friendly feature — the Aetna Beneficiary Solutions™ Program. Get Aetna Group Life Insurance and get a whole lot more!



## AD&D Ultra Schedule of Benefits

SITUATION	BENEFIT LEVEL (PERCENTAGE OF LIFE PRINCIPAL SUM)
Loss of life; loss of both hands, both feet or both eyes; loss of both hearing and speech; quadriplegia; burns covering more than 75% of the body	100%
Loss of either hearing or speech; loss of a hand, foot or an eye; paraplegia; hemiplegia; burns covering 50 – 74% of the body	50%
Uniplegia; loss of the thumb and index finger of the same hand	25%

No more than the full Principal Sum is payable for all losses listed above resulting from one accident.

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# Accidental Death and Dismemberment Benefits

## AD&D Ultra Additional Features

(These benefits are included in the rates with no additional charge. Not all benefits are available in all states.)

### Passenger Restraint & Airbag

Payable when a loss of life is a direct result of a motor vehicle accident and the insured is properly using a passenger restraint and/or airbag is activated. The standard benefit provides for \$10,000 for use of a passenger restraint and an additional \$5,000 if an airbag is activated.

### Education Benefit for Dependent Child and/or Spouse

Payable for ongoing education or employment training if employee's loss of life is a direct result of an accident. Payable for a maximum of 4 years from the date of death with verification of continued enrollment in school or employment training programs. The standard benefit provides for 5% of employee's principal sum not to exceed \$5,000 per year.

### Child Care

Payable for children enrolled in a licensed day care center if employee's loss of life is a direct result of an accident. The standard benefit provides for 3% of the employee's principal sum to a maximum of \$2,000 per child per year for a maximum of 4 years from the date of death, with verification of continued enrollment in day care.

### Repatriation of Remains

The standard benefit provides for \$5,000 to prepare and transport the deceased's remains to a hometown mortuary if a covered loss of life occurs as a direct result of an accident while the insured is at least 200 miles from home.

### Coma

A benefit is payable in the event that a coma is the direct result of an accident and the insured remains continually comatose for more than 30 days. The standard benefit is 5% of the full principal sum for up to 11 months while the insured remains comatose, less any benefit amount paid/payable for any loss directly resulting from bodily injury from the same accident. After 12 months of continuous coma, the full principal sum will be paid, less any benefit amount paid/payable because of the same accident.

### Total Disability

Up to 100% of the principal sum is payable due to the death of an employee who was continuously disabled from the time of an accident until death. The benefit will be reduced by any amount payable due to the same accident. Written notice of death must be received within 12 months of the employee's death.

### 365-Day Covered Loss Period

(except for the Coma Benefit) AD&D Ultra provides a benefit if a covered person suffers a bodily injury caused by an accident and within 365 days of that accident (and as a direct result of that injury) suffers a covered loss.

## State Exceptions

The following features are NOT available in these states:\*

- **Georgia** — Third Degree Burn benefit not available
- **Illinois** — Education, Child Care and Repatriation of Remains benefits not available
- **Louisiana** — Coma and Third Degree Burn benefits not available

- **Maryland** — Coma benefit not available
- **South Carolina** — Total Disability benefit not available
- **Vermont** — Total Disability, Coma, Passenger Restraint/Airbag, Education, Child Care, Repatriation of Remains and Third Degree Burn benefits not available

## Limitations/Exclusions

No benefits are payable for a loss caused or contributed to by:

- A bodily or mental infirmity
- A disease, ptomaine or bacterial infection, not a direct result of an accident
- Medical or surgical treatment, not needed as a direct result of an accident
- Suicide or attempted suicide
- An intentionally self-inflicted injury
- War or act of war
- (Voluntary) inhalation of poisonous gases
- Commission of or attempt to commit a criminal act
- Use of alcohol, drugs or intoxicants, except as prescribed by a physician
- Contact with nuclear or atomic energy
- Air or space travel, unless a passenger without duties

\*AD&D Ultra® plans are not available in New Mexico. In addition, some states have slight variations of language. Always refer to contract for actual benefit language.

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

<sup>1</sup>For the Aetna Beneficiary Solutions Program, securities and investment advisory services are independently offered through Chase Investment Services Corp. (CISC). A member of NASD/SIPC and a subsidiary of J.P. Morgan Chase Bank, CISC is a full service broker-dealer and Registered Investment Advisor. Aetna does not warrant or guarantee and makes no representations as to the quality of services offered by CISC.

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Consult the group policy to determine governing contractual provisions, including procedures, exclusions and limitations relating to the coverage.

While this material is believed to be accurate as of the print date, it is subject to change.