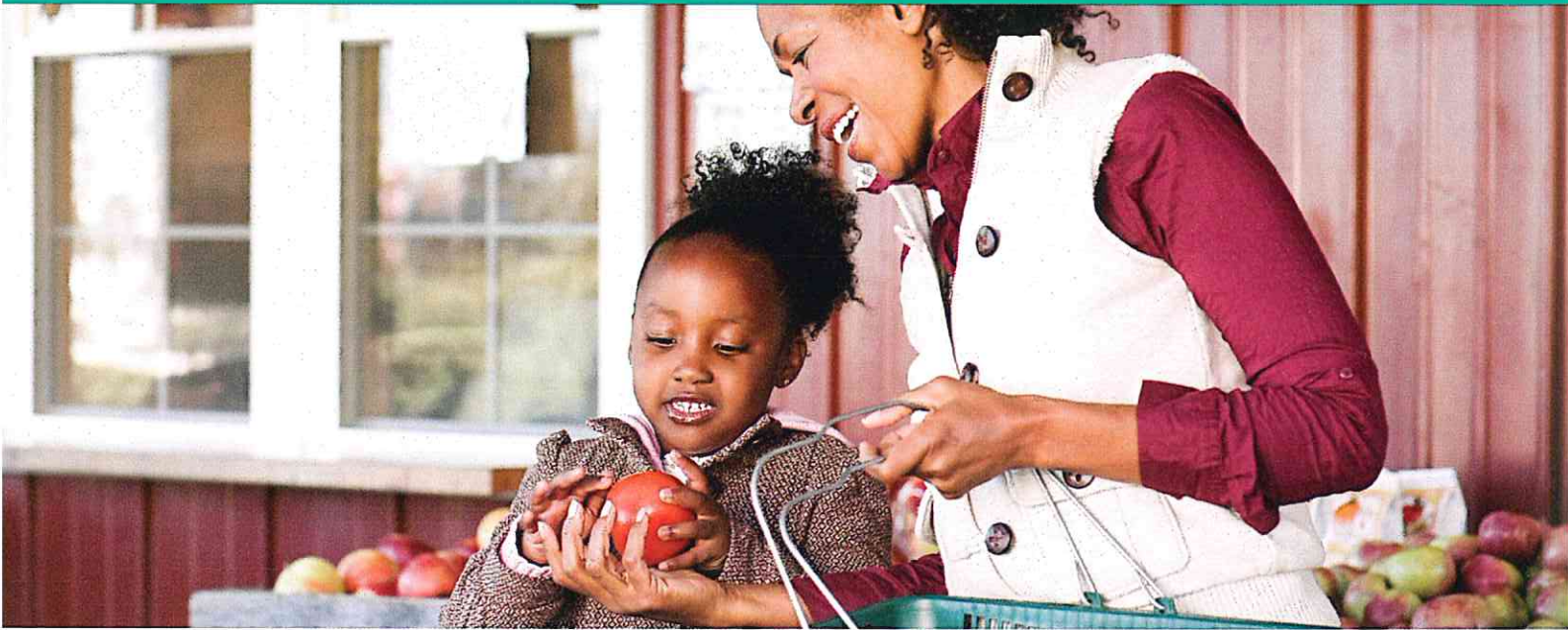


Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetnaSM



A new lease on life

Aetna Life EssentialsSM

Get more out of life. Life insurance, that is. Life is the sum total of the choices you make. Aetna Life Insurance Company (Aetna) is committed to delivering life insurance with more of the right choices to fit your life. That's why we offer services that can help you make the most of every stage of your life.

Giving you more

At Aetna, we put you at the center of everything we do. That's why we offer you more. 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 Essentials provides tools to help:

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

Services you can use today

In addition to the financial protection life insurance coverage can help provide, Aetna Life Essentials includes valuable services you can use today for a healthy and fulfilling life.

- **Expert financial advice** — Need help establishing financial priorities, or setting up investment programs to help with your goals? Get the guidance you need from JPMorgan Chase as you plan for your financial future.
- **Access to legal services** — You'll have access to online legal resources and support tools that you can use to document important health care, financial, and estate directives, including the ability to create a basic will, all at no cost to you.
- **Tools to keep you healthier longer** — Using our experience as a leading health insurance company, we give you more of what you need today. Our healthy lifestyle programs help you save on fitness, hearing, vision and more.

- **Care advocacy services** — You have direct access to Masters level social workers that can help you and your family in your time of need. They are able to provide education and resource information on advance directives, government benefits, community and health services, support groups, food programs and much more. If your health insurance is provided by Aetna, our Care Advocacy social workers can work in partnership with your nurse case manager to offer you the most comprehensive services.

Caring support and resources

We'll help by providing emotional and financial support during end of life — for you, your family and caregivers.

- **Legal support included with voluntary life** — If you or your covered spouse becomes terminally ill or suffers from a specified medical condition, you can get up to 75 percent of your life insurance coverage amount ahead of time. You can receive up to \$500,000 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.

Through the 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.

- **Important information in your time of need** — Losing a loved one can be devastating. Our Compassionate CareSM website provides information to help families talk about and cope with end-of-life issues.

Help for the ones you love

In addition to the financial resources life insurance can help provide, you and your loved ones may find these valuable services helpful.

- **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 JPMorgan Chase, to help make a difficult time easier.
- **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 or serious medical condition, the Legal Reference Program can assist the executor of your estate by helping to pay up to \$900 for estate close-out costs.
- **Caring for your emotional well-being** — 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.

Taking coverage with you

An important feature of your Aetna life insurance policy, known as portability, allows you to keep most of the great features and benefits of your coverage if you leave your job for reasons other than disability, by paying premiums directly.

For more information or to learn more about Aetna Life Essentials, please visit www.aetnalifeessentials.com.

Life insurance policies are offered and underwritten by Aetna Life Insurance Company (Aetna).

Securities and investment advisory services are independently offered through Chase Investment Services Corp. (CISC), a subsidiary of JPMorgan Chase Bank. CISC is a full services broker-dealer and a registered investment advisor.

Legal Reference Program services independently offered and administered by ARAG North America (ARAG). Aetna does not participate in attorney selection or review, and does not monitor ARAG services, content or network.

Not all health and/or life services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. 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 and Aetna Life Insurance Company (Aetna). EAP instructors, educators and network participating providers are independent contractors and are neither agents nor employees of Aetna. 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 include: GR-9 and/or GR-9N, GR-29 and/or GR-29N.

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Quality health plans & benefits
Healthier living
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Funeral planning services

Brought to you by Aetna

We are pleased to provide a unique, value-added service for our life insurance members — funeral planning and concierge services from Everest.



Peace of mind when you need it most.

WHO IS EVEREST?

Everest is an independent consumer advocate who works on your behalf. Everest's purpose is to provide the information you need to make the most informed decisions about funeral-related issues, and then put those wishes into action.

You're never locked into a decision because Everest's funeral advisory services can be used at any funeral home across North America. Everest is an impartial consumer advocate, not a funeral home. Everest does not sell funeral goods or services, nor do they receive any commissions from funeral homes or other service providers in the funeral industry. With Everest, you are removed from a sales-focused environment, allowing you and your family to make well-informed and confident decisions during a stressful time.

Everest offers both **pre-planning** and **at-need** services at or near the time of need. Everest's online planning tools help you prepare for the future. At-need services include family support and negotiation assistance. And, Everest advisors are available by phone 24/7.

GETTING STARTED

Create an online profile and use Everest's planning tools:

Visit **www.everestfuneral.com/aetna**

- Enter your e-mail address and the Enrollment Identification Code:
- Your employer will provide details regarding eligible family members
- Complete your online profile
- Access "Planning Tools" at **www.everestfuneral.com/aetna** using your unique user name and password
- If you do not have access to a computer, Advisors are available 24/7 by calling **1-800-913-8318**

While you can't predict life's outcome, you can help prepare for it.

EVEREST'S SERVICES INCLUDE:

Pre-planning services

24/7 Advisor assistance

- To discuss funeral planning issues

Pricefinder research reports

- The only nationwide database of funeral home prices
- Detailed, local funeral home price comparisons

Online planning tools

- Personal Profile
- 10 Key Decisions Planner
- "My Wishes" Planning Guide
- Reference Guide
- Secure data warehouse to store and maintain information

At-need services

At-need family support

- Family assistance and plan implementation
 - Communicate the Personal Funeral Plan to the funeral home; removing the family from a sales-focused environment
 - Provide 24-hour assistance throughout the funeral process

Negotiation assistance

- Gather pricing information and present it to the family in an easy-to-read format
- Negotiate funeral service pricing with local funeral homes
- Help the family compare prices of caskets and other products

Aetna provides our life insurance members access to programs and services that provide support throughout all the stages of their lives.

Life insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).

Aetna has provided its policyholders with access to Everest Funeral Planning and Concierge Services ("Services") which are independently administered by Everest Funeral Package, LLC ("Everest"). Access to these Services is not insurance, may be discontinued at any time without notice, and is void where prohibited. Everest is solely responsible for furnishing these Services and Aetna makes no guarantee or representations as to their quality or suitability. In no event will Aetna be responsible or liable for any acts or omissions by Everest and its agents, employees or representatives in connection with the Services provided. Life insurance plans contain exclusions and limitations. 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**.

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