



**PLAN DESIGN AND BENEFITS
PROVIDED BY AETNA LIFE INSURANCE COMPANY**

Short Term Disability Insurance Exclusions:

Attempted suicide, while sane or insane, or intentional self-inflicted injury or sickness, unless as the result of a medical condition; Commission of or attempt to commit an act which is a felony in the jurisdiction in which the act occurred; Substance abuse; Occupational injury or sickness; or any period during which a covered person is confined to a penal or correctional institution if the period of confinement exceeds 30 days.

Accidental Death Insurance Exclusions:

Riding in or boarding or alighting from any vehicle or device for aerial navigation as a pilot or crew member; Declared or undeclared war or an act of either; Suicide, a suicide attempt, self-destruction or an attempt to self destroy while sane or insane; Intentionally self-inflicted injury while sane or insane, unless as the result of a medical condition; Sickness or disease, except pyogenic infections which occur through an accidental cut or wound; Medical or surgical treatment of sickness or disease; Intoxication or being under the influence of drugs unless as prescribed by a doctor. Intoxication means that which is defined and determined by the laws of the jurisdiction where the loss or cause of loss was incurred; or participation in an illegal occupation or attempt to commit a felony;

Term Life Insurance Exclusion:

If a covered person dies as the result of suicide or any attempt at suicide, while sane or insane, within 2 years of their effective date of coverage, Term Life benefits will be limited to a refund of the premiums actually paid for the covered person's life insurance.

This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract.

Aetna arranges for the provision of health and/or dental care services. However, Aetna itself is not a provider of those services and therefore, cannot guarantee any results or outcomes. Health insurance plans contain exclusions and some benefits are subject to limitations or visit maximums. Consult the plan documents (i.e. Group Insurance Certificate and/or Group Policy) to determine governing contractual provisions, including procedures relating to the plan. Preferred providers and vendors are independent contractors in private practice and are neither employees nor agents of Aetna or its affiliates. The availability of any particular health care professional cannot be guaranteed and provider network composition is subject to change. The availability of a plan or program may vary by geographic service area and by plan design. While this material is believed to be accurate as of the print date, it is subject to change.

Medical, Hospital Indemnity, Dental, Short-Term Disability, Term Life Insurance and Vision Care plans are underwritten by Aetna Life Insurance Company. Plans are administered by Strategic Resource Company (SRC).