



An option that lets you continue your coverage

Aetna Individual Whole Life Policy

Your group life insurance coverage offers important added financial protection

But if that protection ends, can you continue your coverage?

Yes, you can. You can **convert** your coverage to an individual policy.

If you still have questions after reviewing this information, please call us toll-free at **1-800-882-8395**, Monday – Friday from 9 a.m. – 7 p.m. ET. We'll be happy to help you.

No medical questions and a premium that does not change.

Let's start with a quick overview

With **conversion**,* your coverage will **convert** to an Aetna Individual Whole Life policy. This policy:

- Remains in effect as long as you live if you continue to pay your premiums
- Does not require you to answer any medical questions
- Has a premium that is based on your age when your policy is issued — it does not change

Once your whole life policy is issued, it begins to mature and earn a **cash value**.

- You can borrow against this cash value if you need a loan.
- If you wish to cancel your coverage, you can surrender your policy without a claim.
 - You'll receive a sum that's equivalent to what the policy is worth at that time.

*Important note for residents of New York and West Virginia: If you choose conversion, you may elect to defer your whole life option for up to one year and purchase term insurance. After one year, this term life insurance will automatically convert to a whole life policy.

Now let's answer some questions

Q: Will I receive a new policy from Aetna?

A: If you convert your coverage, we'll mail your whole life policy to the address you provided. Please keep this policy in a safe place in case you need to make a claim.

Q: How much life insurance coverage can I convert?

A: It depends.

- If your employment ends, you can convert the full amount of coverage you had on the date your employment ended.
- If your coverage is reduced due to age or retirement, you can convert the reduced amount of coverage.
- If the policy that's covering you is canceled, you can convert a maximum of \$10,000 per person, minus any amount of group insurance you become eligible for within 31 days of your coverage end date.

Q: Who can I cover?

A: You can continue to cover yourself and any family members who are listed as dependents when your coverage ends.

Q: Can I convert just my dependent coverage?

A: Yes.

Q: Can I convert my coverage if I get divorced or my marriage is annulled?

A: Yes. If your life insurance coverage ends because of divorce or annulment, you or your former spouse will be eligible to convert the coverage that is ending.

Q: If I was away from active work due to an illness or injury when my coverage ended, can I convert my coverage?

A: Yes.

Q: Is there a minimum amount that I must convert?

A: Yes: \$1,000.

Q: Will the coverage ever reduce?

A: No.

Q: When will coverage end?

A: As long as premiums are paid in a timely manner, your coverage will have no end date and will not expire.

Q: Will I need to answer any medical questions?

A: No.

Q: Does the policy contain any exclusions?

A: Yes. There is a two-year exclusion for suicide. However, you will receive credit toward the two-year period for the period of time that you were covered under your original group policy.

Q: Does the life insurance coverage benefit contain an accelerated death benefit provision?

A: No.

Q: Does the life insurance coverage benefit contain a disability provision?

A: No.

Q: Does the coverage include protection for losses that result from an accident?

A: *Maybe.* If you had accidental death and personal loss insurance on the day before you became eligible to convert your coverage, you can purchase an accidental death and dismemberment (AD&D) rider (in an amount equal to the life insurance coverage you're converting) that pays additional benefits if you suffer a covered loss that results from an accident as defined in your policy.

Q: If I purchase the AD&D rider will it end at a specific age?

A: No. The AD&D coverage will remain in effect until your date of death, provided the premium for the AD&D rider is paid in a timely manner.

Q: When should I make my decision to convert my coverage?

A: Now! This decision is simply too important to put off and you have only 31 days from the date you are first eligible to convert to decide.

To learn more, call
1-800-882-8395 today.

Life insurance policies are offered, underwritten and/or administered by Aetna Life Insurance Company (Aetna).

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No coverage based on U.S. sanctions: If U.S. trade sanctions consider you or your beneficiary a blocked person, the plan cannot provide benefits or coverage to you. If you travel to a country sanctioned by the United States, the plan in most cases cannot provide benefits or coverage to you. For more information on U.S. trade sanctions, visit www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

Policy forms issued in Idaho and Oklahoma include: GR-9/GR-9N and/or GR-29/GR-29N.

www.aetna.com