



Services for every stage of your life

Aetna Life EssentialsSM

With Aetna Life insurance coverage, you not only get financial protection for your loved ones. You also get tools and services to use **today** for a healthy, fulfilling life. This is what Aetna Life Essentials is all about.

Everest funeral and concierge services

You can access information and tools to prepare and manage all issues surrounding a funeral through our partner, Everest Funeral Planning and Concierge Services, LLC. You can use Everest to help preplan arrangements, or use them at your time of need.

There is no cost for these services:

- **24/7 advisory assistance:** Immediate help with all aspects of planning a funeral.
- **Price comparisons:** Everest will research funeral home costs in your area to help you make a decision.

- **Price negotiations:** Everest will help negotiate with your chosen funeral home to help you get your needs met at the best available price.
- **Help paying claims:** Everest will help get funeral expenses paid from the life insurance payment so that your family does not have to worry about the financial and claims process.

You can talk to an adviser any time of day or night at **1-800-913-8318**. Or you can visit www.everestfuneral.com/aetna. Ask your human resources department for your company code.

Financial services

You can receive JPMorgan Chase Financial Counseling and Level I Financial Planning. It's available to you whether you're an active employee, retiree, terminated employee having ported coverage or a beneficiary of a deceased life member.

To learn more, call **1-866-222-8008**.

Legal services

With the Legal Reference™ program, you and your spouse can get free, online estate planning services. These include:

- Living wills
- Health care directives
- Durable financial power of attorney

Plus — you can create a will and can update it at any time.

To learn more, call **1-888-257-2934**. Or visit us at **www.ichooselegal.com**.

Physical services

An important part of living longer is staying healthy. You have access to the Aetna Discount Program that offers discounts such as:

- Vision
- Hearing
- Fitness
- Oral health care

Care advocacy program

We offer a social work service that gives you telephone access to a master's-level social worker if you:

- Are permanently and totally disabled
- Are terminally ill and are applying or have been approved for an accelerated death benefit
- Have an injury that has resulted in a loss covered by the accidental death and personal loss coverage benefit

Our social workers offer:

- Education about coverage
- Referrals to local and national programs that may provide housing, food, insurance, prescription and financial assistance, emotional support and referrals to behavioral health services
- Experience with members dealing with advanced illness, including those who use Medicare

To learn more, call **1-800-276-5120**.

End-of-life support

You can use the Aetna Compassionate CareSM program website to be better prepared during this challenging time. You can find:

- Advice on how to start talking about end-of-life issues
- End-of-life care information
- Printable checklists

Whenever you need to, visit **www.aetnacompassionatecare.com**.

Grief counseling

We're here when you need to talk. You and your family members can speak with an Aetna Behavioral Health representative. You have up to three telephone bereavement or grief counseling sessions.

To speak with someone, call **1-800-806-8891**.

More than life insurance. It's your essentials for every stage of life. To learn more, 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 adviser.

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. 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.

www.aetna.com