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**aetna**<sup>®</sup>

# **Aetna Personal Accident 85-425**

## **Benefits Schedule**

**2017  
USD**

For plans starting on or after 1 July 2017



# At a glance



## Overall plan limit

Up to 425,000 USD



## Benefits

### Accidental death

Up to 425,000 USD

### Permanent total disablement

Up to 425,000 USD

# Good to know

## Eligibility

**You** must be aged between 18 and 79 to be covered under this **plan**. **You're** covered worldwide when **you** take out an Aetna Personal Accident **plan** with an Aetna Pioneer **plan** or Aetna Summit **plan**. Where your occupation puts **you** at risk of a bodily injury caused by an **accident**, **you** must let **us** know so **we** can decide whether **we** can cover **you** and if any extra **premiums** apply.

This **plan** does not cover sickness or disease.

# What’s covered

**Accumulation limit**

The maximum amount we’ll pay for **claims** made by all **members** on the same Aetna Personal Accident **plan** in relation to the same event in the same location or vehicle is 4,250,000 USD per **plan year**. If the total value of **claims** made by multiple **members** on the same Personal Accident **plan** (in relation to the same event in the same location or vehicle) is more than the accumulation limit, the amount we pay for each will be reduced proportionately based on the amount each **member** is due, up to the accumulation limit.

## 1 Overall plan limit

If **you** suffer **bodily injury** due to any one or more accidents during the **plan year**, we’ll pay up to the overall maximum shown for each **member** in each **plan year**.

| Aetna<br>Personal<br>Accident<br>85 | Aetna<br>Personal<br>Accident<br>170 | Aetna<br>Personal<br>Accident<br>255 | Aetna<br>Personal<br>Accident<br>340 | Aetna<br>Personal<br>Accident<br>425 |
|-------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| 85,000 USD                          | 170,000 USD                          | 255,000 USD                          | 340,000 USD                          | 425,000 USD                          |

## 2 Accidental death benefit

A cash payment made if **you** die because of an **accident** and your death is within 12 months of the **accident**.

|            |             |             |             |             |
|------------|-------------|-------------|-------------|-------------|
| 85,000 USD | 170,000 USD | 255,000 USD | 340,000 USD | 425,000 USD |
|------------|-------------|-------------|-------------|-------------|

### 3 Permanent total disablement

A cash payment if **you** suffer any one or more of the following permanent total disablements, because of an **accident**, within 12 months of the **accident**:

- Total incurable insanity
- Total loss of sight of both eyes
- Total deafness of both ears
- Total removal of the lower jaw
- Total loss of one arm and one leg
- Total loss of one arm and one foot
- Total loss of one hand and one leg
- Total loss of one hand and one foot
- Total loss of both arms or both hands
- Total loss of both legs or both feet

**i** You must be diagnosed by a fully qualified specialist

Aetna  
Personal  
Accident  
**85**

85,000 USD

Aetna  
Personal  
Accident  
**170**

170,000 USD

Aetna  
Personal  
Accident  
**255**

255,000 USD

Aetna  
Personal  
Accident  
**340**

340,000 USD

Aetna  
Personal  
Accident  
**425**

425,000 USD

### 4 Permanent partial disablement

A cash payment if **you** suffer any one or more permanent partial disablements, because of an **accident**, within 12 months of the **accident**. We'll pay a percentage of the **benefit** limit shown, as shown in the Permanent partial disablement scale below, and add together each disablement amount, up to the **benefit** limit.

**i** If you suffer, as a result of an **accident**, one or more permanent total or permanent partial disablement within 12 months of an **accident**, we will only pay you up to the **benefit** limits shown in this **Benefits Schedule** for the **accident plan year**, subject to your overall **plan** limit



Paid up to  
42,500 USD



Paid up to  
85,000 USD



Paid up to  
127,500 USD



Paid up to  
170,000 USD



Paid up to  
425,000 USD

## 5 Permanent partial disablement scale

|  | Aetna<br>Personal<br>Accident<br><b>85</b> | Aetna<br>Personal<br>Accident<br><b>170</b> | Aetna<br>Personal<br>Accident<br><b>255</b> | Aetna<br>Personal<br>Accident<br><b>340</b> | Aetna<br>Personal<br>Accident<br><b>425</b> |
|--|--|---|---|---|---|
| <b>Head</b>  |  |   |   |   |   |
| Loss of osseous substance of the skull in all its thickness with a surface of less than 3 cm <sup>2</sup>            | 10%  | 10%   | 10%   | 10%   | 10%   |
| Loss of osseous substance of the skull in all its thickness with a surface of 3 to 6 cm <sup>2</sup>                 | 20%  | 20%   | 20%   | 20%   | 20%   |
| Loss of osseous substance of the skull in all its thickness with a surface of more than 6 cm <sup>2</sup>            | 40%  | 40%   | 40%   | 40%   | 40%   |
| Total loss of sight of one eye, where the degree of sight after correction must be 3/60 or less on the Snellen Scale | 40%  | 40%   | 40%   | 40%   | 40%   |
| Total deafness of one ear  | 30%  | 30%   | 30%   | 30%   | 30%   |
| Partial removal of the lower jaw   | 40%  | 40%   | 40%   | 40%   | 40%   |
| Partial removal of the upper jaw   | 40%  | 40%   | 40%   | 40%   | 40%   |
| <b>Upper limbs</b>   |  |   |   |   |   |
| Loss of one arm or one hand  | 100%                                       | 100%  | 100%  | 100%  | 100%  |
| Extensive loss of osseous substance of the arm (definite and incurable lesion)                                       | 50%  | 50%   | 50%   | 50%   | 50%   |
| Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)                  | 40%  | 40%   | 40%   | 40%   | 40%   |
| Total paralysis of the upper limb  | 65%  | 65%   | 65%   | 65%   | 65%   |
| Total paralysis of the axillary nerve  | 20%  | 20%   | 20%   | 20%   | 20%   |
| Total paralysis of the median nerve  | 45%  | 45%   | 45%   | 45%   | 45%   |
| Total paralysis of the radial nerve at the torsion cradle  | 40%  | 40%   | 40%   | 40%   | 40%   |
| Total paralysis of the cubital nerve   | 30%  | 30%   | 30%   | 30%   | 30%   |
| Total paralysis of the forearm radial nerve  | 30%  | 30%   | 30%   | 30%   | 30%   |
| Total paralysis of the hand radial nerve   | 20%  | 20%   | 20%   | 20%   | 20%   |
| Loss of the ungual phalanx of one thumb  | 10%  | 10%   | 10%   | 10%   | 10%   |
| Total loss of one thumb  | 20%  | 20%   | 20%   | 20%   | 20%   |
| Loss of the ungual phalanx of one forefinger   | 5%   | 5%  | 5%  | 5%  | 5%  |



## 5 Permanent partial disablement scale Continued

|   | Aetna<br>Personal<br>Accident<br><b>85</b> | Aetna<br>Personal<br>Accident<br><b>170</b> | Aetna<br>Personal<br>Accident<br><b>255</b> | Aetna<br>Personal<br>Accident<br><b>340</b> | Aetna<br>Personal<br>Accident<br><b>425</b> |
|---|--|---|---|---|---|
| Loss of two phalanges of one forefinger   | 10%  | 10%   | 10%   | 10%   | 10%   |
| Total loss of one forefinger  | 15%  | 15%   | 15%   | 15%   | 15%   |
| Total loss of one median finger   | 10%  | 10%   | 10%   | 10%   | 10%   |
| Loss of the ungual phalanx of both thumbs   | 25%  | 25%   | 25%   | 25%   | 25%   |
| Total loss of both thumbs   | 50%  | 50%   | 50%   | 50%   | 50%   |
| Loss of the ungual phalanx of both forefingers  | 13%  | 13%   | 13%   | 13%   | 13%   |
| Loss of two phalanges of both forefingers   | 25%  | 25%   | 25%   | 25%   | 25%   |
| Total loss of both forefingers  | 38%  | 38%   | 38%   | 38%   | 38%   |
| Total loss of a finger excluding thumb, forefinger and median finger  | 7%   | 7%  | 7%  | 7%  | 7%  |
| Total loss of thumb and forefinger of one hand  | 35%  | 35%   | 35%   | 35%   | 35%   |
| Total loss of thumb and finger of one hand, excluding forefinger  | 25%  | 25%   | 25%   | 25%   | 25%   |
| Total loss of two fingers of one hand, excluding thumb and forefinger   | 12%  | 12%   | 12%   | 12%   | 12%   |
| Total loss of three fingers of one hand, excluding thumb and forefinger   | 20%  | 20%   | 20%   | 20%   | 20%   |
| Total loss of four fingers of one hand, excluding thumb   | 40%  | 40%   | 40%   | 40%   | 40%   |
| Total loss of four fingers of one hand, including thumb   | 45%  | 45%   | 45%   | 45%   | 45%   |
| <b>Lower limbs</b>  |  |   |   |   |   |
| Total loss of one leg   | 100%                                       | 100%  | 100%  | 100%  | 100%  |
| Total loss of foot (tibio-tarsal disarticulation)   | 100%                                       | 100%  | 100%  | 100%  | 100%  |
| Partial loss of foot (sub-ankle-bone disarticulation)   | 40%  | 40%   | 40%   | 40%   | 40%   |
| Partial loss of foot (medio-tarsal disarticulation)   | 35%  | 35%   | 35%   | 35%   | 35%   |
| Partial loss of foot (tarso-metatarsal disarticulation)   | 30%  | 30%   | 30%   | 30%   | 30%   |
| Loss of osseous substance (definite and incurable lesion) from the thigh bone, both bones of the lower leg, or all bones of the leg | 60%  | 60%   | 60%   | 60%   | 60%   |

## 5 Permanent partial disablement scale Continued

|  | Aetna<br>Personal<br>Accident<br><b>85</b> | Aetna<br>Personal<br>Accident<br><b>170</b> | Aetna<br>Personal<br>Accident<br><b>255</b> | Aetna<br>Personal<br>Accident<br><b>340</b> | Aetna<br>Personal<br>Accident<br><b>425</b> |
|--|--|---|---|---|---|
| Loss of osseous substance of the knee-pan with extensive separation of the fragments and extensive difficulty of movements in stretching the leg | 40%  | 40%   | 40%   | 40%   | 40%   |
| Loss of osseous substance of the knee-pan while the movements are preserved  | 20%  | 20%   | 20%   | 20%   | 20%   |
| Shortening of the lower limb by 1 to 3 cm  | 10%  | 10%   | 10%   | 10%   | 10%   |
| Shortening of the lower limb by 3 to 5 cm  | 20%  | 20%   | 20%   | 20%   | 20%   |
| Shortening of the lower limb by more than 5 cm   | 30%  | 30%   | 30%   | 30%   | 30%   |
| Total paralysis of lower limb (definite and incurable lesion)  | 100%                                       | 100%  | 100%  | 100%  | 100%  |
| Total paralysis of the external popliteal sciatic nerve  | 30%  | 30%   | 30%   | 30%   | 30%   |
| Total paralysis of the internal popliteal sciatic nerve  | 20%  | 20%   | 20%   | 20%   | 20%   |
| Total paralysis of both the external and internal popliteal sciatic nerves   | 40%  | 40%   | 40%   | 40%   | 40%   |
| Total loss of one big toe  | 10%  | 10%   | 10%   | 10%   | 10%   |
| Total loss of one toe, excluding big toe   | 3%   | 3%  | 3%  | 3%  | 3%  |
| Total loss of both big toes  | 25%  | 25%   | 25%   | 25%   | 25%   |
| Total loss of two toes of one foot, excluding big toe  | 5%   | 5%  | 5%  | 5%  | 5%  |
| Total loss of four toes of one foot, excluding big toe   | 10%  | 10%   | 10%   | 10%   | 10%   |
| Total loss of four toes of one foot, including big toe   | 20%  | 20%   | 20%   | 20%   | 20%   |
| Total loss of all the toes of one foot   | 25%  | 25%   | 25%   | 25%   | 25%   |

**i** You must be diagnosed by a fully qualified specialist

## Exclusions and other terms

We won't pay claims:

- for any **accident** that happens outside of your **plan year**,
- that are a result of engaging in manual or dangerous occupations, or
- for aviation other than as a fare-paying passenger in a fully-certified passenger-carrying aircraft, flown in the course of licensed operation by licensed crew for carrying passengers.

If **you** have an existing **medical condition** and suffer a bodily injury because of an **accident**, we'll ask an independent **specialist** to assess if:

- your existing **medical condition** has contributed to your disability after the **accident**
- your disability after the **accident** has made your existing condition worse.

We'll then decide the difference and pay any **claim** based on this, as a percentage of the appropriate **benefit**.

If **you** die before we pay any disablement benefit **you** are entitled to, and such death qualifies for the accidental death **benefit**, we'll pay your **personal representative** the accidental death **benefit** as set out in this **Benefits Schedule** only. If we've already paid any disablement **benefit** to **you** under the **plan** for an **accident** that happened in the same **plan year**, the amount of the accidental death

benefit we pay to your **personal representative** will be reduced by the value of the already paid claims.

**You** or your **personal representative** must tell **us** as soon as possible about any **accident** that causes or may cause a **claim**.

The Aetna Personal Accident **plan** is also subject to the general exclusions set out in your Handbook (The details) and the other terms and conditions of your **plan**.

All cover provided under this Benefits Schedule is subject to the terms of your plan documents.

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