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Healthier living
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A little peace of mind goes a *long* way
Aetna Personal Accident 85 – 425
Benefits schedule

USD

For plans with a start date on or after 1 January 2016



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Whether you're choosing a plan or choosing how to use it, **this Benefits schedule will provide the details you need.**



Aetna Personal Accident add-on plans

Benefits schedule 2016

This plan does not provide cover for sickness or disease.

		Aetna Personal Accident 85	Aetna Personal Accident 170	Aetna Personal Accident 255	Aetna Personal Accident 340	Aetna Personal Accident 425
1	OVERALL PLAN LIMIT					
1.1	We will pay up to the overall maximum shown if you suffer bodily injury during the plan year due to any one or more accidents .	USD 85,000	USD 170,000	USD 255,000	USD 340,000	USD 425,000
2	ACCIDENTAL DEATH BENEFIT					
2.1	A cash payment made if you die because of an accident and your death is within 12 months of the accident . Payment will be made in line with the instructions we receive from your personal representative.	USD 85,000	USD 170,000	USD 255,000	USD 340,000	USD 425,000
3	PERMANENT TOTAL DISABLEMENT					
3.1	A cash payment made to you if you suffer any one or more of the following permanent total disablements, because of an accident , within 12 months of the accident : <ul style="list-style-type: none"> • 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 	USD 85,000	USD 170,000	USD 255,000	USD 340,000	USD 425,000
4	PERMANENT PARTIAL DISABLEMENT					
4.1	A cash payment made to you if you suffer any one or more permanent partial disablements, because of an accident , within 12 months of the accident . We will pay a percentage of the benefit limit shown, as specified in the scale shown in section 5.	Paid up to USD 42,500	Paid up to USD 85,000	Paid up to USD 127,500	Paid up to USD 170,000	Paid up to USD 212,500
4.2	The total amount payable for any one or more permanent partial disablements because of the same accident is calculated by adding together the amount payable for each permanent partial disablement, but will not exceed the amount shown in section 4.1.					

Aetna Personal Accident 85	Aetna Personal Accident 170	Aetna Personal Accident 255	Aetna Personal Accident 340	Aetna Personal Accident 425
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5 PERMANENT PARTIAL DISABLEMENT SCALE		
Head		
5.1	Loss of osseous substance of the skull in all its thickness with a surface of less than 3 cm ²	10%
	Loss of osseous substance of the skull in all its thickness with a surface of 3 to 6 cm ²	20%
	Loss of osseous substance of the skull in all its thickness with a surface of more than 6 cm ²	40%
	Total loss of sight of one eye	40%
	Total deafness of one ear	30%
	Partial removal of the lower jaw	40%
	Partial removal of the upper jaw	40%
Upper limbs		
5.2	Loss of one arm or one hand	100%
	Extensive loss of osseous substance of the arm (definite and incurable lesion)	50%
	Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)	40%
	Total paralysis of the upper limb	65%
	Total paralysis of the axillary nerve	20%
	Total paralysis of the median nerve	45%
	Total paralysis of the radial nerve at the torsion cradle	40%
	Total paralysis of the cubital nerve	30%
	Total paralysis of the forearm radial nerve	30%
	Total paralysis of the hand radial nerve	20%
	Loss of the unguis phalanx of one thumb	10%
	Total loss of one thumb	20%
	Loss of the unguis phalanx of one forefinger	5%
	Loss of two phalanges of one forefinger	10%
	Total loss of one forefinger	15%
	Total loss of one median finger	10%
	Loss of the unguis phalanx of both thumbs	25%
	Total loss of both thumbs	50%
	Loss of the unguis phalanx of both forefingers	13%
	Loss of two phalanges of both forefingers	25%
Total loss of both forefingers	38%	
Total loss of a finger excluding thumb, forefinger and median finger	7%	
Total loss of thumb and forefinger of one hand	35%	

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	Total loss of thumb and finger of one hand, excluding forefinger			25%		
	Total loss of two fingers of one hand, excluding thumb and forefinger			12%		
	Total loss of three fingers of one hand, excluding thumb and forefinger			20%		
	Total loss of four fingers of one hand, excluding thumb			40%		
	Total loss of four fingers of one hand, including thumb			45%		
	Lower limbs					
	Total loss of one leg			100%		
	Total loss of foot (tibio-tarsal disarticulation)			100%		
	Partial loss of foot (sub-ankle-bone disarticulation)			40%		
	Partial loss of foot (medio-tarsal disarticulation)			35%		
	Partial loss of foot (tarso-metatarsal disarticulation)			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%		
	Loss of osseous substance of the knee-pan with extensive separation of the fragments and extensive difficulty of movements in stretching the leg			40%		
	Loss of osseous substance of the knee-pan while the movements are preserved			20%		
5.3	Shortening of the lower limb by 1 to 3 cm			10%		
	Shortening of the lower limb by 3 to 5 cm			20%		
	Shortening of the lower limb by more than 5 cm			30%		
	Total paralysis of the lower limb			100%		
	Total paralysis of the external popliteal sciatic nerve			30%		
	Total paralysis of the internal popliteal sciatic nerve			20%		
	Total paralysis of both the external and internal popliteal sciatic nerves			40%		
	Total loss of one big toe			10%		
	Total loss of one toe, excluding big toe			3%		
	Total loss of both big toes			25%		
	Total loss of two toes of one foot, excluding big toe			5%		
	Total loss of four toes of one foot, excluding big toe			10%		
	Total loss of four toes of one foot, including big toe			20%		
	Total loss of all the toes of one foot			25%		

All cover provided under this **Benefits schedule** is subject to the terms and conditions in **your plan**.

Some words and phrases used in this **Benefits schedule** have specific meanings that are relevant to **your plan**. We have highlighted them in bold print and defined them in the 'Definitions' section of **your Handbook**.

Eligibility and area of cover

Cover under this **plan** is only valid if **your Aetna Pioneer or Aetna Summit plan** is in force.

The minimum age at entry for this **plan** is 18. The maximum age at entry is 79.

This **plan** provides cover for managerial, clerical and administrative occupations only. If **your occupation** puts **you** at greater risk of a **bodily injury** caused by an **accident**, the **planholder** or **your plan administrator** must tell **us**. We will tell them if we agree to cover **you** and let them know any extra premium that will apply.

This **plan** provides worldwide cover.

Accumulation limit

The maximum amount we will pay multiple **members** on the same Aetna Personal Accident **plan** for claims arising from any one event in any one location or vehicle is USD 4,250,000, GBP 2,500,000 or EUR 3,750,000.

2016 Aetna Personal Accident add-on plan premiums

Plan level	Yearly premiums
Aetna Personal Accident 85	USD 176
Aetna Personal Accident 170	USD 352
Aetna Personal Accident 255	USD 528
Aetna Personal Accident 340	USD 704
Aetna Personal Accident 425	USD 880

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If coverage provided by this policy violates or will violate any United States (US), United Nations (UN), European Union (EU) or other applicable economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments or reimburse for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or entity, or a country under sanction by the US, unless permitted under a valid written Office of Foreign Assets Control (OFAC) license.

For more information on OFAC, visit www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

Notice to United Kingdom residents: In the UK, Aetna Insurance Company Limited (FRN 458505) has issued and approved this communication.

Notice to all: Please visit www.aetnainternational.com/ai/en/about-us/legal/regional-entities for more information, including a list of relevant entities permitted to carry on or administer insurance business in their respective jurisdictions.

Important: This is a non-US insurance product that does not comply with the US Patient Protection and Affordable Care Act (PPACA). This product may not qualify as minimum essential coverage (MEC), and therefore may not satisfy the requirements, if applicable to you and your dependants, of the Individual Shared Responsibility Provision (individual mandate) of PPACA. Failure to maintain MEC can result in US tax exposure. You may wish to consult with your legal, tax or other professional advisor for further information. This is only applicable to certain eligible US taxpayers.

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