

# Your Benefits Quick Start Guide

## Enroll in the Aetna insurance plans offered through 99 Cents Only Stores today

Unexpected stuff happens to all of us. That's why you need to be ready with insurance options from Aetna Voluntary Plans.

This is your opportunity to sign up for benefits. So take a few minutes to find out about your options now!

Please note, these plans provide supplemental benefits and are not a substitute for comprehensive medical insurance.



**Open enrollment begins on July 27 and ends on August 10, 2020.**

**If you were just hired, you have 31 days from the date you become eligible to enroll.**

*Cut out your temporary member identification along the dotted line.*

**aetna**<sup>®</sup>      **Network: Open Choice  
PPO  
with PPO Dental**

99 CENTS ONLY STORES  
GROUP NUMBER: 801577

YOUR NAME: \_\_\_\_\_

FOR MEMBER SERVICES CALL **1-888-659-0237**

PAYER NUMBER 57604 0039

### **Aetna Vision Plan**

Reimburses you for an exam, frames, lenses or contact lenses up to an annual limit.

### **Aetna Dental Plan**

Covers a portion of your bill for common dental procedures.

### **Aetna Term Life Insurance**

Pays your beneficiary if you die, to help with funeral or other expenses.

These plans do not count as minimum essential coverage under the affordable care act. These are a supplement to health insurance and are not a substitute for major medical coverage. Lack of major medical coverage (or other minimum essential coverage) may result in an additional payment with your taxes.



# Start your benefits!

## How do I enroll?

First, read your enrollment information. To enroll, complete your Enrollment/Change Request form and give it to your employer.

If you have questions, please call Benefit Enrollment Center **1-888-659-0237**.

## Am I eligible to enroll?

All hourly-paid employees who have completed 30 days of service are eligible to participate. If you are an eligible employee, you can also enroll your eligible dependents. Your eligible dependents are your lawful spouse or registered domestic partner and your children from birth until age 26, through any age if handicapped and unable to earn a living, or until they can no longer be legally declared as dependents. Dependent age and status requirements may vary by state.

## How do I pay?

Payment is simple. Premium costs will be deducted from your paycheck. If you miss a payment, you can pay directly and keep your coverage active. There is a form in this kit to use when sending in missed premium payments.

## When does coverage begin?

Coverage is effective on the first day of the pay period following the pay period in which a deduction occurs.

## Signing up is easy!

First, read your enrollment information.

Call Benefit Enrollment Center at  
**1-888-659-0237**

Between 8 a.m. and 5 p.m.

If you require language assistance, please call Member Services at **1-888-772-9682** and an Aetna representative will connect you with an interpreter. If you're deaf or hard of hearing, use your TTY and dial 711 for the Telecommunications Relay Service. Once connected, please enter or provide the Aetna telephone number you're calling.

Si usted necesita asistencia lingüística, llame a Servicios al Miembro al **1-888-772-9682**, y un representante de Aetna le conectará con un intérprete. Si usted es sordo o tiene problemas de audición, use su TTY y marque 711 para el Servicio de Retransmisión de Telecomunicaciones (TRS). Una vez conectado, por favor entrar o proporcionar el número de teléfono de Aetna que está llamando.

**If you choose Dental coverage, please use this temporary member ID until you get your paper member ID card.**

[www.aetna.com/dse/custom/avp](http://www.aetna.com/dse/custom/avp)

**INSURED:** The person listed on the card has been enrolled in a Limited Dental plan sponsored by the employer. Available benefits are subject to exclusions and limitations. This card does not guarantee coverage. For verification of coverage, filing a claim or for questions other than the discount programs, contact us at the number printed on the front of this card or mail us at the address below.

**EMERGENCY:** Call 911 or go to the nearest emergency facility.

Aetna Voluntary Plans  
P.O. Box 14079  
Lexington, KY 40512

**Insurance plans are underwritten by Aetna Life Insurance Company (Aetna).** This material is for information only and is not an offer or invitation to contract. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Insurance plans contain exclusions and limitations. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Policies are subject to United States economic and trade sanctions. 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](http://www.aetna.com).

**Policy forms issued in Oklahoma and Idaho include:** GR-9/9N, GR-29/29N, GR-23.

The Aetna logo is displayed in a large, bold, purple font. The word "aetna" is in lowercase, with a registered trademark symbol (®) to the upper right of the letter "a".

# Aetna Voluntary Plans

Aetna Life Insurance Company

Company name

# Missed Premium Payment Coupon

Group number

Today's date  
(mm/dd/yyyy)

Member name (last, first, middle initial)

Member daytime telephone number

last four of  
Social Security Number

**Payment will be applied to the oldest gap in coverage within the last 45 days from the postmark on your mailed payment. To find out what gaps in coverage you may have, please call us toll free at 1-888-772-9682.**

**Instructions:** Make a copy of this page. Complete the payment coupon. Cut along the dotted line. Mail coupon with your full amount, made payable to

**Aetna Life Insurance Company, to:**

**Missed Premiums  
P.O. Box 534739  
Atlanta, GA 30353**

\_\_\_\_\_ x \$ \_\_\_\_\_ = \$ 0  
Number of pay periods missed      Amount of deduction per pay period      Full premium payment due

## What if I miss a payroll deduction?

Your coverage will not begin until you have your first payroll deduction. Each payroll deduction pays for coverage for one payroll period.

If you miss a payroll deduction after your coverage begins, you will not have coverage during the time that payroll deduction would cover, unless you pay the full missed premium directly to Aetna Voluntary.

## Will my insurance be canceled if I don't make up a missed premium?

Once your coverage has begun, it will not be canceled because you do not make up a missed premium. However, no claims will be paid for losses or covered expenses that occur during the period for which premium is unpaid.

## How do I pay my missed premium?

To pay by **personal check, cashier's check, or money order**, make payable to **Aetna Life Insurance Company** and send with a completed copy of the coupon above to: Missed Premiums, P.O. Box 534739, Atlanta, GA 30353. You can get additional payment coupons by calling **1-888-772-9682**.

## Can I pick which missed premiums I wish to pay?

No. Your missed premium payment will always be applied to the oldest gap in coverage within the last 45 days (from the postmark on your mailed payment). You cannot choose to cover a later gap in coverage if you have an earlier gap within the past 45 days from the date your payment is postmarked. To find out what gaps in coverage you may have, please call toll free **1-888-772-9682**, Monday through Friday, 8 a.m. to 6 p.m.

## How long do I have to pay a missed premium?

You may pay for a gap in coverage that is up to 45 days old, from the date your payment is postmarked. Please note, if you have a gap in coverage of more than 30 days, your 3 to 12 month waiting period for dental services will reset.

## Can I pay just a part of a missed premium?

No. You must pay the full premium deduction that was missed in your paycheck, for all coverage you have. We cannot accept partial payments.

## If I become ineligible or my employment ends, can I continue coverage with missed premium payments?

No. If your coverage terminates, you may not continue coverage by paying missed premiums.

**Plans are underwritten by Aetna Life Insurance Company (Aetna) and its affiliates.** Each insurer has sole financial responsibility for its own products. Insurance plans contain exclusions and limitations. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. This material is for information only and is not an offer or invitation to contract. Information is believed to be accurate as of the production date; however, it is subject to change. Policies are subject to United States economic and trade sanctions. For more information about Aetna plans, refer to [www.aetna.com](http://www.aetna.com).

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