

Aetna Life Insurance Company Rider

Travel and Lodging Reimbursement

Rider effective date: October 1, 2022

This rider is added to the *Coverage and exclusions* section of your certificate. This rider is subject to all other requirements described in your certificate, including general exclusions and defined terms.

Coverage and exclusions

Travel and lodging expenses

We will reimburse you for travel and lodging expenses when you need to travel at least 100 miles from your primary residence to access **covered services** for abortion because a law or regulation in your state of residence prohibits **covered services** for abortion. The following are covered travel and lodging expenses:

- U.S. domestic travel expenses for the member and the member's travel companion in the 48 contiguous states (coach class air, bus, train or shuttle fares, taxi or ride share fares for local travel)
- Mileage costs, not to exceed amounts permitted by Internal Revenue Service guidelines
- Parking and tolls
- Lodging costs of up to \$50 per night, per member or \$100 per night, total, for the member and the member's travel companion, not to exceed amounts permitted by Internal Revenue Service guidelines

You must submit a travel and lodging claim form to be reimbursed. You should contact us before travel and lodging expenses are incurred so that we can confirm travel is necessary because no **provider** within 100 miles of your primary residence is available to provide the **covered services** for abortion due to a law or regulation that prohibits **covered services** for abortion.

You can obtain a travel and lodging claim form, get assistance in locating a **provider**, or get information about these **covered services** for abortion including specific eligibility requirements and limitations by calling the toll-free number on your ID card.

We will reimburse your covered travel and lodging expenses as described in the schedule of benefits below.

See your certificate for information on **covered services** for abortion. Your schedule of benefits describes the **deductibles, copayments or coinsurance**, if any, that apply for abortion **covered services** based on the type of service and where it is received.

Exclusions

The following are not covered travel and lodging expenses under this rider:

- Expenses for more than one travel companion
- Gasoline/fuel costs
- Car rentals
- Meals, groceries, hotel room service, alcohol/tobacco products
- Personal care/convenience items, (e.g. shampoo, clothing, deodorant)
- Entertainment/souvenir expenses
- Telephone calls
- Taxes
- Tips, gratuities
- Childcare expenses
- Lost wages

Schedule of benefits

This rider is subject to the requirements described in your medical plan schedule of benefits unless otherwise noted below.

Travel and lodging expenses

Description	Amount
Travel and lodging reimbursement	100% after deductible
Limit per year	\$3,000



Dan Finke
President
Aetna Life Insurance Company
(A Stock Company)

Issue Date: November 1, 2022