

Short Term Disability Insurance

An employee's guide to enrolling for Disability Insurance

Protect your income from the impact of a short-term disability



Disability insurance gives you peace of mind by helping you maintain a steady stream of income during an illness or injury

Protect your paycheck if you're ill or injured off-the-job

Your salary provides a steady stream of income to support your family, and helps you purchase the things you want and need. But a disabling illness or injury can interrupt your ability to provide that support, which can have a major financial impact even in the short term. That's why it's critical to consider your employer's short-term disability insurance plan from Aetna Life Insurance Company ("Aetna"). The plan offers benefits that replace a portion of your salary if you become unable to work.

For many families, a gap in earnings for even a few months could cause a significant impact on your well-being. Short-term disability insurance protects you by providing income replacement coverage.

I have health insurance. Do I need short-term disability coverage, too?

Health insurance helps you cover bills for doctors and hospitals, but it doesn't replace lost income. Aetna Short Term Disability Insurance provides peace of mind by helping you receive an income even if you become unable to work.

Five reasons to get this valuable benefit through your employer

- **Affordability.** Your group rate can save you money over the cost of an individual policy.
- **Convenience.** You pay for your coverage via payroll deduction. And you will not be required to provide proof of good health if you enroll during a qualifying enrollment period.
- **Timeliness.** Our dedicated disability claim payment system provides timely, accurate claim payments.
- **Tax advantages.** The benefits you receive may be tax-free.
- **Support.** Aetna is among the nation's top 10 disability insurance carriers.² We pay more than 250,000 short-term disability claims each year,³ and we'll be there for you if you do experience a disabling illness or injury and are determined to be eligible for benefits under the plan.

¹ Insurance Information Institute, Frequency of Disabling Injuries, 2002. Visit www.iii.org/media/facts for further information.

² Market share information based on LIMRA in-force premium data, 2003.

³ Based on an analysis of Aetna claim data, August 2003 through July 2004.

It's smart to be prepared: In 2002, over 7 million workers experienced a disabling injury off-the-job; that's about one every four seconds.¹

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. Group Short Term Disability coverages are underwritten by Aetna Life Insurance Company.

For the Commonwealth of Virginia, one or more of the following policy numbers may apply: GR-9; GR-29.

Plans contain exclusions and limitations.



How short-term disability insurance works to protect you

Aetna Short Term Disability Insurance protects against the risk of losing your income. The plan provides weekly benefit payments to help replace lost earnings if you become unable to perform the material duties of your own occupation because of an injury or illness that occurs off-the-job. Pregnancy is covered like any other disability, however, the plan does not cover work-related injuries and illnesses that are covered by Workers' Compensation.

Weekly benefits are available after a waiting period, and many employers offer a sick-pay plan to protect employees' income during this period. Benefits can continue until you recover or reach your plan's maximum benefit period. (The Summary of Benefits includes details on how long your plan pays benefits.)

Disability benefit payments are yours to spend for anything you need, such as housing, food, clothing or other expenses.

Your employer may offer short-term disability coverage in one of two ways. Either approach enables you to get important protection, and pay for it as part of your other workplace benefits:

- **Voluntary plan** — the premium you pay covers the entire cost of the coverage you'll receive.
- **Buy-up or Contributory plan** — the premium you pay buys an amount of coverage in addition to coverage paid for by your employer.

Specific features of short-term disability plans can vary from employer to employer and state to state. Consult your Summary of Benefits or contact your human resources department for details of your plan.

We provide support if you become disabled

If you're unable to work, providing an income is a major concern. Some "short-term" disabilities involve serious accidents or illnesses, and recovery can take months. The first way we can help is by being sure that if you are eligible, you receive accurate, timely benefit payments to provide you and your family with an income.

What's more, with our experience in health benefits, we have the resources and expertise to help you transition back to your usual life and work. Depending on the nature of your disability and the type of work you do, options can include work space modifications, physical or occupational therapy, and part-time or transitional work assignments to help you return to work when it's medically safe to do so.

You'll also have a dedicated contact in our Disability Claim Center, and a toll-free number to give you easy access for information and answers to your questions.

It's important to be comfortable with the financial stability of the company behind your employee benefits plan. Aetna Life Insurance Company wrote the industry's first group disability policy in 1919; today, we provide disability coverage to more than two million Americans.⁴

⁴ Aetna Short Term Disability membership figures as of Sept. 30, 2004.

A crucial need at all stages of life



Short-term disability insurance is the foundation of a comprehensive financial plan

For most people, the loss of income is devastating. If something happened and you couldn't do your job due to a disability, do you have savings, investments or other resources to pay the mortgage, the car payment and other bills?

If you become disabled and unable to pay your bills even for a short period of a few weeks or months, it can take years to get out of debt and correct the damage to your credit rating. Start planning now! Think of your employer's Aetna Short Term Disability Insurance plan as the foundation of your personal financial plan.

Limitations and Exclusions

Aetna Short Term Disability plans typically do not cover disabilities that arise in certain circumstances. Benefit payments are excluded for disabilities caused by self-inflicted injuries; for those sustained while committing a crime; that result from driving while intoxicated; that are due to insurrection, rebellion or taking part in civil

Aetna Short Term Disability Insurance helps protect your income and give you peace of mind

Even a short-term disability can pose a big financial risk. Your employer's Aetna Short Term Disability Insurance plan can help. It's an important way to protect your income, your lifestyle and your family if an illness or injury interrupts your usual income.

Fill out and return your enrollment form today!

commotion; that result from an act of war; or that are caused by occupational disease or injury (except for certain types of employees who cannot be covered by workers' compensation law).

Benefits may be limited for disabilities arising from pre-existing conditions. These are disabilities beginning during a specified period (usually the first 12 months of coverage) and resulting from a sickness or injury that was diagnosed or treated during a specific period (usually six months) prior to your effective date.

Short-term disability insurance payments can be reduced by certain benefits you receive from other sources such as unemployment compensation, automobile no-fault wage replacement benefits or disability benefits required by California, Hawaii, New Jersey, New York, Rhode Island and Puerto Rico.

Please see your Summary of Benefits for details on exclusions and other plan provisions.

This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Consult the plan documents to determine governing contractual provisions, including procedures, exclusions and limitations relating to the plan. While this material is believed to be accurate as of the print date, it is subject to change.