

Long Term Disability Insurance

An employee's guide to enrolling for
Disability Insurance

Protect your income
from the impact of
a disabling illness
or injury

We want you to know SM



Income protection gives you peace of mind when you're unable to work due to illness or injury

A source of income even if you can't work

Your ability to earn a paycheck is your most valuable asset. But if you're like many Americans, you probably haven't thought about the impact of a disabling illness or injury on that ability. That's why it's critical to consider your employer's long term disability insurance plan from Aetna Life Insurance Company ("Aetna"): The insurance offers benefits that replace a portion of your salary if you can't work.

It's smart to be prepared — disabilities occur more often than you might think:

- About 3 out of 10 working Americans will experience a disability lasting 90 days or more.¹
- 10.7 million Americans experienced disabling injuries in 2001 alone.²

Doesn't my health insurance cover illnesses and injuries?

Health insurance can help cover bills for doctors and hospitals, but it doesn't replace any of your income. Aetna Long Term Disability Insurance provides peace of mind by helping you receive an income even if you can't work.

What about Workers' Compensation?

Unlike Workers' Compensation plans, which cover only work-related disabilities, your Aetna Long Term Disability Insurance covers virtually any type of disability — whether you become disabled on the job or off, or even on vacation.

Three reasons to take advantage of this valuable benefit:

- **It's affordable.** Your group rate can save you money over the cost of an individual policy.
- **It's convenient.** You pay for your coverage via payroll deduction. And you will not be required to provide proof of good health during annual enrollment.
- **It works.** Aetna is among the nation's top 10 disability insurance carriers. We pay more than 600,000 claims per year³, and we'll be there if you do experience a disabling illness or injury.



Group Long 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 a typical plan protects you

Aetna Long Term Disability Insurance protects against the risk of losing your income. The plan provides monthly benefit payments to help replace lost earnings if you become unable to work because of an injury or illness. You receive this protection regardless of whether the injury or illness occurs on the job or elsewhere. Disability benefit payments are yours to spend for anything you need, such as housing, food, clothing, or other expenses.

Monthly benefits are available after a waiting period, generally 180 days, and can continue until you recover or reach the plan's maximum benefit period. Generally, a sick-pay plan and/or short term disability benefits protect your income during the waiting period. For the first 24 months, disability payments are available if you are unable to perform the essential duties of your own occupation. After 24 months, disability benefits can continue if you are unable to perform the essential duties of **any** occupation for which you have education, training, or experience.

Long term disability payments may be reduced (or "offset") by benefits received from other sources such as Workers' Compensation, Social Security or veteran's benefits.

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

- **Voluntary plan** — the premium you pay covers the entire cost of coverage you receive.
- **Supplemental plan** — the premium you pay buys an amount of coverage in addition to coverage paid for by your employer.

Specific features of long term disability plans can vary from employer to employer and state to state. Consult your Summary of Benefits included with this package or contact your human resources department for details of your plan.

Our financial stability offers you even more security

Your employer works hard to choose the best providers for your employee benefits plans. After all, the financial stability of the company behind the policy is critical to the security protection the plan provides. With more than 85 years of experience in providing and administering these plans, we have a solid history of financial security.

We offer help if you become disabled:

- **Help for disabled employees:** If you receive Aetna Long Term Disability benefits payments, Aetna's team of medical, disability and vocational rehabilitation specialists will work with you, your employer and your doctor. The team provides the **right touch at the right time** at every stage of the claim process to help you during your disability.
- **Rehabilitation and return-to-work services:** Aetna's disability consultants review each disability case to determine if rehabilitation services would be appropriate and effective. The majority of employees who take advantage of these services successfully return to productive employment.
- **Maximizing income during disability:** Your disability benefits can continue while you receive rehabilitation services. If you return to work as part of the rehabilitation program, your Aetna Long Term Disability Insurance benefits are combined with your working income, which may result in a higher total income than if you received long-term disability plan benefits alone.
- **Social Security assistance:** In the unlikely event that your disability is expected to last 12 months or more, experienced professionals are available at no charge to help you apply for Social Security benefits. Applying for this assistance is mandatory for claimants in this plan.

A crucial need at all stages of life



For most people, the loss of income is devastating

The mortgage, car payments, and other monthly expenses don't stop when you can't work due to a disability. If something happened to you, would you have to use savings, retirement funds or money for your children's education to be able to pay the bills?

At any stage of your working life — whether you're single in your 20s, providing for young children, supporting college students, or caring for elderly parents — if you become disabled and unable to pay your bills, it can take years to get out of debt and correct the damage to your credit rating. Think of your employer's Aetna Long Term Disability Insurance plan as a necessary part of your personal financial plan.

As you consider enrolling, it's a smart idea to review your overall financial plan and your need for all types of insurance protection. As your circumstances change, your financial plan and your insurance protection may need to be updated to reflect those changes — events like marriage, new children, purchasing a home, etc.

You may find it helpful to have a detailed evaluation of your needs by a financial counselor or other professional.

There is more to Aetna Long Term Disability Insurance than just replacing your paycheck



A look at features that enhance your protection

Specific features of long-term disability insurance plans can vary from employer to employer, but most Aetna Long Term Disability Plans include as part of your premium features that add value to the protection you receive:

- **Survivor benefit.** If you were to die while receiving long term disability payments, a lump sum benefit equal to three months of disability payments may be available to your family.
- **No premiums during disability.** If you become eligible for long-term disability benefits, you can stop paying long-term disability premiums and still remain insured with this premium waiver feature.

We also provide value-added services:

- **Free legal information and discounted legal services.**

With the Legal Reference™ program, offered and administered by Advisory Communication Systems, Inc., members enrolled in a Aetna Long Term Disability Insurance Plan have access to free legal forms, consumer information, and may purchase discounted legal services through a toll-free line and website.⁴

Consult your Summary of Benefits or check with your human resources representative to see how these attractive features apply to your employer's disability insurance plan.

The success of one Aetna Long Term Disability member



In December 2001, Aetna Disability member Tara Robertson was in an accident that caused severe injury to her spinal cord and prevented her from using her legs. Tara spent several months in an acute-care hospital, before she was transferred to a rehabilitation facility.

As Tara worked through her health challenges, she still had an income in the form of her disability benefits payments. These regular checks meant she could pay her rent and other bills so she could keep her residence and her good credit rating intact.

Tara worked with occupational and physical therapists to become stronger and adapt to life in a wheelchair. The program also helped Tara adjust to everyday life with a spinal cord injury, including bathing and eating. In fact, Tara even learned how to paddle a kayak and use a bicycle!

While Tara was recovering from her accident, an Aetna nurse case manager was assigned to the case. The nurse case manager who worked with Tara was specially trained to understand the challenges experienced by people with spinal cord injuries.

Team approach produces results

When Tara was strong enough, she was eventually discharged from the rehabilitation facility and returned home. At this point, Tara still needed physical and occupational therapy in an outpatient setting. Monthly conference calls between Tara, the therapists, her physician and Tara's nurse case manager and vocational rehabilitation consultant provided an opportunity for the team to talk about Tara's progress, share successes and plan for the day when Tara could return to work.

"I set a goal for myself. I wanted to return to work on a part-time basis in November of 2002. By working with my team of health care professionals and my Aetna disability case manager, I was able to realize that goal," Tara explains.

Tara attributes her success in achieving her goal to her personal motivation and the coaching and support she received from Aetna's disability case management team.

"The disability nurse case manager I worked with was fantastic. She was sensitive to both the emotional and physical challenges I was facing. As I got to know her, she became a friend and someone I would call for encouragement, even when I didn't have a question about my disability benefits," Tara said.

Returning to work

Prior to her return to work in November 2002, Tara's vocational rehabilitation consultant was instrumental in arranging for an occupational therapist to do a worksite assessment of Tara's work space. The occupational therapist determined that some modifications of the work space were necessary and Tara's employer agreed to make the changes before she returned to work.

In December 2003, two years after her accident, Tara returned to work on a full-time basis.

"The disability area within Aetna provided support and guidance at a time when I needed it the most. I don't think I could ever thank Aetna enough," Tara said.

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Aetna Long Term Disability Insurance helps protect your income and gives you peace of mind

The contribution you make every day at home, at work and in the community is important. In your working years, disability is one of the biggest financial risks you face. Your employer's Aetna Long Term Disability Insurance plan can help. It's an important way to protect your income, your lifestyle and your family.

Fill out and return your enrollment form today!

Limitations and Exclusions

Aetna Long Term Disability Insurance 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 commotion, or that result from an act of war.

Benefits can be limited for disabilities arising from pre-existing conditions.

These are disabilities commencing during a specified period (usually the first 12 months of coverage) resulting from a sickness or injury which was diagnosed or treated or for which the employee had taken prescribed drugs or medicines for a specific period (usually three months) prior to the employee's effective date. In addition, coverage for disabilities caused by mental/nervous conditions or alcohol and drug abuse are generally limited to 24 months. Please see your Summary of Benefits for details on these and other exclusions.



¹American Council of Life Insurers, *Retiring in the 21st Century: Issues and Trends*, 2000

²U.S. Census Bureau, *Statistical Abstract of the United States*, 2003, page 428, report #650; www.census.gov

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

⁴Legal Reference is independently offered and administered by Advisory Communications Systems, Inc. (ACS). Aetna does not participate in attorney selection or review, and does not monitor ACS services, content or network. Aetna does not provide legal services and makes no representations or warranties as to the quality, appropriateness or accuracy of any legal services or information provided by ACS or ACS contracted law firms. Aetna has not credentialed or otherwise reviewed or assessed the quality of ACS services or ACS contracted law firms or lawyers. ACS does not provide Aetna with any individually identifiable information whatsoever on legal information accessed or legal services utilized by eligible individuals. Aetna has provided its employers with access to ACS programs and services but has no responsibility for those services. Aetna receives a marketing fee from ACS in conjunction with the Legal Services program.

“Aetna” is the brand name also used for products and services provided by one or more of the Aetna group of subsidiary companies.

Disability plans are underwritten by Aetna Life Insurance Company

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While this material is believed to be accurate as of the print date, it is subject to change.