



Aetna Short Term Disability Insurance



Be prepared for life's little surprises

Aetna Short Term Disability Plan

Income protection if you become disabled

Your job provides the money to pay everyday expenses for you and your loved ones. But what would happen if you couldn't work because of a disabling illness or injury? Would you be able to pay your bills? Would you be ready?

How the plan works

You'll receive a weekly cash benefit if you become disabled and are unable to work. Please refer to your enrollment information for the specific amount of coverage.

Now you can be ready with an Aetna Short Term Disability Plan

The insurance plan provides these valuable benefits:

- **Income protection*** if you become disabled and are unable to work
- **Affordable group rates** — See your enrollment information for the cost of the plan offered through your employer
- **Cash benefits** paid directly to you to help you pay for everyday living expenses — from groceries to gas to daycare — whatever you need
- **Weekly benefits** *payable for up to six (6) months
- **Easy payroll deduction**

*Benefit amount is based on the plan offered by your employer. See your enrollment information for details.

Exclusions and limitations

This plan does not cover all circumstances and has exclusions and limitations. Members should refer to their booklet certificate to determine which circumstances are covered and to what extent. The following is a partial list of circumstances that are generally not covered. However, your plan may contain exceptions to this list based on state mandates or the plan design purchased.

Coverage for employee only; **coverage is not available if you work in California, Hawaii, New Jersey, New York, Rhode Island or Puerto Rico.**

The following is a partial list of services and supplies that are generally not covered. However, your plan may contain exceptions to this list based on state mandates or the plan design purchased:

- Commission of or attempt to commit an act which is a felony in the jurisdiction in which the act occurred
- Occupational injury or sickness
- An intentionally self-inflicted injury.

82 percent of American workers have inadequate or no disability protection.¹

A short term disability insurance policy is usually seen as the best way to cover a portion of your income while you're out of work.¹

Enroll Today. Follow the instructions provided in your enrollment materials.

¹Council for Disability Awareness. Why Don't More Americans Insure Their Income [article online]. December 2014. Available at: www.disabled-world.com/disability/insurance/income.php. Accessed May 2016.

*Disability insurance plans/policies contain certain reductions and waiting periods, which may affect the payable benefit.

The Aetna Short Term Disability Plan is underwritten by Aetna Life Insurance Company (Aetna).

This material is for information only. Insurance plans contain exclusions and limitations. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Policies may not be available in all states, and rates and benefits may vary by location. 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.

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

Policy forms issued in Missouri include: GR-29N-STD 01.

Short Term Disability (STD)

Benefit Period	Benefit Amount	Weekly benefits for up to 6 months while you are disabled.
Benefit Amount		50% of base pay received from the employer that sponsors this program (includes reported tips, but not overtime) up to \$125 maximum weekly benefit.
Waiting Period		Benefits begin after 14 days (plan pays immediately if hospitalized).

Coverage for employee only; coverage is not available if you work in **California, Hawaii, New Jersey, New York, Rhode Island or Puerto Rico.**

Short Term Disability Exclusions:

This plan does not cover all circumstances and has exclusions and limitations. Members should refer to their booklet certificate to determine which circumstances are covered and to what extent. The following is a **partial list** of circumstances that are generally *not covered*. **However, your plan may contain exceptions to this list based on state mandates or the plan design purchased.**

- Attempted suicide, while sane or insane, or intentional self-inflicted injury or sickness, unless as the result of a medical condition.
- Commission of or attempt to commit an act which is a felony in the jurisdiction in which the act occurred.
- Substance abuse.
- Occupational injury or sickness.
- Disability insurance plans/policies contain certain reductions and waiting periods, which may affect the payable benefit.

Disability insurance plans/policies contain certain reductions and waiting periods, which may affect the payable benefit.