

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetna®



Count on us for a focus
on productivity
Aetna absence management

www.aetna.com

Disability insurance plans/policies and disability benefits plans are offered, administered or underwritten by Aetna Life Insurance Company (Aetna).

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People and products to help make your life easier

Minding what matters to youSM

You count on your employees. And they have people who count on them. So when it comes to choosing a carrier that looks out for you and your employees' best interests, *count on us*.

Of course, you get the essentials you'd expect from most carriers. But your employees also get support that goes beyond the basics — like added services during difficult times.

You'll also see:

- A team of caring professionals invested in your employees' well-being
- Programs that help your employees take care of their needs throughout their lives
- Technology that makes everyone's interactions with us easier, not harder

In short, we're putting you first — giving you choices and support to help protect your employees and take care of business easily.

Because what matters to you is what matters to us.

Products

Promoting productivity across all types of absences

You get a comprehensive absence management package. Plus, products are integrated so you can get a clear view of employee health and productivity.

Return-to-work support — focused on capabilities

Short-term disability

You can give your employees coverage when they need it most. Uncomplicated claims get settled quickly. And complicated claims get personalized attention to help your employees return to work.

Long-term disability

Our goal is to help your employees be productive in whatever way they can. Customized support includes career guidance, job training and referrals to the right resources.

Want to make your disability plan work harder?

Integrate it with your other employee benefits like life, medical or workers' compensation. We can offer clinical collaboration that lets us capture opportunities to impact overall health. And it makes processes easier for everyone.

Leave services

Family and Medical Leave Act (FMLA) support

You get a choice of services to help you meet your FMLA business needs. For instance, we can track FMLA leave of absence requests. We'll also manage these leaves to be compliant and consistent with the law.

Help with state leave laws

You don't have to lose time managing the state leave law process. Our support service can do it for you, relieving your administrative burden.

People and programs

Supporting employee needs and a timely return to work

Making the Americans with Disabilities Act (ADA) easier for you

Navigating this federal law can feel like a full-time job. With the ADA Workplace Solutions program, it doesn't have to.

You get information and guidance, including an ADA coach. Your coach will get to know you and your business. So you'll likely speak with the same person each time you call.

Your coach can:

- Work through your questions and concerns
- Assess your ADA processes and practices
- Support you with training and tracking

You'll also get support to help you with the day-to-day details of ADA-related leaves. That can include standard reports on leave, tracking and recertifying ADA leaves, or helping your team with required forms and letters.

Interested? You can add this service to your disability plan administration for a fee.

Seeing what employees *can* do keeps them productive

We focus on capabilities, not disabilities, for a timely transition back to work.

Our clinical and vocational professionals look at the whole picture. They can work with your employee — and his or her supervisor and doctor — to identify and help overcome stumbling blocks. And offer *customized* support.

Plus, through our consultative solutions, we can help you with:

- Assessment of current stay-at-work and return-to-work policies and procedures
- Job analysis to help you clearly define job requirements
- Workplace ergonomics to keep employees working comfortably and productively

Special support from our Behavioral Health Unit

This unit is *embedded* in the disability claims process. It's not an afterthought.

A trained team of specialists is the core of this service. They're licensed behavioral health clinicians.

To help keep your employees happy and healthy, they can:

- Coordinate return-to-work plans
- Discuss recovery times with providers
- Connect employees with wellness programs
- Provide extra support for those at higher risk

Why Aetna Disability?

Find more reasons at

www.whyaetnadisability.com.



Process

A simpler experience saves time and money

A real-time snapshot of who's on and off the job

With our WorkAbility® absence management system, you can get a clear view of your entire workforce — all in real time.

The system handles absences such as:

- FMLA
- Short-term disability
- Long-term disability
- State-mandated disability

It also helps you comply with ADA, state and company or union leave laws.

The system can even *forecast* when employees might be back on the job. Plus, reporting, time-off requests and data are up to the minute.

Choices in leave administration

You always have options with our WorkAbility leave administration solutions.

You can even self-administer your leaves

With our self-serve solutions, you're equipped with the right knowledge and technology to manage leave administration.

We'll help you:

- Comply with leave laws and regulations
- Implement best practices in leave and return-to-work policies
- More efficiently manage absences

Or you can outsource with us

If we manage your disability, we can integrate the process. That gives your employees a better experience. And with integrated reporting, you have a clearer view into employee absences.

Flow easily from short-term to long-term disability

When healthy returns are possible, shorter absences are the result. Our focus is always on what employees *can* do so they can feel productive.

If you choose our short-term disability insurance plan, we can automatically send employee information where it needs to go for a long-term disability claim.

An easy process for everyone

Time is precious. So we designed every part of the claims process to save yours.

Features include:

- **Smooth administration.** Report or update an absence online.
- **Simplified claims tracking.** Multiple intake, reporting and tracking options.
- **Quick decisions.** We've simplified the claims process, so we can pay out benefits quickly. That takes the burden off you.

Plus — employees can check on the status of their disability claim on the go with the Aetna Mobile app. It's fully integrated with our WorkAbility system.

Absence management from one place helps increase productivity and decrease costs. Meet with your Aetna representative to find out how you can count on us.

BEHAVIORAL HEALTH AND VOCATIONAL REHABILITATION ARE INCLUDED WITH THE DISABILITY PLAN. WORKABILITY ABSENCE MANAGEMENT SYSTEM, RETURN-TO-WORK AND STAY-AT-WORK CONSULTATIVE SOLUTIONS, AND ADA SERVICES ARE NOT INSURANCE. SOME SOLUTIONS HAVE A FEE.

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Disability insurance plans/policies contain exclusions and limitations and 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. Policies are not available in all states. Policies contain certain exclusions, limitations, reductions and waiting periods, which may affect the payable benefit. See policy or contact an Aetna representative for details. For more information about Aetna plans, refer to www.aetna.com.

Policy form numbers issued in Idaho and Oklahoma include: GR-9/GR-9N and/or GR-29/GR-29N.

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