

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

aetna®




Experience a new level of caring
Aetna Life and Disability plans

More than claims and coverage – caring, experience and support

Caring for your employees during their most challenging experiences can be difficult, and we're here to help.

Employees need more than the financial payment from life and disability benefits. They also need a caring approach. That's why we're committed to delivering our benefits to your employees with an approach that will demonstrate care and compassion.

And you need a simpler, more personal approach to the administration of benefits. That's why we deliver smarter services and a simpler process for both you and your employees. So you can focus on helping your business and your employees.



Different people need different kinds of help, which is why our teams examine each situation individually.

A caring approach that benefits your employees

When you offer life and disability coverage from Aetna, you invite your employees to experience a new level of caring and financial confidence. Employees can receive support focused on their needs, from job counseling to grief and bereavement counseling. And a team of clinicians, social workers, vocational rehabilitation and behavioral health specialists is ready to deliver support services whenever they're needed. They consider what they can do to personalize the management of the claim in a timely, compassionate manner.

Specialized teams helping with life's most difficult times

Extra care is important to employees. They'll appreciate a model that provides more personal support. Employees and their families will benefit from specialized teams and programs designed to offer a personal approach to each individual. From enrollment to paying a claim, caring is built into our benefits programs.

Services for every stage of life, including:

- Our Care Advocacy Program — employee and beneficiary consultation with social worker outreach
- A living benefit for eligible employees suffering from a terminal illness
- Access to legal services at no extra cost to the employee
- Funeral planning and concierge services
- Telephone bereavement support by a bereavement-trained claims staff

More personal disability insurance

Disability can cause some serious challenges, and those challenges vary from person to person. That's why we provide staff who stay involved throughout the process. Caring is there every step of the way. We understand the laws, reporting and processes that are associated with disability claims. That way, you can spend less time on disability claim activities. And your employees can focus on safely staying at work or transitioning back to work.

People and programs that support productivity, including:

- An award-winning behavioral health unit that provides efficient support for behavioral health claims¹
- Innovative plans that promote productivity and employee engagement
- Award-winning vocational rehabilitation services²
- Caring support that helps employees safely return to productivity

¹Dorland Health's 2014 Case in Point Platinum Award for Behavioral Health Case Management.

²Dorland Health's 2015 Case in Point Platinum Award for Return to Work Program.

Coordinated care and a simplified process ease and improve the experience for you and your employees.



A caring approach to benefits administration

Experience a more personal approach for your employees, with seamless service for a simpler benefits and coverage experience. Smarter services allow you to focus your attention where it matters most.

Through Aetna WorkAbility and online Evidence of Insurability (EOI) processes, you'll have less paperwork and more time to take care of your business and your employees. It's an easier administrative experience for employees and employers.

Aetna's Life online claim submission model with expedited claim processing for sudden/tragic death, separates Aetna from most of its peer group.³

Smarter services

Our Aetna WorkAbility Absence Management system lets you forecast return-to-work dates. You get an overview of employee leave time and status of claims in real time. And there's just one platform for both employers and employees to manage leaves. Your employees can even manage absences on the go with the Aetna Mobile app.

Aetna's online EOI process can put an end to a cumbersome paperwork process. Employees can submit an instant electronic application with no waiting or paperwork needed. More than half of employees who apply for additional life insurance receive an instantaneous decision.⁴ A shortened response time can mean increased employee participation. In addition, for life claims, by not requiring a claim kit, we can speed up the turnaround time from date of loss to payment. Your employees will have more time to focus on what's important during challenging times.

³Aetna Life Product Assessment, Spring Consulting Group, LLC, November 2014

⁴As of December 2014 data.



The value of Aetna Life and Disability Plans and Programs include:

- Support that goes beyond payment and policies
- Care that offers more personal support
- A new way to build a productive, engaged workforce
- It's caring customized support that puts the employee at the center

A simpler support process that puts your employees first, so you can focus on your business.

Simpler experience

From coordinated care to expedited claims, Aetna is simplifying processes. For instance, you have one contact for life and disability. You can even choose how to administer programs or get reports. Here are some ways we make it easier for both you and your employees:

- Coordinated administration between life and disability, makes it easier to work with various claims managers
- A single claim intake for Short Term Disability (STD) and Long Term Disability (LTD)
- Life Beneficiary Management and Claim Eligibility Services give you real-time online claims tracking and administration support

Combining life and disability is more than a matter of convenience — it's a caring approach.



The benefit of caring teams and programs

Choose plan designs, services and programs that give you access to:

- Consulting services to support stay at work and return to work
- Product specialists, so you don't have to get personally involved
- Seasoned professionals, including licensed master's-level clinicians, social workers and psychiatric nurses
- Receive support from implementation to administration of your plans
- Customized enrollment campaigns to support benefits enrollment strategy and need

Combine services for coverage in one place

Combined benefits give you:

- A caring approach that supports employees through various stages of life
- Easier administration, with all coverage in one place
- A proactive attitude, backed by experienced people and procedures
- Integrated plans and programs that communicate with each other
- A variety of options to help protect employees' health and financial well-being



One-stop solutions

With Aetna, employers can get what they need all in one place.

And employees get access to support that fits *their* situation. All delivered with a new level of caring.

Contact your Aetna account representative today to learn more about our Life and Disability plans.

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Not all disability/life services are covered. See plan documents for a complete description of the benefits, exclusions, limitations and conditions or coverage. Plan features and availability may vary by location and are subject to change.

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Policy forms issued in OK include: GR-9/GR-9N and/or GR-29/GR-29N.

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