



## Help protect your income from life's uncertainties

### Voluntary short-term disability coverage

What if you suddenly became disabled and couldn't work for a while? Like most people, you would probably have a tough time paying your bills if you couldn't earn a paycheck. Even for a few weeks.<sup>1</sup>

Without a backup source of income, you might be facing difficult financial problems on top of your health problems:

- Missed paydays could prevent you from paying your bills.
- Out-of-pocket medical expenses could deplete your savings.
- Financial stress could threaten your family's well-being.

#### It's like insurance for your paycheck

Your benefits package includes an Aetna Voluntary Short-Term Disability (STD) insurance plan. It provides income by replacing a portion of your pay if you're injured or too sick to work for an extended period. Think of it as insurance for your paycheck.

The voluntary STD plan covers absences related to:

- Illnesses that last several weeks
- Recovery after surgery
- Accidents outside the workplace
- Pregnancy

Weekly STD benefit payments can help you keep up with your bills while you're out of work. You can also spend the money on food, child care, gas, clothing and other necessities.

<sup>1</sup>The Life and Health Insurance Foundation for Education (LIFE). Available at: [www.lifehappens.org](http://www.lifehappens.org). Accessed October 2013.

## Get a bigger safety net for greater protection

Your paycheck is one of your most valuable assets. So it's wise to protect your income from a disabling accident or illness, just as you would protect your loved ones in the event of your untimely death.

The calculator at right will give you an idea how this added protection can help you lessen a financial shortfall. Remember, however, that no amount of disability coverage can replace lost income entirely. But it may help you worry less about your finances, so you can focus more on getting better.

If you use up your short-term benefits, Aetna can help you transition to long-term disability benefits if you're enrolled and qualify. Benefits usually begin about the same time your short-term benefits end. Together, they won't leave an income gap if you're out longer than expected.

## Enrollment is simple, convenient, affordable

Your employer has made it easy to sign up for the voluntary STD plan.

**It's simple.** You'll get detailed information to help you make a confident enrollment decision.

**It's convenient.** You can enroll at work. And you can use payroll deductions to pay your premiums.

**It's affordable.** You benefit from your employer's group rates. It's an inexpensive way to get the help you may need one day.

## Disability insurance calculator

### Monthly cost of living

#### 1. Bills

*Mortgage/rent, credit cards, car payments, etc.* \$ \_\_\_\_\_

#### 2. Living expenses

*Food, clothing, child care, utilities, gas, etc.* +\$ \_\_\_\_\_

#### 3. Other expenses

*Bank loans, insurance premiums, education, etc.* +\$ \_\_\_\_\_

### A. Total monthly cost of living

Add lines 1, 2 and 3 = \$ \_\_\_\_\_

### Monthly income

#### 1. Family member earnings

\$ \_\_\_\_\_

#### 2. Alimony, investments, rent

+\$ \_\_\_\_\_

#### 3. Other sources

+\$ \_\_\_\_\_

### B. Total monthly income

Add lines 1, 2 and 3 = \$ \_\_\_\_\_

### C. Financial shortfall

Subtract B from A = \$ \_\_\_\_\_

This calculator can help you estimate a financial shortfall due to lost wages. It should not be viewed as a comprehensive way of assessing your income replacement needs. You should consult a financial adviser for a thorough analysis.

## Short-term disability insurance policies/plans are underwritten and/or administered by Aetna Life Insurance Company (Aetna).

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 services are covered. See plan documents for a complete description of the benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Disability insurance plans/policies contain exclusions and limitations. 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](http://www.aetna.com).

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

[www.aetna.com](http://www.aetna.com)