



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

Don't let a disability disable your paycheck

Voluntary long-term disability coverage

A disabling illness or injury can happen to anyone, anytime. So there's a good chance that at some point in your life you may be unable to work for a time due to health problems.

If you're like half the workers in America, you probably wouldn't last a month without a paycheck before financial troubles set in.¹

- Lost income could result in unpaid bills and bad credit.
- Unexpected medical expenses could drain your savings.
- Financial hardship could affect your quality of life.

Five reasons to buy disability insurance

1. Income protection
2. Affordable coverage
3. Steady payments
4. Back-to-work support
5. Peace of mind

Ease the pain of missing precious paydays

Your benefits package includes an Aetna Voluntary Long-Term Disability (LTD) plan. The coverage replaces a portion of your pay to help you meet your income needs while you're out of work. You're paid whether you become sick or are hurt on or off the job.

Think of it as insurance for your paycheck

You'll receive benefit payments each month that can help you keep up with your bills. You can also spend the money on food, child care and other necessities. It's like insurance for your paycheck.

More valuable features for you and your family

Most Aetna LTD plans include special features that add more value to your coverage.

Survivor benefits — If you were to die while receiving LTD payments, your family could get a lump-sum benefit.

Social Security assistance — If your disabling condition qualifies, Aetna will help you apply for Social Security disability insurance benefits.

¹The Life and Health Insurance Foundation for Education (LIFE). Available at: www.lifehappens.org. Accessed October 2013.

It's easy to choose the right amount of coverage

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

Help is available to return to work sooner

Our LTD plan offers rehabilitation services and career counseling as added benefits. The goal is to help you get back on your feet and back to work as soon as possible.

You may even be able to work part time while on disability. If you qualify, the plan will use a portion of your benefits to supplement a smaller paycheck.

Enrollment is simple, convenient, affordable

Your employer has made it easy to sign up for our voluntary LTD plan.

It's simple. Before enrolling, you'll get detailed information to help you make a confident buying 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.

See your benefits manager today for more details about the Aetna Voluntary LTD plan.

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.

Long-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.

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

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