Each year, thousands of people become disabled and are unable to work. Your employer’s Aetna Disability Insurance plan protects a portion of your income from the impact of a disabling illness or injury. And, while disability insurance benefit payments help you meet your financial needs, it takes more than regular income to rebuild your life. That’s why we do more than provide a benefits check.

We realize most people who become disabled want to return to their regular lives and productive employment. We provide professional rehabilitation services through our disability insurance plans that can help you do just that. If there is a reasonable possibility that you can return to work, we want to help you with a vocational rehabilitation program that may involve career counseling, medical and psychological services, job training and other individualized services.

**Vocational Rehabilitation:**
*The process of helping you regain physical, mental and economic well-being.*
Paul’s story

Gradual return to work helps recovery

A motor vehicle accident had paralyzed Paul from the waist down. Following surgery and a recovery period, our Vocational Rehabilitation Consultant followed up with Paul and his doctor. Paul’s doctor approved a plan to have him return to work gradually.

Our Vocational Rehabilitation Consultant arranged for a workstation evaluation by Paul’s physical therapist, who was familiar with Paul’s injuries and his tolerance during recovery. Paul’s employer implemented modifications as recommended by the therapist and Paul returned to work with a flexible schedule.

Within three weeks, Paul was back to working full-time while continuing to receive physical therapy to help improve his functioning with daily activities.

A Rehabilitation Approach Based On Your Needs

We want to help you return to your regular life and productive employment. To that end, our Vocational Rehabilitation Consultants:

■ Review your claim to assess the appropriateness of rehabilitation services

(Note: Your employer’s disability plan may require your participation in rehabilitation and return-to-work efforts.)

■ Discuss appropriate rehabilitation services with you

■ Work with a national network of vocational, medical and rehabilitation specialists to get you the services you need

■ Help you understand your disability and how our program can help you return to work

■ Assist you in your return to work

Our initial vocational evaluation will help to determine if it is most appropriate for you to:

■ Return to your former job

■ Return to your former job with changes to your job duties or work site

■ Return to your employer in a new position

■ Obtain a new job with a new employer using skills you already have

■ Obtain training to qualify for a new job with different skills
Answers to Some of Your Questions

Why should I participate in a rehabilitation program?

Participating in a rehabilitation program can help you:

- Successfully return to work
- Earn income greater than your disability benefit
- Continue to build up your Social Security retirement fund

What if I am not ready to return to work?

If you are receiving medical treatment or therapy, one of our Vocational Rehabilitation Consultants can work closely with you and your doctor to determine your prognosis and any future plans for vocational rehabilitation.

What if I’m not capable of full-time work?

Your eligibility for continuing benefits will not be affected by a gradual return to work. In fact, part-time earnings plus adjusted disability benefits may provide you with a higher income than your disability benefit alone.

Will I receive disability benefits while I am in a rehabilitation program?

Yes, your disability benefits will continue while you are participating in an Aetna-approved rehabilitation program.

What happens when I complete my Aetna-approved rehabilitation program?

When your rehabilitation plan is completed and if you are capable of returning to work, your eligibility for continued disability benefits will be re-evaluated.

What if my return to work is not successful?

Your disability benefit provides a period of time during which, if you become disabled again from the same disability, your benefits will be reinstated without a further waiting period. You will need to provide medical evidence of your continued disability.

Dan’s story

Retraining offers new lease on life

Dan, who has a physically demanding job, was diagnosed with a left rotator cuff tear, osteoarthritis of the knees and inflammation of his lumbar vertebrae. Because Dan is an Aetna Disability Insurance member, our Vocational Rehabilitation Consultant interviewed him to determine an appropriate course of action. During this interview, Dan mentioned that he would be scheduled for surgery in the near future.

After considering Dan’s situation, our Vocational Rehabilitation Consultant recommended a short-term training program in a less physically demanding job skill.

Several months later, Dan began retraining, completed the required coursework and accepted a new, less physically demanding position working for a large manufacturer.
Michelle’s story

Collaboration produces favorable results

An accident left Michelle with a severe spinal cord injury, preventing her from using her legs. She spent several months in an acute-care hospital before being transferred to a rehabilitation facility.

We assigned a Vocational Rehabilitation Consultant who is specially trained to understand the unique challenges faced by people with spinal cord injuries. This consultant helped Michelle’s family create a handicapped-accessible home environment for Michelle.

The consultant also arranged meetings with Michelle, her physicians and a representative from her employer, to develop and implement a specific plan to return Michelle to work. This involved an assessment of the work site to identify modifications to Michelle’s work area.

After several months of collaborative planning and with recommended modifications implemented by her employer, Michelle was able to return to work on a full-time basis.

We Can Help You Return to Healthy, Active Living

As a leading health insurer, we know that every disability is a health event; every injury and illness involves a medical diagnosis and a medical course of action. We understand illnesses and injuries and their recovery periods. And, because of our history in disability insurance benefits, we know how illnesses and injuries affect your life and your work. With this knowledge and experience, we can help you understand your condition and return to a healthy, active life as soon as it is medically safe to do so.