

# Soften the impact of disability claims

## Aetna Long Term Disability (LTD) Benefits

Aetna Long Term Disability insurance or benefits plans focus on returning employees back to health and back to work — to help you hold down the cost of lost time and productivity. We combine technology and a clinical approach with the human touch your employees need.

As part of an absence management program, our long-term disability solutions emphasize early assistance and individualized back-to-work plans to help return your employees, and your company, to healthy productivity levels.

You also have the advantages of our wide range of services, including vocational rehabilitation, worksite accommodations, behavioral health/employee assistance, physician review, client advocacy and field case management.

And if you combine our LTD coverage with an Aetna Short Term Disability (STD) benefits plan, you'll see a seamless transition of cases from STD to LTD.

Long term disability insurance policies and disability benefits plans are offered, administered or underwritten by Aetna Life Insurance Company. The EAP is administered by Aetna Behavioral Health, LLC and 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. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna benefits plans, refer to [www.aetna.com](http://www.aetna.com).

Policy form numbers issued in Oklahoma include: GR-9/GR-9N, GR-29/GR-29N

### A program customized to meet your needs:

- Ongoing case analysis and review so that we continue to help meet the changing needs of your employees
- Round-the-clock access to Web-based, industry-leading absence program information
- State-of-the-art payment processing system consistently updates tax rates and has the ability to consider a variety of long-term disability plan scenarios
- Flexible communication options: e-mail, fax, U.S. mail and phone

Our goal is to help LTD claimants improve their productivity and help them get back to work, even if on a modified basis.

The secret to success is managing disabilities from start to finish.

### Benefits to your employees:

- Toll-free phone and/or Web claim intake for easy, 24/7 claim filing
- Employee Assistance Program (EAP) for insured LTD members at no additional charge
- Real-time notification to supervisors (by e-mail) about absence requests and certifications

### We can help even more with these capabilities:

- Full clinical review of all cases moving from STD to LTD
- Outreaches tracked weekly to make sure appropriate measures are being taken
- All LTD claims reviewed for rehabilitation potential

We want you to know<sup>®</sup>



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