

Short Term Disability Insurance for Small Group Employers

Today's small business owners are looking for answers.

Aetna Life Insurance Company offers Disability plans specifically designed to meet the needs of small business employers.

New Enhancements!

- Sell Disability Insurance on a standalone basis for groups of 26 – 50 eligible lives.
- Dental Insurance can be sold with Short Term Disability Insurance — no Medical needed — for groups of 10 – 50 eligible lives. (Check with your Aetna representative for participating states.)

SHORT TERM DISABILITY INSURANCE PLANS AT-A-GLANCE

Plan Type	PLAN OPTION 1 Weekly Flat Amount	PLAN OPTION 2 Weekly Flat Amount
Weekly Flat Amount	Choice of flat \$100 – \$500 increments	Choice of flat \$100 – \$500 increments
Day Benefits Commence – Accident	1 Day	8 Days
Day Benefits Commence – Illness	8 Days	8 Days
Maximum Benefit Period (Duration)	26 Weeks	26 Weeks
Pre-Existing Condition Rule	3/12	3/12
Types of Covered Disabilities	Non-Occupational Only	Non-Occupational Only
Offsets	None	None

Short Term Disability Insurance Plan Options

Short Term Disability Insurance is an important addition to a benefits package. Available for businesses with two or more eligible employees, it provides a reasonable replacement of lost income. It also provides services that focus on the health and well-being of employees while reducing the

financial impact of disability on the business. We offer the industry's most clinically focused approach to claim management, with dedicated medical directors, registered nurses and rehabilitation specialists who provide personalized case management for complex claims.





Aetna is an employee benefits leader with 85 years of experience in providing group disability solutions that service the changing benefits needs of small businesses and their employees.

Contact your Aetna representative today to learn more about our small business solutions and how they can work for you.

RATES BILLED AS SHOWN

Age Last Birthday	STD Rate — Option 1 (per \$10 of coverage)	STD Rate — Option 2 (per \$10 of coverage)
0 – 19	0.89	0.86
20 – 24	0.89	0.86
25 – 29	0.89	0.86
30 – 34	0.92	0.89
35 – 39	0.83	0.81
40 – 44	0.73	0.71
45 – 49	0.81	0.79
50 – 54	0.88	0.86
55 – 59	0.93	0.90
60 – 64	1.02	0.94
65 – 69	1.12	0.99
70 – 74	1.18	1.09
75 – 79	1.24	1.15
80 – 84	1.28	1.20
85+	1.28	1.26

Short Term Disability is available on a standalone basis for Groups of 26 – 50 lives, for Groups of 2 – 9 lives when packaged with new or existing medical coverage, and for Groups of 10 – 50 lives when packaged with the new Small Group Quoting and Renewal System dental plans. Contact your Aetna representative for participating states.

“Aetna” is the brand name used for product and services provided by one or more of the Aetna group of subsidiary companies. Aetna Group Life and Disability Insurance products are underwritten or administered by Aetna Life Insurance Company.

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Consult the group policy to determine governing contractual provisions, including procedures, exclusions and limitations relating to the coverage.

While this material is believed to be accurate as of the print date, it is subject to change.