

Aetna® Life and Disability Insurance

ADP TotalSource®



A more human resource.™

ADP TotalSource® is pleased to continue offering life and disability insurance plans underwritten by Aetna Life Insurance Company (Aetna).

The following provides an overview of the benefit options available. The plans shown here are 100% employer-paid benefits. For more information, contact your ADP TotalSource Human Resource Business Partner or visit [My TotalSource](#).

Aetna's Financial Rating ¹	
A.M. Best	A
Standard & Poor's	AA-
Moody's	A1
Fitch	AA-

Life and accidental death and personal loss insurance (AD&PL) coverage

Aetna's term life insurance coverage pays a benefit when a worksite employee dies from or suffers a covered loss while insured. It can also provide worksite employees with access to a portion of their life insurance benefit if they are diagnosed with a terminal illness. It helps protect the financial security of the worksite employee's loved ones by providing the money they may need to pay for the worksite employee's final expenses and their ongoing financial needs.

With AD&PL coverage, the employee's loved ones receive an additional benefit payment if a covered accident causes the worksite employee's death. If the worksite employee suffers a severe personal physical loss (e.g., severance or paralysis) as the result of a covered accident, AD&PL coverage can help protect that worksite

employee and his or her family with financial, education and lifestyle resources.

As covered members, your worksite employees will have access to services and resources through Aetna Life EssentialsSM. They will have access to services and resources that can help during their lives, at the end of life and even later for their loved ones. With Aetna Life Essentials, worksite employees can get financial consultations from the experts, access to legal estate documents, grief counseling and more.

Basic Life and AD&PL Insurance

When you choose life insurance for your worksite employees, an equal amount of AD&PL insurance is included. All basic life and AD&PL insurance coverage is "guaranteed issue." This means worksite employees do not have to answer any medical questions or provide evidence of good health to be eligible for coverage.

With basic life insurance, the total amount of coverage automatically reduces due to age. Life insurance is reduced by 35% at age 65; 50% at age 70; 65% at age 75; 80% at age 80; 90% at age 85; 95% at age 90. Employees have the opportunity to convert their term life policy to an individual policy by contacting Aetna Life Insurance Company at (800) 523-5065. A conversion application must be completed within 60 days of a loss of coverage.

¹ Financial ratings as of June 2013. investor.aetna.com/phoenix.zhtml?c=110617&p=irol-ratings

This material is for information only. Life, AD&D and disability insurance policies are offered and underwritten by Aetna Life Insurance Company (Aetna). Life and disability insurance plans contain exclusions and limitations. See your plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by insurer, location and employer and are subject to change. For more information about Aetna plans, log in to aetna.com. Information is believed to be accurate as of the production date; however, it is subject to change. Policy form numbers issued in Oklahoma include GR-9 and GR-29.

Short-term disability (STD) coverage

STD insurance pays covered worksite employees a portion of their income if they are disabled and can't work because of a covered accident or illness. STD benefits help worksite employees protect their financial lifestyle when they become ill or are injured for a short time. You can tailor the STD plan you want to provide for your worksite employees by choosing the waiting periods and benefit amounts that are right for your organization.

The Benefits of STD	
For your organization:	For your eligible worksite employees:
Early assistance and individualized back-to-work plans	Replacement of a portion of weekly income for covered short-term illness or injury
Nurse care review with a clinical approach	Coordination with Aetna medical benefits, when appropriate
Contact with physician, supervisor and company to develop return-to-work schedules	Assistance returning to work as soon as it's medically safe
	Educated, knowledgeable staff available via phone, email or mail

Not all STD and LTD benefit levels are available to all industries. Check with your ADP TotalSource Representative for details.

Long-term disability (LTD) coverage

Disability insurance can provide covered worksite employees with a benefit based on a percentage of their predisability income if they are not able to work for an extended period of time due to a covered accident or illness. A choice of benefit levels allows you to offer an LTD insurance plan that fits your organization and your worksite employees.

Pre-existing conditions

The employer-paid LTD plan has a pre-existing condition clause that applies if you increase your organization's LTD benefits during Open Enrollment, or for any worksite employee who has been covered under the plan for less than 12 months. A complete description of this clause is available in your Certificate of Coverage. The employer-paid STD plan does not include a pre-existing clause.

The Benefits of LTD	
For your organization:	For your eligible worksite employees:
100% clinical review of all cases transitioning from STD to LTD, when appropriate	Smooth transition from STD to LTD benefits, when appropriate
Outreach tracked weekly to ensure appropriate measures are being taken	Replacement of a portion of predisability monthly income for covered long-term illnesses or injury
Review for rehabilitative potential	Assistance returning to work as soon as it's medically safe
	Help coordinating benefits with Social Security, if necessary
	Educated, knowledgeable staff available via phone, email or mail