



**Keep your earnings power working if you're out of work for several weeks**

# Income protection for short-term illnesses and injuries

## Short-Term Disability Coverage

### Coverage for the expected and the unexpected

A steady income is important to your family's well-being. If you can't work because of an illness or injury, you could miss a few very important paychecks. That's where an Aetna Short Term Disability insurance or benefits plan can help.

Short-term disability coverage gives you a portion of your income when you miss work for several weeks. It's valuable protection for absences\* like:

- Maternity leave
- Surgery recovery period
- Non-occupational injuries or illness

### Protect your income beyond your normal allowed absences

There's usually a waiting period before the plan begins to pay benefits. During this time, use available sick days and vacation time before coverage begins. The waiting period varies by plan so check your plan documents to see what applies to you.

### Short-term disability coverage works well with your long-term disability plan

If you enroll in a long-term disability plan, the waiting period usually begins about the same time your short-term disability coverage ends. Together, they can provide continuous coverage without leaving a gap in your income.

### Get back-to-work services

Our team of medical, rehabilitation and disability specialists are ready to help. They'll work with you, your doctor(s) and employer to help you return to work as soon as it's medically safe. If you have an Aetna health plan, they can even work with our medical case management team to help find opportunities to get you back on your feet sooner.

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### Protect your income for short-term disabilities.

Sign up for Aetna Short Term Disability coverage or log on to [www.aetna.com/group/giweb](http://www.aetna.com/group/giweb) to learn more.

\*Pre-existing conditions and other exclusions and limitations may apply as defined by your insurance policy or benefits plan or by state law.

**Short-term disability insurance policies and disability benefits 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. Short Term Disability insurance plans contain exclusions and limitations. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Policies are not available in all states. Plan features may vary by location and are subject to change. 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](http://www.aetna.com).

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

