

Back to health. Back to work. Back to productivity.

Aetna Short Term Disability (STD)

Aetna Short Term Disability (STD) policies emphasize early assistance and individualized back-to-work plans to help return your employees and your company to healthy productivity levels.

Our clinical specialists can help your employees return to health sooner, and then get back to their jobs as soon as it's medically safe to do so. This approach can reduce the number of long-term disability claims.

Plus, your employees receive accurate, on-time payments thanks to our benefits calculation and payment options.

Choose the services you need — we'll take care of the rest

One size doesn't fit all. We'll work with you to set up just the right STD services for your organization.

A customized program that suits your needs:

- Senior nurse review with a clinical approach and advice for sound, consistent decisions about the length of a disability
- Three-point contact — we work with the physician, the supervisor and the company to develop an appropriate modified return-to-work schedule
- Smooth transitions to long-term disability (LTD) management when Aetna is your LTD insurance carrier
- Initial intake and management of workers' compensation claims until liability is determined for optimum return-to-work results
- On-demand access to eligibility and absence information for accurate updates and better workforce planning
- Real-time notification to supervisors (by e-mail) about absence requests and certifications

A smart way to help maintain solid productivity levels

- 24-hour access to Web-based, industry-leading absence program information
- The tools you need to effectively manage family and medical leave, so you can stay in compliance with federal and state regulations

Benefits to your employees:

- Educated, knowledgeable staff to answer employees' questions
 - 24-hour toll-free phone and/or Web intake for easy claim filing
 - Flexible communication options: e-mail, fax, U.S. mail and phone
- Plus, if you are an Aetna medical customer, we can offer your employees easy integration of disability and medical benefits. Integrating these benefits can help reduce disability durations and medical costs.

Disability insurance plans/policies are offered and/or underwritten by Aetna Life Insurance Company (Aetna).

This material is for information only and is not an offer or invitation to contract. Disability insurance plans/policies contain exclusions and limitations. 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.

Policy form numbers issued in Oklahoma include: GR-9/GR-9N and/or GR-29/GR-29N.