

Helping with life's uncertainties

Long-Term Disability Coverage

As an international worker traveling around the world, the concept of coverage for when you can't work probably isn't top of mind.

But here at Aetna, it's always on ours.

Imagine being involved in an accident or coming down with a serious illness that puts you out of work for months. One of the first things you may contemplate is how you or your family is going to survive the income loss.

Our long-term disability (LTD) benefit covers that loss by paying a percentage of your monthly salary while you aren't able to work.

Help is here

Being ill or injured for a long time hits hard on more than just your wallet. It also affects your enjoyment of life, activities — even your feeling of self-worth. So we give you more than just a check. We'll also coordinate treatment with our medical and disability service teams to help you live your life to the fullest.

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Plans and programs are underwritten or administered by Aetna Life & Casualty (Bermuda) Ltd. or Aetna Life Insurance Company (Aetna).

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Aetna does not provide care or guarantee access to health services. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna International, refer to www.aetnainternational.com.

It's easy to find the forms you need to submit your claims — right on your secure member website at www.aetnainternational.com. Just visit the *Forms* section of the *Resources* tab. Once you and your employer have worked together to fill out the necessary information, you can submit the entire claim package or, if you give permission, your employer can do it for you. There's even a handy checklist on the website that walks you through the process.

Here at Aetna, we believe that keeping you prepared is even more important when you're away from home. Our long-term disability coverage is just one more way we're making it happen.

Whether you're at home or a world away — we are here for you

For more information on your Long Term Disability benefit, view your plan documents or call the Aetna International Member Service Center at the number on your member ID card.