

Quality health plans & benefits  
Healthier living  
Financial well-being  
Intelligent solutions



# Valuable coverage to help protect your employees

## **Aetna Life and Disability**

**Small Group guide for employers with 2 to 100 employees**



With Aetna as your insurer, you can offer your employees benefits packages with even more coverage. Our group life and disability plans offer your employees — and their families — the extra financial protection of life and disability insurance.

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# Life and disability overview

We offer a portfolio of value-packed products and programs to help attract and retain workers. We will assist you in making the most of the benefits dollars you spend.

Our products are easy to understand. And they have benefits so employees can provide financially for their families in case of illness, injury or death.

## For groups of 2 to 9

Our life and disability insurance plans include a range of flat-dollar insurance options in one monthly per-employee rate. Or simply choose from our many group basic term life and short-term disability (STD) insurance plans including:

- Life insurance
- Short-term disability
- Life and disability packaged plans

## For groups of 10 to 50

You'll benefit from streamlined plan installation, administration and claims handling for:

- Life insurance
- Short-term disability
- Long-term disability
- Life and disability packaged plans

## For groups of 51 to 100

We offer flexible plans. Please consult your sales representative for a plan designed to meet your group's needs. Choose from:

- Life
- Supplemental life
- AD&D Ultra®
- Supplemental AD&D Ultra
- Dependent life
- Short-term disability
- Long-term disability

## Life insurance

Life insurance is an important part of the benefits package you offer your employees. That's why our products and programs are designed to meet your needs, with:

- Flexibility
- Added value
- Cost efficiency
- Experienced support

Give employees what they're looking for in assistance with lifestyle protection through our selected group life insurance options. We also provide useful extras through the **Aetna Life Essentials<sup>SM</sup>** program.

### Our life insurance plans come with many features:

**Accelerated death benefit** — It's also called the "living benefit." It provides payment to terminally ill employees or spouses. This payment can be up to 75 percent of the life insurance coverage amount.

**Premium waiver provision** — Your employee may get coverage up to the normal Social Security retirement age without premium payments. This may hold true even if an employee becomes permanently and totally disabled due to an illness or injury before age 60.

**Optional dependent life** — Employees can add optional coverage for eligible spouses and children for employers with 10 or more eligible employees.

This employee-paid benefit enables employees to cover their eligible spouses and dependent children.

### Extra life essentials for every stage of life

Of course, our insurance plans help during unfortunate times. But our programs also help your employees and those they care about today. Through the Aetna Life Essentials program, they can find funeral planning and concierge services, financial and legal support, and savings on many wellness products and programs.

## AD&D Ultra

AD&D Ultra is included in our Small Group term life plans and in our packaged life and disability plans. Employees and their families get the same coverage as a typical accidental death and personal loss plan. Plus they get certain benefits at no additional cost, such as coverage for education or child care expenses.

Covered losses\* include:

- Accidental death, including exposure to natural or chemical elements, or presumed accidental death due to disappearance
- Total disability
- Coma
- Third-degree burns
- Loss of eyesight, hearing or speech
- Loss of hand or foot, or the use of arms or legs due to paralysis

Extra benefits for the following:

- Passenger restraint use and airbag deployment\*\*
- Education assistance for dependent child and/or spouse\*\*
- Child care\*\*
- Repatriation of mortal remains\*\*

## Disability insurance

Did you know that the most important financial asset for an individual is the ability to earn an income?<sup>1</sup> Yet, few take steps to protect themselves from the threat of a disability.

No one wants to think about it, but an injury or illness can happen at any time. Your business can lose the productivity of valued employees. And your employees can lose their paycheck.

So, disability insurance protects your business and your employees.

### We understand disability

We realize how important it is for your employees to work. That's why we're dedicated to providing solutions.

### Consultative support

Let our experienced and caring professionals help you and your employees. They understand how disability may affect your employees. They'll advise you based on the unique needs of your business.

### Behavioral Health Unit (BHU)

BHU has compassionate licensed therapists and psychiatric nurses who recognize the complexities of behavioral health conditions. They work with your employees and their health care providers to overcome barriers to a successful return to work.

### Vocational rehabilitation consultants

They offer coordinated care centered on employees' abilities. Consultants help them transition back to work.

### We're here for you

Our technology offers many choices for you and your employees to interact with us.

Find information anytime on our convenient WorkAbility<sup>®</sup> absence management system.

Or you can reach us by mail, phone or e-mail.

For a summary list of Limitations and Exclusions, refer to your plan.

\*The loss cannot have been caused or contributed to by one of the AD&D Ultra exclusions.

\*\*Only available if the insured loses his or her life.

<sup>1</sup>Financial Planning: Your Greatest Asset is Your Ability to Earn an Income. Council for Disability Awareness. Available at: [www.disabilitycanhappen.org/news/financial\\_planning.asp](http://www.disabilitycanhappen.org/news/financial_planning.asp). Accessed March 9, 2015.

# Life plan options

	<b>Standard Quoting and Renewal System (QRS) plan</b>	<b>Simplified plan</b>	<b>Simplified expanded plan</b>
<b>Life benefits</b>	2 – 9 eligible employees	10 – 50 eligible employees	51 – 100 eligible employees
<b>Packaging rules</b>	Must be packaged with medical; life and STD can be purchased together, but can not be purchased in addition to packaged life and disability plans	10 – 25: Must be packaged with medical or dental 26 – 50: No packaging rules	No packaging rules
<b>Benefit amount</b>	Flat dollar amounts: \$10,000, \$15,000, \$20,000 or \$50,000	Flat dollar amounts: \$10,000, \$15,000, \$20,000, \$25,000, \$30,000, \$50,000, \$75,000, \$100,000, \$125,000, \$150,000, \$175,000, \$200,000 <b>or</b> 1 or 2X Basic Annual Earning (BAE) (rounded to next higher \$1,000)	Flat dollar amounts: \$10,000 to \$300,000 (\$10,000 or \$25,000 increments) <b>or</b> 1, 1.5 or 2X BAE (rounded to next higher \$1,000)
<b>Minimum/maximum amounts</b>	\$10,000/\$50,000	Flat dollar amounts: 10,000/\$200,000 Salary based amounts: \$10,000/\$200,000	Flat dollar amounts: \$10,000/\$300,000 Salary based amounts: \$10,000/\$500,000
<b>Guaranteed issue</b>	\$20,000	\$200,000	Flat dollar amounts: \$300,000; Salary based amounts: \$500,000
<b>Minimum participation requirements</b>			
Non-contributory	100%	100%	<b>Basic life:</b> 100%
Contributory	Not applicable	<b>Life:</b> 50% <b>Supplemental life:</b> Greater of 20% or 4 eligible employees participating	<b>Basic life:</b> 50% <b>Supplemental life:</b> Greater of 20% or 20 eligible employees participating
Voluntary	Not applicable	Not applicable	<b>Stand-alone supplemental life:</b> Greater of 20% or 20 eligible employees participating Basic is not required
<b>Contribution requirements</b>			
Non-contributory	100% employer paid	100% employer paid	100% employer paid
Contributory	Not applicable	50% – 99% employer paid	50% – 99% employer paid
Voluntary	Not applicable	Not applicable	<b>Basic life:</b> Not applicable <b>Supplemental life:</b> 100% employee paid
<b>Eligible/minimum hours</b>	Active employees/20 hrs./wk.	Active employees/20 hrs./wk.	Active employees/20 hrs./wk.
<b>Rate structure</b>			
Non-contributory	Age-graded	Composite	Composite
Contributory	Not applicable	Age-graded	Age-graded rates (60% participation will receive composite rate)
Voluntary	Not applicable	Not applicable	Age-graded rates (60% participation will receive composite rate)
<b>Rate guarantee</b>	1 year	2 years	2 – 3 years
<b>Age-reduction schedule</b>	65% at age 65 40% at age 70 25% at age 75	<b>Option 1:</b> 65% at age 65 40% at age 70 25% at age 75 <b>Option 2:</b> 65% at age 70 40% at age 75 25% at age 80 <b>Option 3:</b> 50% at age 70 <b>Option 4:</b> 65% at age 65 50% at age 70	<b>Option 1:</b> 65% at age 65 40% at age 70 25% at age 75 <b>Option 2:</b> 65% at age 70 40% at age 75 25% at age 80 <b>Option 3:</b> 50% at age 70 <b>Option 4:</b> 65% at age 65 50% at age 70 <b>Option 5:</b> Match current plan
<b>Waiver of premium</b>	Premium waiver 60	Premium waiver 60	Premium waiver 60
<b>Funding</b>	Prospective	Prospective	Prospective
<b>Conversion</b>	Included	Included	Included
<b>Portability</b>	Not included	<b>Basic life:</b> Not applicable <b>Supplemental life:</b> Included	<b>Basic and supplemental life:</b> <b>Option 1:</b> Included except MN <b>Option 2:</b> Not included (default)

## Life plan options (continued)

	<b>Standard Quoting and Renewal System (QRS) plan</b>	<b>Simplified plan</b>	<b>Simplified expanded plan</b>
<b>Value-added services</b>	Aetna Life Essentials Beneficiary Solutions Everest Funeral Services	Aetna Life Essentials Beneficiary Solutions Everest Funeral Services	Aetna Life Essentials Beneficiary Solutions Everest Funeral Services
<b>Accelerated death benefit</b>	Up to 75% of life benefit amount	Up to 75% of life benefit amount	Up to 75% of life benefit amount
<b>AD&amp;D Ultra amount</b>	Matches life benefit amount	Matches life benefit amount	Matches life benefit amount
<b>Optional spouse life</b>	Not available	Flat dollar amount: \$25,000	Increments of \$10,000 to a maximum of \$100,000 (not to exceed 100% of employee supplemental amount)
<b>Optional child life</b>	Not available	Flat dollar amount: \$10,000 (child covered birth to age 26)	Increments of \$2,000 to \$10,000 to a maximum of \$10,000 (child covered birth to age 26)
<b>Spouse/child life rate structure</b>	N/A	Spouse: Per \$1,000, age-graded Child: Per \$1,000, per family unit	Spouse: Per \$1,000, age-graded Child: Composite rate
<b>Spouse/child life guarantee issue</b>	N/A	Spouse: \$25,000 Child: \$10,000	Spouse: \$30,000 Child: \$10,000
<b>Spouse/child AD&amp;D</b>	Not available	Spouse: 50% employee amount (40% if child included) Child: 15% employee amount (10% if spouse included)	Spouse: 50% employee amount (40% if child included) Child: 15% employee amount (10% if spouse included)
<b>Supplemental life</b>	Not available	Up to \$400,000 (increments \$10,000 or \$25,000) <b>or</b> 1 – 5X BAE rounded to next \$1,000	Up to \$500,000 (increments \$10,000 or \$25,000) <b>or</b> 1 – 5X BAE rounded to next \$1,000
<b>Supplemental AD&amp;D</b>	Not available	Matches supplemental life benefit	Matches supplemental life benefit
<b>Class schedules</b>	Only one class allowed	Up to 3 classes (minimum 3 employees in each class)	Up to 3 classes (minimum 3 employees in each class)

# Packaged life and disability QRS standard plan options

2 – 9\* and 10 – 50\*\* employees

Life plan design	Low option	Low option 2	Medium option
<b>Packaging rules</b>	2 – 9 must be packaged with medical and 10 – 25 must be packaged with medical or dental Packaged plans can not be purchased in addition to STD and life plans		
<b>Benefit</b>	Flat \$10,000	Flat \$15,000	Flat \$20,000
<b>Guaranteed issue</b>			
2 – 9 eligible lives	\$10,000	\$15,000	\$20,000
10 – 50 eligible lives	\$10,000	\$15,000	\$20,000
<b>Reduction schedule</b>	Employee's original life amount reduces to 65% at age 65, 40% at age 70, 25% at age 75	Employee's original life amount reduces to 65% at age 65, 40% at age 70, 25% at age 75	Employee's original life amount reduces to 65% at age 65, 40% at age 70, 25% at age 75
<b>Premium waiver</b>	Premium waiver 60	Premium waiver 60	Premium waiver 60
<b>Conversion</b>	Included	Included	Included
<b>Accelerated death benefit</b>	Up to 75% of benefit; 24-month acceleration	Up to 75% of benefit; 24-month acceleration	Up to 75% of benefit; 24-month acceleration
<b>Dependent life</b>	Spouse: \$5,000 Child: \$2,000	Spouse: \$5,000 Child: \$2,000	Spouse: \$5,000 Child: \$2,000
<b>AD&amp;D Ultra</b>			
<b>AD&amp;D Ultra schedule</b>	Matches basic life benefit	Matches basic life benefit	Matches basic life benefit
<b>AD&amp;D Ultra extra benefits</b>	Passenger restraint use and airbag deployment, education benefit for your child and/or spouse, child care and repatriation of mortal remains		
<b>Disability plan design</b>			
<b>Monthly benefit</b>	Flat \$500 No offsets	Flat \$1,000; offsets are workers' compensation, any state disability plan and primary and family Social Security benefits	
<b>Elimination period</b>	30 days	30 days	30 days
<b>Definition of disability</b>	Own occupation: earnings loss of 20% or more	Own occupation: earnings loss of 20% or more	Own occupation: earnings loss of 20% or more
<b>Benefit duration</b>	24 months	24 months	24 months
<b>Pre-existing condition limitation</b>	3/12	3/12	3/12
<b>Types of disability</b>	Occupational and non-occupational	Occupational and non-occupational	Occupational and non-occupational
<b>Separate periods of disability</b>	15 days during elimination period; 6 months thereafter	15 days during elimination period; 6 months thereafter	15 days during elimination period; 6 months thereafter
<b>Mental health/substance abuse</b>	24 months	24 months	24 months
<b>Waiver of premium</b>	Included	Included	Included
<b>Other plan provisions</b>			
<b>Eligibility</b>	Active full-time employees	Active full-time employees	Active full-time employees
<b>Minimum hours</b>	2 – 50: If packaged with medical, minimum hours match medical 26 – 50: If stand-alone, 20 hours	2 – 50: If packaged with medical, minimum hours match medical 26 – 50: If stand-alone, 20 hours	2 – 50: If packaged with medical, minimum hours match medical 26 – 50: If stand-alone, 20 hours
<b>Contribution requirements</b>			
Non-contributory	2 – 50: 100% employer paid	2 – 50: 100% employer paid	2 – 50: 100% employer paid
Contributory	10 – 50: 50% – 99% employer paid	10 – 50: 50% – 99% employer paid	10 – 50: 50% – 99% employer paid
<b>Minimum participation requirements</b>			
Non-contributory	100%	100%	100%

\*For 2 to 50 employees: packaged life and disability plans are not available in CA, NJ, NY, HI, RI or PR. These states have mandated state cash disability plans.

\*\*For 10 to 50 eligible employees, preferred plans for employers are the 10 to 50 simplified plans.

# Packaged life and disability QRS standard plan options

2 – 9\* and 10 – 50\*\* employees

Life plan design	Low option	Low option 2	Medium option
Contributory	10 – 50: 75%	10 – 50: 75%	10 – 50: 75%
<b>Class schedules</b>	2 – 9 eligible employees: Not available 10 – 50 eligible employees: Up to 3 classes (with a minimum requirement of 3 employees in each class) The benefit amount of the highest class cannot be more than 5 times the benefit amount of the lowest class even if only 2 classes are offered.		
<b>Rate guarantee</b>	1 year	1 year	1 year
<b>Rates structure:</b> per employee, per month	\$8.00	\$10.00	\$15.00

\*For 2 to 50 eligible employees: packaged life and disability plans are not available in CA, NJ, NY, HI, RI or PR. These states have mandated state cash disability plans.

\*\*For 10 to 50 eligible employees, preferred plans for employers are the 10 to 50 simplified plans.



# Packaged life and disability QRS standard plan options

2 – 9\* and 10 – 50\*\* employees

Life plan design	Medium option 2	High option
<b>Packaging rules</b>	2 – 9 must be packaged with medical and 10 – 25 must be packaged with medical or dental Packaged plans can not be purchased in addition to STD and life plans	
<b>Benefit</b>	Flat \$25,000	Flat \$50,000
<b>Guaranteed issue</b>		
2 – 9 eligible lives	\$20,000	\$20,000
10 – 50 eligible lives	\$25,000	\$50,000
<b>Reduction schedule</b>	Employee's original life amount reduces to 65% at age 65, 40% at age 70, 25% at age 75	Employee's original life amount reduces to 65% at age 65, 40% at age 70, 25% at age 75
<b>Premium waiver</b>	Premium waiver 60	Premium waiver 60
<b>Conversion</b>	Included	Included
<b>Accelerated death benefit</b>	Up to 75% of benefit; 24-month acceleration	Up to 75% of benefit; 24-month acceleration
<b>Dependent life</b>	Spouse: \$5,000 Child: \$2,000	Spouse: \$5,000 Child: \$2,000
<b>AD&amp;D Ultra</b>		
<b>AD&amp;D Ultra schedule</b>	Matches basic life benefit	Matches basic life benefit
<b>AD&amp;D Ultra extra benefits</b>	Passenger restraint use and airbag deployment, education benefit for your child and/or spouse, child care and repatriation of mortal remains	
<b>Disability plan design</b>		
<b>Monthly benefit</b>	Flat \$1,000; offsets are workers' compensation, any state disability plan and primary and family Social Security benefits	
<b>Elimination period</b>	30 days	30 days
<b>Definition of disability</b>	Own occupation: earnings loss of 20% or more	First 24 months of benefits: own occupation: earnings loss of 20% or more; any reasonable occupation thereafter: 40% earnings loss
<b>Benefit duration</b>	24 months	60 months
<b>Pre-existing condition limitation</b>	3/12	3/12
<b>Types of disability</b>	Occupational and non-occupational	Occupational and non-occupational
<b>Separate periods of disability</b>	15 days during elimination period; 6 months thereafter	15 days during elimination period; 6 months thereafter
<b>Mental health/substance abuse</b>	24 months	24 months
<b>Waiver of premium</b>	Included	Included
<b>Other plan provisions</b>		
<b>Eligibility</b>	Active full-time employees	Active full-time employees
<b>Contribution requirements</b>		
Non-contributory	2 – 50: 100% employer paid	2 – 50: 100% employer paid
Contributory	10 – 50: 50% – 99% employer paid	10 – 50: 50% – 99% employer paid
<b>Minimum participation requirements</b>		
Non-contributory	100%	100%
Contributory	10 – 50: 75%	10 – 50: 75%
<b>Class schedules</b>	2 – 9 eligible employees: Not available 10 – 50 eligible employees: Up to 3 classes (with a minimum requirement of 3 employees in each class) The benefit amount of the highest class cannot be more than 5 times the benefit amount of the lowest class even if only 2 classes are offered	
<b>Rate guarantee</b>	1 year	1 year
<b>Rates structure:</b> per employee, per month	\$16.00	\$27.00

\*For 2 to 50 eligible employees: packaged life and disability plans are not available in CA, NJ, NY, HI, RI or PR. These states have mandated state cash disability plans.

\*\*For 10 to 50 eligible employees, preferred plans for employers are the 10 to 50 simplified plans.

## Short-term disability\* plan options

	Standard QRS plan	Simplified plan	Simplified expanded plan
<b>Short-term disability benefits</b>	2 – 9 eligible employees	10 – 50 eligible employees	51 – 100 eligible employees
<b>Packaging rules</b>	Must be packaged with medical; STD and life can be purchased together, but can not be purchased in addition to packaged life and disability plans	10 – 25: Must be packaged with medical or dental 26 – 50: No packaging rules	No packaging rules
<b>Weekly benefit</b>	\$100 – \$500 flat amount in \$100 increments	50% or 60% of earnings	50%, 60% or 66 ⅔% of earnings
<b>Elimination period — injury/illness days</b>	1/8 or 8/8	1/8, 8/8 or 15/15	1/8, 8/8, 15/15, 30/30
<b>Maximum benefit</b>	\$500	\$500, \$750, \$1,000, \$1,500 or \$2,000	To a maximum of \$2,000 must qualify based on average of top 3 salaries
<b>Maximum benefit period</b>	26 weeks	13 weeks or 26 weeks	9 weeks, 11 weeks, 13 weeks or 26 weeks
<b>Maternity benefit</b>	Maternity is treated same as illness but subject to pre-existing condition exclusion. If pregnant before plan effective date, pregnancy is not covered unless employee has prior credible coverage.	Maternity is treated same as illness	Maternity is treated same as illness
<b>Types of disability covered</b>	Non-occupational	Non-occupational	Non-occupational
<b>Pre-existing condition</b>	3/12	3/12 for late applicants	3/12 for late applicants and voluntary plans
<b>Actively-at-work rule</b>	Applies	Applies	Applies
<b>Other income offset integration</b>	None	Full offsets, including family Social Security disability insurance (SSDI)	Full offsets, including family SSDI
<b>Definition of disability</b>	Own occupation: 20% earnings loss	Own occupation: 20% earnings loss	Own occupation: 20% earnings loss
<b>Separate periods of disability</b>	15 days	15 days	15 days
<b>Funding</b>	Prospective	Prospective	Prospective
<b>Minimum participation requirements</b>			
Non-contributory	100%	100%	100%
Contributory	Not applicable	50%	50%
Voluntary	Not applicable	Not applicable	Greater of 25% or 20 eligible employees participating
<b>Contribution requirements</b>			
Non-contributory	100% employer paid	100% employer paid	100% employer paid
Contributory	Not applicable	50% – 99% employer paid	50% – 99% employer paid
Voluntary	Not applicable	Not applicable	100% employee paid
<b>Eligible/minimum hours</b>	Active employees/20 hrs./wk.	Active employees/20 hrs./wk.	Active employees/20 hrs./wk.
<b>Rate structure</b>			
Non-contributory	Age-graded	Age-graded	Composite
Contributory	Not applicable	Age-graded	Age-graded rates (60% participation will receive composite rate)
Voluntary	Not applicable	Not applicable	Age-graded rates (60% participation will receive composite rate)
<b>Rate guarantee</b>	2 years	2 years	2 years
<b>Class schedules</b>	Only one class allowed	Up to 3 classes (with a minimum requirement of 3 employees in each class) available for groups of 10 or more employees	Up to 3 classes (with a minimum requirement of 3 employees in each class) available for groups of 10 or more employees

\*For 2 to 50 employees: STD is not available in CA, NJ, NY, HI, RI or PR. These states have mandated state cash disability plans. For 51 to 100 employees: In states with mandated state cash disability plans, the STD will either supplement the state cash plan, or the state cash plan will be an offset to the STD plan. CA, HI, NJ, NY, RI and PR have mandated state cash disability plans.

# Long-term disability plan options

	Simplified plan	Simplified expanded plan
<b>Long-term disability benefits</b>	10 – 50 eligible employees	51 – 100 eligible employees
<b>Packaging rules</b>	10 – 25: Must be packaged with medical or dental 26 – 50: No packaging rules	No packaging rules
<b>Monthly benefit</b>	50% or 60% of earnings	50%, 60% or 66 ⅔% of earnings
<b>Elimination period — injury and illness days</b>	90 days or 180 days 30 days if not offered with STD	90 days or 180 days 30 days if not offered with STD
<b>Maximum benefit</b>	\$2,000, \$3,500, \$5,000, \$6,000 or \$8,000	Up to \$10,000 (must qualify based on average of top 3 salaries)
<b>Maximum benefit period</b>	30-day elimination period (EP) — 2 or 5 years only; 2 years, 5 years or 1983 Amended Social Security Normal Retirement Age (SSNRA)	30-day EP — 2 or 5 years only; 2 years, 5 years or 1983 SSNRA
<b>Maternity benefit</b>	Maternity is treated same as illness	Maternity is treated same as illness
<b>Types of disability covered</b>	Occupational and non-occupational	Occupational and non-occupational
<b>Pre-existing condition rule</b>	3/12 for new coverage and increases in coverage	3/12 for new coverage and increases in coverage
<b>Actively-at-work rule</b>	Applies	Applies
<b>Other income offset integration</b>	Full offsets, including family SSDI	Full offsets, including family SSDI
<b>Definition of disability</b>	Own occupation for 24 months 80%; after 24 months, any reasonable occupation 60%	Own occupation for 24 months 80%; after 24 months, any reasonable occupation 60%
<b>Separate periods of disability</b>	<b>30-day EP:</b> 15 days during EP, 3 months after <b>90-day EP:</b> 15 days during EP, 3 months after <b>180-day EP:</b> 15 days during EP, 6 months after	<b>30-day EP:</b> 15 days during EP, 3 months after <b>90-day EP:</b> 15 days during EP, 3 months after <b>180-day EP:</b> 15 days during EP, 6 months after
<b>Work incentive benefit adjustment</b>	Proportional loss after 12 months	Proportional loss after 12 months
<b>Limitations — mental/nervous and drug/alcohol</b>	24 months of benefits per disability; 90-day extension if hospital confined	24 months of benefits per disability; 90-day extension if hospital confined
<b>Waiver of premium</b>	Included	Included
<b>Vocational rehabilitation* and incentive</b>	Mandatory; 10%	Mandatory; 10%
<b>Survivor benefit</b>	Included — 3 months	Included — 3 months
<b>Conversion</b>	Not included	Not included
<b>Funding</b>	Prospective	Prospective
<b>Minimum participation requirements</b>		
Non-contributory	100%	100%
Contributory	50%	50%
Voluntary	Not applicable	Greater of 25% or 20 eligible employees participating
<b>Contribution requirements</b>		
Non-contributory	100% employer paid	100% employer paid
Contributory	50% – 99% employer paid	50% – 99% employer paid
Voluntary	Not applicable	100% employee paid
Eligible/minimum hours	Active employees/20 hrs./wk.	Active employees/20 hrs./wk.
<b>Rate structure</b>		
Non-contributory	Age-graded	Composite
Contributory	Age-graded	Age-graded rates (60% participation will receive composite rate)
Voluntary	Not applicable	Age-graded rates (60% participation will receive composite rate)
<b>Rate guarantee</b>	2 years	2-3 years
<b>Class schedules</b>	Up to 3 classes (with a minimum requirement of 3 employees in each class) available for groups of 10 or more employees	Up to 3 classes (with a minimum requirement of 3 employees in each class) available for groups of 10 or more employees

\*Mandatory vocational rehabilitation is prohibited in CA and NJ. CT prohibits mandatory vocational rehabilitation if the plan is contributory or voluntary.

## Ineligible industries

<b>QRS standard plans: packaged life/disability and short-term disability (2 – 50 eligible employees) Not applicable for QRS life-only plans</b>	
<b>Description</b>	<b>SIC Code(s)</b>
Asbestos Products	3291-3292
Automotive Repairs/Services	7500-7599
Doctors Offices Clinics	8010-8043
Explosives, Bombs & Pyrotechnics	2892-2899
Fire Arms & Ammunition	3480-3489
Liquor Stores	5921
Membership Associations	8600-8699
Mining	1000-1499
Motion Picture/Amusement & Recreation	7800-7999
Non-classified Establishments	9999
Primary Metal Industries	3310-3329
Real Estate - Agents	6531
Security Brokers	6211
Service - Detective Services	7381
Service - Private Household	8800-8899

<b>Life simplified and simplified expanded plans (10 – 100 eligible employees)</b>	
<b>Description</b>	<b>SIC Code(s)</b>
Hunting, Trapping & Game Propagation	971
Mining - Metal	1011-1081
Mining - Coal	1221-1241
Mining - Oil and Gas	1311-1389
Mining - Nonmetallic Minerals, Except Fuels	1411-1499
Manufacturing – Logging & Sawmills	2411-2429
Manufacturing – Industrial Inorganic Chemicals	2812-2819
Manufacturing – Fertilizers/Pesticides/Explosives	2865-2892
Manufacturing – Lime/Gypsum/Stone Products	3274-3281
Asbestos Products	3291-3299
Fire Arms & Ammunition	3482-3489
Trucking & Courier Services, except Air	4212-4214
Transportation – Water/Air	4412-4581
Detective, Guard & Armored Car Service	7381
Amusement Parks	7996
Memberships Sports and Recreation Clubs	7997
County/Cities/Municipalities	9111-9211*
Public Order and Safety	9221-9229
National Security	9711
Nonclassified Establishments	9999

<b>Short- and long-term disability simplified and simplified expanded plans (10 – 100 eligible employees)</b>	
<b>Description</b>	<b>SIC Code(s)</b>
Agriculture, Forestry, Fishing	0111-0971
Mining	1011-1499
General Building Contractors - Residential	1521-1542
Highway & Street Construction	1611
Bridge Tunnel & Elevated Highway	1622-1629
Roofing, Siding, Sheet Metal	1761
Concrete Work	1771
Construction Special Trade Contractors	1791
Excavation Work	1794
Wrecking and Demolition Work	1795
Meat Processing	2011-2015
Manufacturing – Tobacco Products	2111-2141
Manufacturing – Logging & Sawmills	2411-2429
Pulp Mills	2611
Paper Mills	2621
Paperboard Mills	2631
Alkalies & Chlorine	2812
Industrial Gases	2813
Manufacturing – Fertilizers/Pesticides/Explosives	2865-2892
Petroleum Refining	2911-2999
Manufacturing – Asbestos Products	3274-3281
Asbestos Products	3291-3299
Primary Metal Industries	3310-3325
Nonferrous Foundries	3364-3369
Fire Arms & Ammunition	3482-3489
Transportation – Railroad	4011-4013
Transportation – Taxicabs/Buses/Trucking	4111-4173
US Postal Service	4311
Transportation – Water/Air	4412-4581
Transportation Services	4783-4789
Sanitary Services	4952-4959
Automotive Dealers & Gasoline Stations	5511-5599
Liquor Stores	5921
Fuel Dealers	5983-5989
Security/Commodity Brokers & Dealers	6211-6289
Real Estate Agents and Managers	6531
Hotels, Rooming Houses, Camps	7011-7041
Laundry, Cleaning & Garment Services	7211-7219
Beauty Shops	7231
Barber Shops	7241
Shoe Repair Shops	7251
Misc Personal Services	7299
Services to Dwellings and Other Buildings	7342-7349
Detective, Guard & Armored Car Services	7381
Automotive Repair & Services	7513-7549
Motion Pictures	7812-7841
Amusement & Recreation Services	7911-7999
Offices & Clinics of Medical Doctors	8011-8049
Skilled Nursing Facilities	8051
Child Day Care Services	8351
Membership Organizations	8611-8699
Service - Private Households	8811
Services NEC	8999
County/Cities/Municipalities	9111-9199*
Public Order and Safety	9221-9229*
National Security	9711
Nonclassified Establishments	9999

\*If police and fire staff are 20 percent or less of the group, then disability quote will be completed.

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

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