



Financial security for you

Long-term disability insurance from Aetna

About long-term disability insurance.

Long-term disability insurance, or LTD, can help protect you financially by replacing some of your lost income if you become injured or sick and can't work.

Protect your income and family from long-term illness.

Preparing for the unexpected is important. Your employer gives you long-term disability insurance coverage. This pays a portion of your income while you're out of work because of a qualified disability.

If you die while receiving this benefit, it may pay a lump sum to an eligible survivor.

How you can be covered.

You are eligible for long-term disability insurance coverage under this plan if:

- You are actively employed on the date the coverage is to become effective
- You have met any probationary or eligibility waiting period or requirements
- Your union contract includes a provision for employer-paid long-term disability insurance, or;
- Your union contract includes a provision that allows you to elect long-term disability insurance using flexcredit or payroll deductions

Replace part of your lost income.

If you submit a long-term disability claim and it is approved, your plan will replace part of your lost income by paying you directly on a monthly basis.

Long-term disability payments will be reduced by other sources of income and other disability earnings, including workers' compensation and Social Security benefits.

Long-term disability insurance only covers employees.

If you become disabled.

Notify Aetna of your disability as soon as possible. Within 30 days after the date of your disability you should begin filing a long-term disability insurance claim with Aetna. Aetna will work with your doctor to certify that your illness or injury will keep you away from your job.

Claim filing basics.

To notify us about your claim please call 1-866-326-1380. Aetna may request authorization to obtain additional medical information from your healthcare providers. You may also be asked to provide non-medical information to support your claim.

How benefits change.

The maximum length of time benefits can be paid changes based on your age. In general, the older you are at the time your disability begins, the shorter the maximum period of benefits payment.

Your long-term disability insurance cannot be continued if you leave your job.

If you return to work.

In some cases you may be able to return to work part-time, or work at a different type of job while on disability. If you are disabled and working, but earning less than when you were healthy, you may still receive all or part of your monthly long-term disability payments. If you qualify, Aetna Long-Term Disability continues paying a portion of your disability benefits as you earn a limited working income.

Added features for even more security.

The Aetna Return to Work SolutionSM Program team will help you get back on the job when it's medically safe for you to do so. We can:

- Work with your employer and health providers
- Help you understand and follow your doctor's orders
- Train you for a different job

Transfer to Social Security. If your disability lasts more than 12 months, we'll help you apply for Social Security disability benefits.

Key contacts.

- To file a claim online, please log on to www.wkabsystem.com
- For questions about filing a claim call 1-866-326-1380
- For questions about a claim that you have filed, please call 1-866-326-1380
- For general questions about long-term disability insurance, please call 1-866-326-1380

An outline of your plan basics

City & County of San Francisco:

Management-Unrepresented, Municipal Attorney's Association, Municipal Executives' Association, IFTPE Local 21

San Francisco Superior Court:

Superior Court Attorneys Classification 311C, 312C, 316C
Superior Court Local 21
Superior Court Unrepresented Professionals

- Insured for 66.6667% of monthly base earnings, as defined by Aetna, to a maximum benefit of \$7,500 per month
- 90 day elimination period
- There may be a waiting period before you are eligible for this benefit, based on your start work date

City & County of San Francisco:

Auto Machinists Local 1414
Brick Layers Local 3/Hodcarriers Local 36
Building Inspectors Classes 6331, 6333 and 6334
Carpenters Local 22
Carpet, Linoleum and Soft Tile Local 12
Cement Masons Local 580
Electrical Workers Local 6
Glaziers Local 718
Iron Workers Local 377
Laborers Local 261
Operating Engineers Local 3
Physicians and Dentists Unit 8CC 17, 18*
Pile Drivers Local 24
Plasterers Local 66
Plumbers and Pipefitters Local 38
Roofers Local 40
San Francisco City Workers United (Painters)
SEIU Local 1021 Miscellaneous
SEIU Local 1021 Staff Nurses
Sheet Metal Workers Local 104
Stationary Engineers Local 39
Supervising Registered Nurses Local 856
Teamsters Local 853
Teamsters Local 856
Theatrical Stage Employees Local 16
TWU Local 200
TWU Local 250A
Unrepresented Employees

- 60% of base monthly earnings, as defined by Aetna, to a maximum benefit of \$5,000 per month
- 180-day elimination period
- 6-month waiting period before you're eligible for this benefit, based on start work date

San Francisco Superior Court:

Superior Court Reporters
Superior Court Local 1021
Superior Court Unrepresented Clerical Workers

Long-term disability insurance policies and disability benefit 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. Long-Term Disability insurance plans contain exclusions and limitations. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. 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.

*Effective January 1, 2016 Physicians and Dentists Unit 8CC 17 and 18 are eligible for the 90 day elimination period plan.

www.aetna.com

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