

We want you to knowSM



Social Security Benefits Assistance

FROM AETNA LIFE INSURANCE COMPANY

Your guide to applying for Social Security Disability Income benefits

How Aetna can help you get the most out of your disability income

If you're unable to work and expect your disability to last more than twelve months, a variety of potential sources of income are available to you. Long Term Disability (LTD) Insurance Plan Benefits from Aetna, combined with Social Security Disability Insurance (SSDI), can help you get the most out of your disability-related income.

Our Social Security Specialists want to help you get the SSDI benefits you deserve.

Receiving SSDI benefits means:

- Regular monthly income with annual cost-of-living increases
- Protecting your right to maximum Social Security Retirement benefits in the future

- Federal and state income tax liability may be reduced*
- Dependent children may qualify to receive benefits if they are unmarried and:
 - > under age 18; or
 - > 18 – 19 years old and a full-time student (no higher than grade 12); or
 - > 18 or older and have a disability that started before age 22
- Being eligible for Medicare after 24 months of receiving SSDI benefits
- Continuing your medical insurance under COBRA may be extended from 18 to 29 months

*Consult your tax advisor regarding the impact of a Social Security Disability Insurance award on your tax liability.



Help with Your Social Security Application

Social Security pays benefits funded by mandatory payroll taxes that you and your employer may have already paid. These are benefits to which you are entitled, if you have worked the required number of calendar quarters. In fact, most Aetna Long Term Disability plans require you to file for Social Security Disability Insurance benefits.

While the Social Security application and appeals process can be difficult, you don't have to "go it alone." We're here to help you. If we believe you may be eligible to receive SSDI benefits, we will provide a range of services to support you throughout the process.

For more information about SSDI, how you can qualify and who can receive benefits on your earnings record, go to <http://www.ssa.gov/dibplan/index.htm>.

How Social Security and Aetna Benefits Work Together

Once you are awarded SSDI benefits, your initial payment may reflect retroactive SSDI benefits covering the same period for which you already received LTD benefits from Aetna. You will need to repay us for this overpayment of disability benefits.

If your SSDI claim requires a hearing for which you need representation, you will be reimbursed for fees charged by your representative and associated with the filing of an approved SSDI application, provided you:

- Continue to satisfy all LTD contractual eligibility requirements
- Immediately and fully pay us back for any overpayment of LTD benefits
- Make sure your representative gets the Social Security Administration's approval of a fee agreement or fee petition

How to Apply

1. Apply for SSDI

Directly apply for SSDI via any of the following options:

- Telephone call to 1-800-SSA-1213 (TTY line 1-800-325-0778)
- Online — www.ssa.gov
- Walk-in appointment at a local Social Security Administration office

If you are unable to apply for SSDI because of limitations resulting from your disability, you may qualify for specialized assistance by an Aetna Social Security Specialist.

2. Request a Reconsideration

If your initial claim is denied, we may be able to help you file a reconsideration request with the Social Security Administration.

3. Attend a Hearing

If the reconsideration is denied, we may refer your claim to Allsup, Inc. (Allsup), the first nationwide firm established to offer Social Security Disability representation services. Allsup will provide you with an experienced SSDI advocate at no cost to you. If a hearing is required, an Allsup advocate will represent you during the hearing.

4. Request an Appeals Council Review

If your claim is denied at the hearing, it's likely that your Allsup representative will prepare your case for review by the SSDI Appeals Council. The Appeals Council will review your hearing decision to determine if your SSDI application should be approved.

5. Initiate a Federal Court Review

Allsup will provide you with an attorney at no cost to you if they determine that your SSDI claim is appropriate for review by a Federal District Court.





Getting Started

To get started, call your Aetna Disability Case Manager who — together with your Social Security Specialist — will:

- Determine if filing for SSDI is right for you
- Help you understand the SSDI application process
- Provide you with application and filing assistance, when appropriate

But, the assistance doesn't stop there! Your Aetna team is just a phone call away when you have questions about the SSDI process. We want to give you the assistance you need.

Aetna Disability Claim Centers

Hartford, Connecticut

Aetna Life Insurance Company
Disability Claims
P.O. Box 14556
Lexington, KY 40512-4556
1-800-325-7377

Portland, Maine

Aetna Disability Services
P.O. Box 14554
Lexington, KY 40512-4554
1-877-465-0424

Tampa, Florida

Aetna Disability Services
P.O. Box 14553
Lexington, KY 40512-4553
1-800-488-2386

Portland, Oregon

Aetna Disability Services
P.O. Box 14552
Lexington, KY 40512-4552
1-866-282-8495

About Aetna

As one of the nation's leading providers of health care, dental, pharmacy, group life, disability and long-term care benefits, Aetna puts information and helpful resources to work for its approximately 14.4 million medical members, 12.8 million dental members, 9.0 million pharmacy members and 14.0 million group insurance members to help them make better informed decisions about their health care and protect their finances against health-related risks. Aetna provides easy access to cost-effective health care through a nationwide network of more than 672,000 health care professionals, including approximately 400,000 primary care and specialist doctors and 4,084 hospitals. For more information, please visit www.aetna.com.

(Figures as of March 31, 2005)

About Allsup

Allsup is the largest nationwide firm to offer Social Security Disability representation services, helping disabled employees obtain the SSDI and Medicare benefits to which they are entitled.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies.

Disability Insurance Plans are underwritten by Aetna Life Insurance Company.

This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Consult the plan documents to determine governing contractual provisions, including procedures, exclusions and limitations relating to the plan. While this material is believed to be accurate as of the print date, it is subject to change.

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