



Packaged Life & Disability Benefits

Now it's easier than ever to give employees a complete benefits package. Aetna offers a streamlined Life and Disability insurance product package, which offer multiple coverages with one combined per employee per month rate. Simply indicate the option you wish to add below. This packaged plan is available:

- with an Aetna Medical Plan to groups with 2-50 eligible employees
- without Medical (Life Stand-alone) to groups with 10-50 eligible employees

Information on our unique ancillary packaged plans is available at the end of your proposal.

- One stop shopping - 4 coverages for one price.
- Streamlined plan installation, administration and claims processing.
- Basic Life and AD&D, Dependent Life, and Disability benefits with one combined per employee per month rate.
- Disability product is a combination of short term and long term disability, helping employees to bridge the gap from most employer-sponsored salary continuation plans to Social Security.

Rates* (per employee per month)	\$8	\$10	\$15	\$16	\$27
	Low Option	Low 2 Option	Medium Option	Medium 2 Option	High Option
BASIC LIFE					
Benefit	Flat \$10,000	Flat \$15,000	Flat \$20,000	Flat \$25,000	Flat \$50,000
Guarantee Issue					
2 – 9 Lives	\$10,000	\$15,000	\$20,000	\$20,000	\$20,000
10 – 50 Lives	\$10,000	\$15,000	\$20,000	\$25,000	\$50,000
Reduction Schedule	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	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
Disability Provision	Premium Waiver 60	Premium Waiver 60	Premium Waiver 60	Premium Waiver 60	Premium Waiver 60
Accelerated Death Benefit	Up to 75% of Life amount	Up to 75% of Life amount	Up to 75% of Life amount	Up to 75% of Life amount	Up to 75% of Life amount
Dependent Life	Spouse \$5,000; Child \$2,000	Spouse \$5,000; Child \$2,000	Spouse \$5,000; Child \$2,000	Spouse \$5,000; Child \$2,000	Spouse \$5,000; Child \$2,000
AD&D Ultra	Matches Basic Life Benefit	Matches Basic Life Benefit	Matches Basic Life Benefit	Matches Basic Life Benefit	Matches Basic Life Benefit
DISABILITY PLAN DESIGN					
Monthly Benefit	Flat \$500; No offsets	Flat \$1,000; Only offset Workers' Compensation, Statutory, Disability and Primary and Family Social Security Benefits	Flat \$1,000; Only offset Workers' Compensation, Statutory, Disability and Primary and Family Social Security Benefits	Flat \$1,000; Only offset Workers' Compensation, Statutory, Disability and Primary and Family Social Security Benefits	Flat \$1,000; Only offset Workers' Compensation, Statutory, Disability and Primary and Family Social Security Benefits
Elimination Period	30 days	30 days	30 days	30 days	30 days
Definition of Disability	Own occupation 20% earnings loss (80% earnings test)	Own occupation 20% earnings loss (80% earnings test)	Own occupation 20% earnings loss (80% earnings test)	Own occupation 20% earnings loss (80% earnings test)	Own occupation 1st 24 months of benefits, any reasonable occupation thereafter; 20% earnings loss during the own occupation period including the elimination period 40% earnings loss thereafter
Benefit Duration	24 months of benefits	24 months of benefits	24 months of benefits	24 months of benefits	60 months of benefits
Pre-Existing Condition Limitation	3/12	3/12	3/12	3/12	3/12
Types of Disability	Occupational & Non-Occupational	Occupational & Non-Occupational	Occupational & Non-Occupational	Occupational & Non-Occupational	Occupational & Non-Occupational
Mental Health/Substance Abuse	24 months of benefits	24 months of benefits	24 months of benefits	24 months of benefits	24 months of benefits

Please check the box for the option of your choice. An application will be sent to you to enroll in the coverage.

Low Option **Low 2 Option** Medium Option Medium 2 Option High Option

* The above rates are valid for effective dates 11-01-2009.

Rates and benefits are for informational purposes only, are non-binding and subject to change without notice. The quote is effective for the specified effective date only and is subject to change without notice. All premium amounts displayed are monthly. Actual rates and benefits may vary based upon the information received with the application (including the enrollment information) and underwriting review. This preliminary rate sheet should be read in conjunction with the more detailed benefit descriptions, exclusions and limitations, and underwriting guidelines contained in your Aetna product brochures. For more information, please contact your licensed agent or Aetna Sales Representative.

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