



## Frequently Asked Questions

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## Short Term Disability

*Please keep in mind, this is general information. Each situation is different. Make sure to read any documentation we send you and use that for specifics.*

### What is my claim number?

- You can find information about any of your claims by selecting “View Claim Details”

### How do I register for the online portal?

- You can sign by visiting <https://www.aetnadisability.com>, and selecting “Register Now”

### Can someone help me with the forms I got in my intro packet and with logging into the online portal?

- We’re here to help! You can ask a question by using the Contact Us link or by giving us a call.

### Where can I get more information about my benefits?

- You can find the dates you’ve been approved for, plus the dates and amounts of any benefit checks by selecting “Payments”

### I haven’t heard from anyone about whether my claim was approved or not. Why hasn’t anyone called me?

- That means we’re still reviewing your claim. Your Disability Benefit Manager will call you as soon as we’ve made a decision.

### Is direct deposit available?

- Yes, it is! If your benefits are paid directly by us, then you can sign up for direct deposit by selecting “Payment Options”. If your benefits are paid to you by your employer, then you’ll need to talk to your employer about whether you can set up direct deposit for your benefits.

### I’m being treated by a new doctor. Do you need to know about that?

- You should always tell us if a new health care provider is treating you for the condition that’s keeping you from working. You can let us know by using the online portal or by giving us a call.

### What income should I report to Aetna?

- You should let us know about any income you’re getting while you’re out of work. Depending on where the income is from, sometimes it’ll reduce your disability benefits and sometimes it won’t. We need to know about all of it, though, so we can make sure we calculate the right benefit amount for you. If we find that your benefits were too high, we’ll need to collect the extra from you later.



### **Why were my first and second payments not the same amount?**

- A lot of time, this happens because your first payment is for part of a month or week, and your second payment is for a full month or week. There could also be a deduction, tax, or offset that applies to one of your payments but not the other.

### **My doctor says I should be out of work for a longer amount of time than my Short Term Disability Benefits have been approved for. Why is that?**

- Your benefits can only be approved when we have medical information that shows *why* you can't work. Your doctor saying that you shouldn't work isn't enough for us to approve benefits under your policy. If you need to be out of work longer than you've been approved for, then your doctor should send us updated medical records that show *why* you can't work for that amount of time.

### **How long can I be on Short Term Disability?**

- That depends on your policy.

### **How much can I get paid in Short Term Disability benefits?**

- If you're approved for Short Term Disability, your benefits will usually be a percentage of what you earned while you were working. Your policy says what that percentage would be (and some policies say that your benefits will be a flat rate). Those benefits may also be reduced to account for other income you're getting while you're out of work. For example, if you're getting paid through Workers Comp that will affect how much your disability benefits are. Your policy might also have a limit on how much your benefits can be.

### **I live in a state that has a state disability plan. How does that work with my Aetna Short Term Disability claim?**

- That depends on whether we're handling the state disability program for your employer too (sometimes we do and sometimes we don't). If we're handling the state disability program and your Short Term Disability policy, then we'll be in touch with you about both. If we aren't handling the state disability program, then you'll need to talk to your employer about that. You may need to file a claim directly with the state.

### **I signed a form to give Aetna access to my health information, but I won't be going out of work after all. I want to cancel the authorization. How can I do that?**

- If you authorized us to have your information, you can cancel that authorization by calling to let us know or by using the Contact Us link. You can also cancel your claim if you won't be going out of work at all.

### **I know I'll need to be out of work, but not until later. Should I set up a claim now? How does that work?**

- If you know you'll need to be out of work later, it's a great idea to get your claim set up in advance. 30 days early is plenty of notice in most cases. If you know exactly what day you'll need to start missing work, that's great. If not, that's ok too – you can give us an estimate and let us know if it changes later.



**I noticed that some of my contact information is wrong in Aetna's files (name, address, phone number, date of birth, date of hire, etc). How can I get it corrected?**

- You can call us or use the Contact Us link to let us know. You should also tell your employer. The contact information we have for you is probably from your employer, so they'll need to update their records too.

**Can I email my paperwork to you?**

- No, we can't accept documents that are emailed to us. You can scan your paperwork and submit it to us on the portal, though. Select "Upload Documents" and then follow the directions. You could also send it to us by fax or mail. The fax number and mailing address are listed on the forms we've sent you.

**I sent in my information. Did you get it?**

- If you fax us information or upload it on the portal, it usually takes about a day for it to be attached to your claim. If you sent something to us today, you can check in tomorrow to see if we got it.