



## Aetna Income Protection (Short Term) Evidence of Insurability Form Process

### Who needs to complete the Evidence of Insurability form?

- All employees who are not currently enrolled and want to have a benefit waiting period shorter than 42 days (6 weeks).  
*Note: Employees who are not currently enrolled and are waiting for approval for Option 1 or Option 2 will automatically be enrolled in Option 3 while they wait.*
- All employees who currently have Income Protection (short term) with a 42-day waiting period (Option 3) but wish to change to a 14 day benefit waiting period (Option 1).  
*Note: Employees who currently have coverage with a 42-day waiting period (Option 3) can move to a 28 waiting day period (Option 2) without Evidence of Insurability. Current Option 3 employees waiting for approval for Option 1 will automatically be enrolled in Option 2 while they wait.*

### When is the form due?

- The form needs to be postmarked no later than **12/1/11**. No forms will be accepted postmarked after that date, and the lowest level of coverage available will become effective.
- If the form is postmarked late and the employee is not currently enrolled, the employee will automatically be enrolled at the 42 day waiting period (Option 3) for 2012.
- If the form is postmarked late and the employee is currently enrolled in Option 3, the employee will automatically move to Option 2 (28 day waiting period).
- Please send the forms to Aetna Life Insurance Company Medical Underwriting Department P.O. Box 83641, Lincoln, NE 68501-3641 or Fax to: 1-800-792-9710.
- Do not return the forms through the County.

### When will I be notified of approval/denial?

- Forms will be processed and reviewed within 30 days of receipt. A formal letter will be sent to you with notification of approval or denial. Cases that require a more in-depth review and a request for medical records can take longer than 30 days to process.
- If you do not hear anything from Aetna within 30 days, please contact Aetna Insurance at 800-660-9913.

### While I am waiting for approval/denial, what coverage option will I have and how will this affect my payroll deductions?

- *If you are enrolling for the first time at Open Enrollment 2011:*

On 1/1/12, you will have coverage and payroll deductions at the 42 day waiting period. Once you are approved for Option 1 or 2, you will have (1) the new coverage effective 1/1/12, (2) your payroll deductions will be adjusted, if needed, for any retroactive premiums due based on the newly approved option selected, and (3) you will have payroll deductions going forward at the new rate.

- *If you already have coverage at the 42 day waiting period but are requesting Option 1:*

On 1/1/12, you will have coverage and payroll deductions for Option 2 coverage (28 day waiting period) while you wait for Option 1 approval. Once you are approved for Option 1, you will have (1) the new coverage effective 1/1/12, (2) your payroll deductions will be adjusted, if needed, for any retroactive premiums due based on the newly approved option selected, and (3) you will have payroll deductions going forward at the new rate.