

# Insurance solutions for the limited benefits marketplace

## Aetna Affordable Health Choices® limited benefits insurance plan\*

### Benefits for the employer

- **Employee retention** — Reducing employee turnover while competing for a shrinking workforce means providing a better job opportunity than your competitors. Offering our limited benefits plan can help employees and their families with basic health care needs. Healthy employees may be more dedicated and productive.
- **Ease of administration** — SRC, an Aetna Company, does most of the work for our clients by handling communications, enrollment, administration, claims processing and COBRA.
- **No financial risk to your company\*\*** — 100 percent voluntary.

### Benefits for the employee

- **Affordable** — The plan offers members significant discounts which can range as much as 30 to 50 percent off the cost of many services when obtained through a participating provider.<sup>1</sup> In many cases, without our limited benefits insurance plan, these employees would remain uninsured.
- **Flexibility** — In addition to medical coverage, our plans offer a wide range of other coverages including:
  - > dental
  - > vision
  - > hospital indemnity
  - > term life
  - > short-term disability insurance
- **Discounts and programs** — Medical membership includes value-added wellness programs and discounts\*\*\* with features that include savings on products and educational materials geared to particular health needs.

### Designed for:

- Hourly and part-time employees
- Seasonal employees
- Uninsured full-time employees

The Aetna Affordable Health Choices limited benefits insurance plan is a health insurance plan for accident and sickness-related medical expenses for employees who are ineligible for company-sponsored benefits. These uninsured employees may be:

- Part-time, hourly, and seasonal employees
- Full-time employees in a waiting period
- Full-time employees who are not eligible for a major medical plan

### What are limited benefits?

“Limited” means that the plan has a number of specific limits and other restrictions on visits, services and/or the dollar amounts covered under the plan in addition to the overall dollar limit of the policy. Once these limits have been reached, the plan will not pay any more towards the cost of the benefit in question. Employees will be responsible for the remaining unpaid charges or expenses.

\*In all states except NY, this plan is filed as a major medical plan that contains an annual benefit maximum and a number of additional coverage limitations and exclusions.

\*\*Less than 200 eligible employees for the Aetna Affordable Health Choices product may require a contribution.

\*\*\*These discount programs are rate-access programs and may be in addition to any plan benefits. Discount and other similar health programs offered hereunder are not insurance. Program features are not guaranteed under the plan contract and may be discontinued at any time. Program providers are solely responsible for the products and services provided hereunder. Aetna does not endorse any vendor, product or service associated with these programs. It is not necessary to be a member of an Aetna plan to access the program participating providers.

## How does the Aetna Affordable Health Choices insurance plan differ from other limited medical plans?

### Aetna advantages

#### Aetna<sup>‡</sup> ID card

Members who enroll in medical or dental coverage receive plastic member ID cards that display the Aetna logo and the Aetna Affordable Health Choices product name.

#### Aetna networks

Our plan uses the Aetna medical, dental, pharmacy and vision networks.

#### Aetna PPO discounts

Our discounts average a savings of 30 to 50 percent over the average non-discounted rate.<sup>1</sup> In addition, our average network savings are often greater than the best discounts of national PPO-mental networks.

### The product

#### A flexible product

The Aetna Affordable Health Choices plan can be offered with various administrative options and a range of coverages and benefit levels.

#### A fully insured product

Our plan is available as a standalone product on a fully insured basis only. Plan sponsors who offer Aetna's self-funded group medical coverage to their employees can also offer Aetna Affordable Health Choices insurance plan to their eligible employees. The plan also provides credible coverage towards pre-existing condition exclusions and waiting periods.

#### Assignment for reimbursement

The Aetna Affordable Health Choices plan is an employer-sponsored group insurance product. Members get as much as 30 to 50 percent off the cost of many services when obtained through a participating provider. Our providers are also required to except assignment of benefits and submit claims on behalf of our members.

Many limited benefits products say they offer a network discount. Upon receiving care, many plans require the member to pay the full (discounted) cost out-of-pocket at the time of service and submit a claim form for reimbursement.

### Administrative support

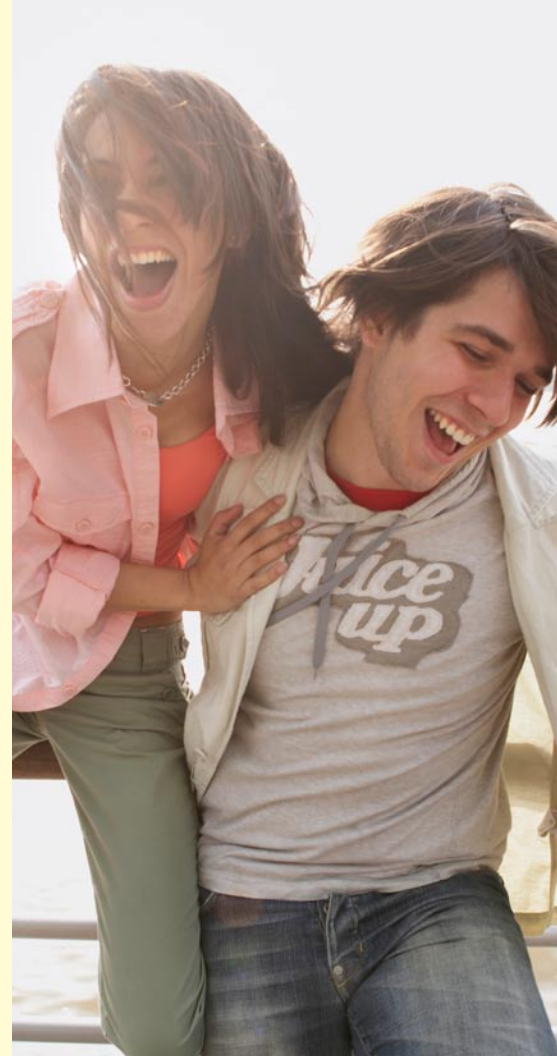
#### Centralized support and services

Our dedicated team will provide printed enrollment materials, plan implementation, premium administration member services, data-exchange support and development. Along with Claims, COBRA and HIPAA services, all are addressed in-house with staff specifically trained to support the particular challenges and needs of the limited benefits marketplace.

#### Assisted enrollment

Through the customer service department, our customer service representatives are trained to assist employees while dedicated client advocates assist benefit managers with a wide range of benefit questions. This significantly reduces the administrative burden on plan sponsors.

For more information contact your broker, SRC Account Executive or Aetna Account Executive.



<sup>1</sup>Source: Information is based on 2006 Aetna claims data.

<sup>‡</sup>Insurance plans are underwritten by Aetna Life Insurance Company (Aetna). Plans are administered by Strategic Resource Company (SRC).

Aetna Affordable Health Choices<sup>®</sup> is a registered service mark of Aetna Inc. Health insurance plans contains exclusions and limitations. Discount programs provide access to discounted prices and are NOT insured benefits. 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](http://www.aetna.com).

For OK residents only, policy forms issued include GR-9/GR-9N and GR-29/GR-29N.