

Welcome!



Agenda

- Aetna's Premium Savings for Existing Members
- 2014 Product Strategy & Value Adds
- State-Specific Portfolios
- Why Now?

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions



Power up with Aetna!

Premium Savings &
a guided selling system



Who must take action now?

**Existing non-grandfathered members
with January – July anniversary dates
(sold AFTER March 23, 2010)**

They can either:

- Re-enroll in their current plan with a December 2013 effective date without going through underwriting

OR

- Enroll in another 2013 plan option without additional underwriting

OR

- Enroll in a new ACA compliant plan effective January 1, 2014

Review your Book of Business reports to see important indicator of existing members' grandfathered status.



Why re-enroll now?

The benefits of moving your clients to a December 2013 effective date

- Keep their current plan until December 2014
- No additional underwriting
- No new application
- Avoid possible higher rates for 2014 ACA plans
- Remain the broker of record and continue to get paid on existing membership



Other members? No action required

Existing non-grandfathered members with August – December anniversary dates

Can keep their current plan through their anniversary date in 2014

Grandfathered members

No action required



**Clients who need to take
action have a deadline:**

November 28



January – July Members

Walk through re-enrollments in less than 10 minutes

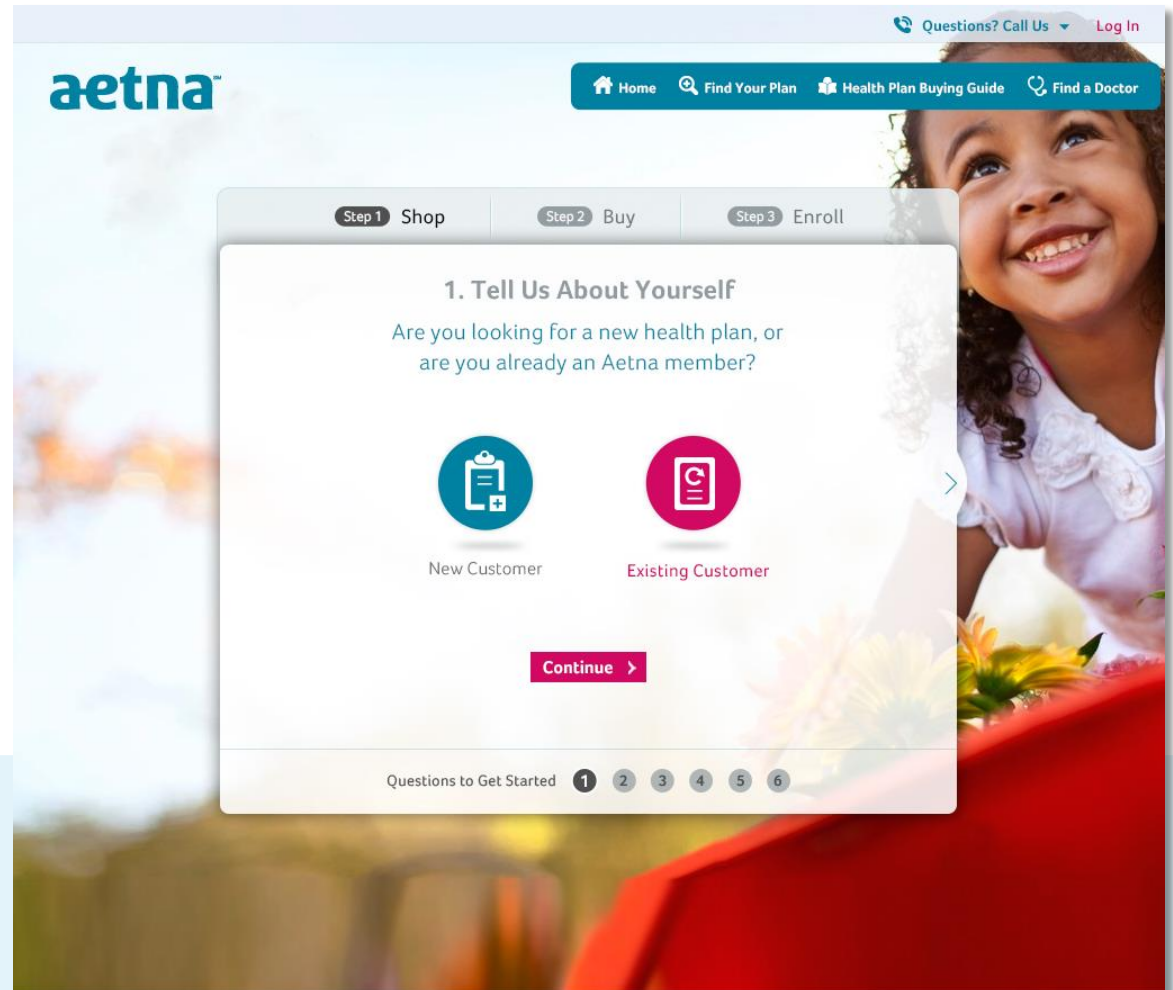
<http://healthinsurance.aetna.com/>



Step 1, “Shop”

Choose “Existing Customer”

- Click “Continue”



The screenshot displays the Aetna website's enrollment interface. At the top, the Aetna logo is on the left, and navigation links for 'Home', 'Find Your Plan', 'Health Plan Buying Guide', and 'Find a Doctor' are on the right. A 'Questions? Call Us' link and a 'Log In' button are also present. Below the navigation bar, a progress indicator shows three steps: 'Step 1 Shop' (active), 'Step 2 Buy', and 'Step 3 Enroll'. The main content area is titled '1. Tell Us About Yourself' and asks, 'Are you looking for a new health plan, or are you already an Aetna member?'. Two options are presented: 'New Customer' with a teal icon of a clipboard and a plus sign, and 'Existing Customer' with a pink icon of a document with a checkmark. A pink 'Continue >' button is located below these options. At the bottom of the form, a progress bar for 'Questions to Get Started' shows six steps, with the first step (1) being the active one.

Step 1, “Shop”

Validate membership

- The member ID (included in Book of Business)
- Member ID number must be entered with a capital W and 9 digits – no spaces
- Billing number

Click here to register after entering identification numbers, or you can register at the end of the enrollment process. For security reasons, you must register to be able to re-enter this website.



Questions? Call Us Log In

Home Find Your Plan Health Plan Buying Guide Find a Doctor

Step 1 Shop Step 2 Buy Step 3 Enroll

2. Access Current Coverage

In order to access your current coverage, please enter the information below.

All fields are required.

W ID Number: You can locate your on your Aetna Member ID card

Billing Number: You can locate your the re-enrollment information on your Aetna Member ID card

[See Your Plan Options >](#)

Questions to Get Started 1 2

aetna (aetna) Member Login

MARY JONES

GRP: 123456-010-78910
ID: W1234 56789 01
MARY JONES
PCP: Michael Smith

MEMBER SERVICES PROVIDERS CALL
1-800-123-4567
1-888-123-4567

PAYOR NUMBER: 1234567890102030

Step 2, “Buy”

Choose “Current Plan”

- The effective date will be either December 1 or December 15 depending on your current billing cycle
- The premium will reflect your current underwriting level

Questions? Call Us Log In

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Home Find Your Plan Health Plan Buying Guide Find a Doctor

Step 1 Shop Step 2 Buy Step 3 Enroll

Edward, here is your **current plan**.

Need to save and finish later? You will have to log in or create a profile during this session in order to return.

Effective Date 12/15/2013 ZIP Code 10707 Members (5) see all Primary Member 07/18/1963 Need help selecting your plan? Give us a call at 1.888.983.5389

Your Current Plan
Aetna PPO 7500
\$199 per month* **New Premium**
Note: Rate has been adjusted for re-enrollment.

Annual Deductible:
\$3,500 Individual | \$6,000 Family

Member Coinsurance:
40% In-Network

Out-of-Pocket Maximum:
\$5,500 Individual | \$10,000 Family

[View Summary of Benefits & Coverage >](#)

[Select Current Plan](#)

You have **three** easy options.

- 1. Keep Your Current Plan**
If you're happy with your current health plan, you can re-enroll in just a few simple steps.
- 2. Select Another 2013 Aetna December Plan**
See your options for other 2013 Aetna plans, effective in December.
- 3. Buy a 2014 Aetna Affordable Care Act (ACA) Plan**
Switch to a 2014 Aetna ACA plan. Call us toll-free at 1.888.983.5385, we're here to help!

Dental Coverage
If your current Aetna plan provides coverage for dental, it will be automatically applied to the plan you select for re-enrollment.

Note: If you are currently working with a broker or sales representative, Aetna will notify them about your plan selection.

[Select Current Plan >](#) [or](#) [View Additional 2013 December Plans](#)

Yes, we have options

Available options

View additional plan options you can select, without additional underwriting.

The screenshot displays the Aetna website's plan selection interface. At the top, there's a navigation bar with links for 'Questions? Call Us', 'Log In', 'Home', 'Find Your Plan', 'Health Plan Buying Guide', and 'Find a Doctor'. Below this, a progress bar indicates 'Step 1 Shop', 'Step 2 Buy', and 'Step 3 Enroll'. The main heading reads 'Edward, here are your plan options.' A note on the right states: 'Need to save and finish later? You will have to log in or create a profile during this session in order to return.'

Below the heading, it says 'Your quote is based on the following information:' followed by three fields: 'Effective Date' (12/15/2013), 'ZIP Code' (10707), and 'Members (s)' (Primary Member 07/18/1963). A button 'see all' is next to the members field. A call to action button says 'Need help selecting your plan? Give us a call at 1.888.983.5389'.

The main section is titled 'Your Current Plan + 5 additional 2013 December plans available' with a 'Sort by: Price - Low to High' dropdown. It features three plan cards:

- Your Current Plan: Aetna PPO 7500**
\$199 per month*
Annual Deductible: \$3,500 Individual | \$6,000 Family
Member Coinsurance: 40% In-Network
Out-of-Pocket Maximum: \$5,500 Individual | \$10,000 Family
Buttons: View Summary of Benefits & Coverage >, Compare Plans (select up to 3)
- Aetna PPO 8000**
\$207 per month*
Annual Deductible: \$3,500 Individual | \$6,000 Family
Member Coinsurance: 30% In-Network
Out-of-Pocket Maximum: \$5,500 Individual | \$9,000 Family
Buttons: View Summary of Benefits & Coverage >, Compare Plans (select up to 3)
- Aetna PPO 8500**
\$226 per month*
Annual Deductible: \$4,500 Individual | \$9,000 Family
Member Coinsurance: 40% In-Network
Out-of-Pocket Maximum: \$6,500 Individual | \$12,000 Family
Buttons: View Summary of Benefits & Coverage >, Compare Plans (select up to 3)

Step 3, “Re-enroll”

- Provide e-signature
- No application or payment information needed

The screenshot shows the Aetna website interface for a re-enrollment process. At the top, there's a navigation bar with 'Questions? Call Us' and 'Log In'. The Aetna logo is prominently displayed. Below the logo, there are two steps: '1 Terms' and '2 Verify & Submit', with the second step being the active one. The main content area is titled 'Existing Customer' and displays 'Aetna PPO 2500' with a cost of '\$299 per month' and a 'change plan' link. To the right, there are fields for 'Effective Date' (12/15/2013), 'ZIP Code' (10707), and 'Members' (Primary Member, 07/18/1963). Below this, a 'Verify & Submit' section is shown, which is marked as '* Required'. This section is divided into two parts: 'Primary Member Details & Contact Information' for Edward Brown and 'Other Covered Member Details' for Jennifer Brown. For Edward Brown, fields include Gender (Male), Date of Birth (05/12/1980), Social Security Number (360-10-2552), Home Address (100 Main Street, Anywhere, CT 12345), E-mail Address (applicant@mail.com), and Primary Phone Number (001-123-4567). There is also a note about updating the address with a contact number. For Jennifer Brown, fields include Gender (Female), Date of Birth (07/20/1985), and Social Security Number (478-10-3578).

Questions? Call Us Log In

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1 Terms 2 Verify & Submit

Existing Customer

Aetna PPO 2500
\$299 per month [change plan](#)

Effective Date: 12/15/2013 ZIP Code: 10707 Members (1) [see all](#)
Primary Member 07/18/1963

Verify & Submit * Required

Primary Member Details & Contact Information

Edward Brown

Gender: Male Date of Birth: 05/12/1980

Social Security Number: 360-10-2552

Home Address: 100 Main Street, Anywhere, CT 12345
My Billing Address is the same as my Home Address.

E-mail Address: applicant@mail.com

Primary Phone Number: 001-123-4567 Secondary Phone Number: 001-123-4568

Other Covered Member Details

Jennifer Brown Spouse/Domestic Partner

Gender: Female Date of Birth: 07/20/1985


Social Security Number: 478-10-3578

Step 3, “Re-enroll”

Congratulations! You are now enrolled

The effective date will be either 12/1 or 12/15 depending current billing cycle

[Questions? Call Us](#) [Hi, Edward](#)






Healthy here we come.

Congratulations, we've received your request to re-enroll in your Aetna Health Plan!


Please allow up to 5 business days for processing of your coverage.


Your Re-Enrollment Summary

Aetna PPO 2500
\$299 per month

 Effective Date	 ZIP Code	 Members (5) see all
12/15/2013	10707	Primary Member 07/18/1963

Next Steps


[Print re-enrollment summary](#)


[Email re-enrollment summary](#)

Health Plan Buying Guide

- [Shopping for Health Plans](#)
- [Breaking Down the Costs](#)
- [Review Health Care Reform](#)
- [Think About Your Healthy](#)
- [Why Choose Aetna?](#)

Helpful Resources

- [FAQs](#)
- [Glossary](#)
- [Find a Doctor](#)
- [Aetna Member Log In](#)
- [Visit aetna.com](#)

More from Aetna

- [Plans for Small Businesses](#)
- [Medicare Plans](#)
- [Student Health](#)
- [Aetna Broker Portal](#)

Contact Us

1.800.217.2386
For Help Buying Aetna Health Plans

1.800.MY.HEALTH
All Other Inquiries

[Send Us an Email](#)

[aetna.com](#) | [Company Information](#) | [Web Privacy Statement](#) | [Legal Statement](#) | [Privacy Notices](#) | [Member Disclosure](#) | [Limitations & Exclusions](#)

How can you best assist your client?

January to July members who have their repurchase letter can:

- Use the **guided selling system**
- **Call** the repurchase unit
- **Fax** in their repurchase option letter
- Brokers can **email TopBroker@aetna.com**
 - Subject of email to must read: **2013 Repurchase Request**
 - Must include the member's repurchase option letter and indicate
 - Member's full name
 - Member's email address
 - Selection option
 - Signature of member

Phone and fax numbers are custom to the member and are listed in their letter.



Book of Business tool

Click on Producer World login on the right hand side

The screenshot shows the Aetna Producers website interface. The top navigation bar includes links for Home, Individuals & Families, Employers & Organizations, Health Care Professionals, Producers, and About Us. A search bar is located on the right. The main content area features the Aetna Producers logo and the tagline "Giving you the tools you need to succeed." Below this, there are several sections: "Become Appointed with Aetna", "Working with Aetna", "Producer News", "Producer Tools", "Contact Aetna Sales", "Products & Services", "Secure Site Log In", "Producer Log In", and "Why Register?". On the right side, there is a "Tools for Producers" section with a purple circle highlighting the "Producer World® Log In" button. Other tools listed include "Get a Quote", "Find a Doctor or Hospital", "Find a Document or Form", "Become Appointed with Aetna", and "Contact Aetna". At the bottom, there is a "Health Care Reform" section with the heading "Health Care Changes" and the text "Making sure all Americans get quality health care at an affordable price".

Home Individuals & Families Employers & Organizations Health Care Professionals Producers About Us Enter search term(s) GO

Home \ Producers

aetna® Producers

Giving you the tools you need to succeed.

Become Appointed with Aetna

Working with Aetna Offer the best plans and products to your clients, whether that's a 2-person startup or a 3,000-employee enterprise. [Find the tools](#) and support you need.

Producer News

Producer Tools Public exchanges offer a new way for your clients to shop for health insurance. Think of an exchange as an online "marketplace." It's a website where shoppers can research all their options and buy health insurance coverage online.

Contact Aetna Sales Exchanges offer a new channel that complements, but does not replace, the traditional channels through which your clients can shop for coverage with Aetna. As their trusted advisor and broker, you can still help them select the plan that best fits their needs.

Products & Services Exchanges offer a new channel that complements, but does not replace, the traditional channels through which your clients can shop for coverage with Aetna. As their trusted advisor and broker, you can still help them select the plan that best fits their needs.

Secure Site Log In Visit the [Individual](#) and [Small Group Employer](#) pages for more information on the Aetna health insurance plans available on exchange and off exchange.

Producer Log In

[Register](#)

[Other Secure Sites](#)

Why Register?

Tools for Producers

Producer World® Log In

Get a Quote

Find a Doctor or Hospital

Find a Document or Form

Become Appointed with Aetna

Contact Aetna

[Tools & Educational Material](#)

Health Care Reform

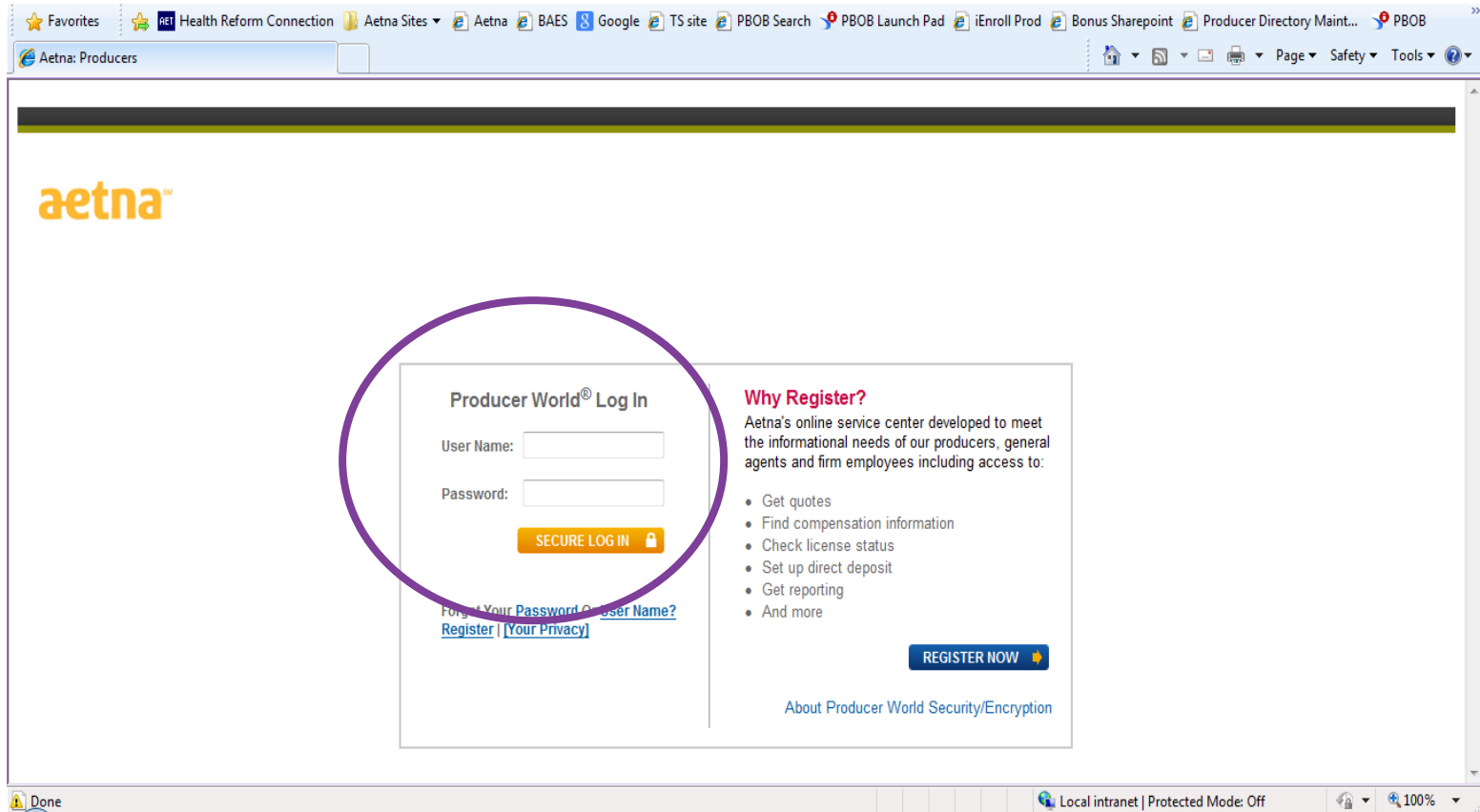
Health Care Changes

Making sure all Americans get quality health care at an affordable price

Register with **Producer World®**, our online service center. It features tools and services for

Log in

Enter your user name and password



The screenshot shows a web browser window with the Aetna Producers login page. The browser's address bar shows 'Aetna: Producers'. The page features the Aetna logo in the top left. The main content area is titled 'Producer World® Log In'. It contains a 'User Name:' field, a 'Password:' field, and a 'SECURE LOG IN' button with a lock icon. Below the password field are links for 'Forgot Your Password?', 'Forgot Your User Name?', 'Register', and 'Your Privacy'. To the right of the login form is a section titled 'Why Register?' which describes the benefits of the online service center and lists several features: Get quotes, Find compensation information, Check license status, Set up direct deposit, Get reporting, and And more. A 'REGISTER NOW' button is located at the bottom of this section. At the very bottom of the page, there is a link for 'About Producer World Security/Encryption'. The browser's status bar at the bottom indicates 'Done' and 'Local intranet | Protected Mode: Off'.

Producer World® Log In

User Name:

Password:

SECURE LOG IN

[Forgot Your Password?](#) [Forgot Your User Name?](#)
[Register](#) | [Your Privacy](#)

Why Register?
Aetna's online service center developed to meet the informational needs of our producers, general agents and firm employees including access to:

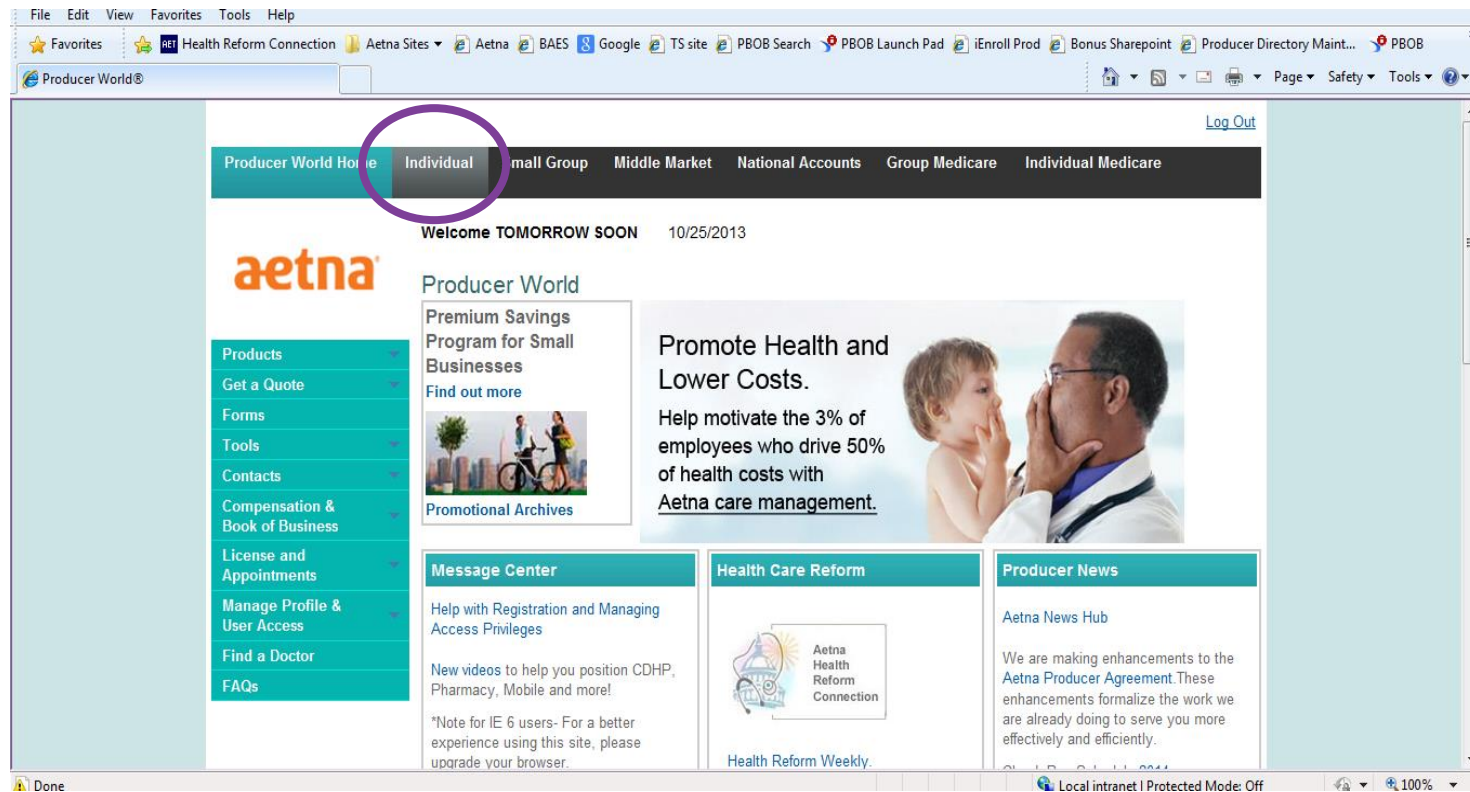
- Get quotes
- Find compensation information
- Check license status
- Set up direct deposit
- Get reporting
- And more

REGISTER NOW

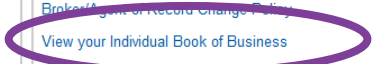
[About Producer World Security/Encryption](#)

Navigation

Click on the Individual at the top



Select View your Individual Book of Business on the right



Navigation

Select Book of Business

The screenshot shows the Aetna Producer World website. The navigation bar at the top includes links for 'Producer World Home', 'Individual', 'Small Group', 'Middle Market', 'National Accounts', 'Group Medicare', and 'Individual Medicare'. The 'Individual' link is highlighted. Below the navigation bar, the breadcrumb trail reads: 'Home > Producers > Producer World > Voluntary Individual'. The main content area is titled 'Broker Book of Business' and 'General Agent Book of Business'. A purple circle highlights the 'Broker Book of Business' section, which includes the text 'Access your book of business to view rate information about your clients and run reports.' and 'View your Individual Book of Business'. Below this, there are three bullet points: 'Tomorrow Soon Book of Business Report', 'Tomorrow Soon Pre-dunning Report', and 'Tomorrow Soon Rate Increase Letter Report'. The 'General Agent Book of Business' section is also visible, with the text 'Access General Agent level book of business reports for clients where you or your firm are listed as the application General Agent.' and 'View your Individual General Agent Book of Business'. Below this, there are three bullet points: 'Tomorrow Soon General Agent Book of Business Report', 'Tomorrow Soon General Agent Pre-dunning Report', and 'Tomorrow Soon General Agent Rate Increase Letter Report'. On the left side, there is a teal sidebar with a list of links: 'Products', 'Get a Quote', 'Forms', 'Tools', 'Contacts', 'Compensation & Book of Business', 'License and Appointments', 'Manage Profile & User Access', 'Find a Doctor', and 'FAQs'. On the right side, there is a 'Contact us' section with the text 'For questions relating to Individual Book of Business contact Broker Support Unit at 1-888-542-3862 or send an email to AIMBrokerSupport@Aetna.com'. The status bar at the bottom indicates 'Local intranet | Protected Mode: Off' and '100%' zoom.

Producer World Home Individual Small Group Middle Market National Accounts Group Medicare Individual Medicare

[Home](#) > [Producers](#) > [Producer World](#) > [Voluntary Individual](#)

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Broker Book of Business

Access your book of business to view rate information about your clients and run reports.

View your Individual Book of Business

- [Tomorrow Soon Book of Business Report](#)
- [Tomorrow Soon Pre-dunning Report](#)
- [Tomorrow Soon Rate Increase Letter Report](#)

General Agent Book of Business

Access General Agent level book of business reports for clients where you or your firm are listed as the application General Agent.

View your Individual General Agent Book of Business

- [Tomorrow Soon General Agent Book of Business Report](#)
- [Tomorrow Soon General Agent Pre-dunning Report](#)
- [Tomorrow Soon General Agent Rate Increase Letter Report](#)

Products

Get a Quote

Forms

Tools

Contacts

Compensation & Book of Business

License and Appointments

Manage Profile & User Access

Find a Doctor

FAQs

Contact us

For questions relating to Individual Book of Business contact Broker Support Unit at 1-888-542-3862 or send an email to AIMBrokerSupport@Aetna.com

Local intranet | Protected Mode: Off 100%

View and export your book of business

How to know if your client renewed

BROKER BOOK OF BUSINESS

Report Run Date : 10/25/2013

NPN : 000000000 Firm :
SSN / TIN : XXXXX1111 Name : Broker, Test

Subscriber Family ID	Member ID	Commission Statement ID	Application ID	Old Application ID	Renewal Indicator	Contract Level	Renewal Effective Date	GrandFather Member Indicator	Subscriber Name	Application Original Effective Date
123456		IA0111111111	B000000		N				Sample, Member	10/01/2010
111111		IA0999999999	B222222	A000000	Y		12/15/2013		West, South	05/15/2011
0		IA2111111119	B333333	A111111	Y		12/01/2013		Doe, Jane	06/01/2011
AAA000000000	W9999 99999-01	IA999999999201309010	B444444		N	Sub	09/01/2013		England, George	09/01/2013
AAA999999999	W0000 00000-01	IA000000000201309010	B999999		N	Fam	09/01/2013		Brown, Alice	09/01/2013

New columns added to BOB:

- Exchange ID and Exchange indicator (far right)
- Renewal Flag
- Old app ID
- Renewal effective date
- Contract level - will show family (not for all policies)

How will compensation work?

Aetna will protect the broker relationship

- If a policy is **within the first twelve months after the original effective date** and the policyholder re-enrolls, we will pay at the 2013 **new business commission rate** for the remaining months based on the policy effective date and then switch to the renewal commission rate.
- If a policy is **beyond the first twelve months after the original effective date** and the policyholder re-enrolls, we will pay at the 2013 renewal commission rate. The policy will continue to pay at the **renewal commission rate**.

Review your Book of Business reports to see your clients' effective dates and which clients are non-grandfathered so you can reach out to them to help them avoid possible rate increases.

**Aetna is committed to
you, our agents!**



Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions



Power up with Aetna!

2014 Products





ACA Coming Attractions

All health plans sold or renewed 1/1/14 must be ACA compliant and meet one of the required Actuarial Value (AV) ranges:

- All plans sold must qualify as a Platinum, Gold, Silver, Bronze or Catastrophic plan*
- Catastrophic plans – Unlike metal-level coverage, only individuals age 30 and under, or individuals for whom insurance is determined to be unaffordable as evidenced by a hardship exemption, are eligible to enroll in this catastrophic plan.

*Platinum plans have an AV between 88 and 92, Gold plans have an AV between 78 and 82, Silver plans have an AV between 68 and 72, Bronze plans have an AV between 58 and 62



All health plans must include coverage for all 10 essential health benefits

Essential Health Benefits (EHBs) include:

1. ambulatory patient services
2. emergency services
3. hospitalization
4. maternity and newborn care
5. mental health & substance abuse disorder services
6. prescription drugs
7. rehabilitative & habilitative services & devices
8. laboratory services
9. preventive wellness services & chronic disease management
10. pediatric services including oral & vision care

PLUS

- Any other benefits covered on the state's benchmark plan

Some benefits that will be covered in 2014 not traditionally covered in individual products today

- Maternity
- Mental Health and Substance Abuse
- Habilitation
- Pediatric Dental and Vision
- Routine adult eye exams are covered on all plans 1 per 12 months

Further Reading:

Detail on benchmark plan can be found at:

<http://www.cms.gov/ccio/resources/data-resources/ehb.html>

Benchmark documents: http://www.naic.org/index_health_reform_section.htm

Additional ACA changes

- Preventive care remains covered at 100% in-network
- Federal mental health parity now applies to individual products
- On exchange plans can exclude coverage for pediatric dental, off exchange all plans must cover pediatric dental (pediatric defined as to age 19 in most states)
- Pediatric vision required on and off exchange
- Subsidies for both premium and cost sharing are available on exchange only to individuals/families below 400 FPL or Native Americans
- Rating rule changes
- No plans have network deductibles or out-of-pocket maximums >\$6350 for individuals or >\$12,700 for families in-network (Treasury max)

ACA premium rate drivers



- 2013-2014 Medical cost trend
- Market impact of guarantee issue and community rating
- Impact of age rating rules
- Essential health benefits
- Actuarial value (out-of-pocket limit impact)
- Taxes and fees



- Individual mandate (impact on risk pool)
- Subsidies
- Reinsurance

Our product strategy

Develop affordable plans and options for consumers

- Simple to understand products
- Limited number of plans
- Copay only plans for most states
- Embedded deductible and out-of-pocket



Our product strategy

To offer competitive pricing

- Based on what we anticipate benefits vs. claims will be
- Age demographic we believe will purchase
- On Exchange – narrower networks

To create a balanced risk pool

- Off Exchange – offering Bronze and Silver plans
- Plans with cost share after deductible
- Set the out-of-pocket to the highest max allowed
- Limited first dollar coverage

To promote the right behavior

- Encourage use of generic pharmacy and reduced ER utilization
- Waive deductible for PCP visits and generic pharmacy (except HSA and Catastrophic)

Our networks

2014

- National, broad network in **AK, CT, DE, GA, MI** with national reciprocity among Open Access Managed Choice networks
- Open Access Managed Choice narrow network in **DC, FL, IL, OK, PA, TX, VA** (not including northern VA) with reciprocity only between these states
- **PA** and **FL** – HMO network option with a narrowed service area
- **AZ** – Banner Health Network
- **NoVA** – Innovation Health Network

Current 2013 plans listed on the DocFind Individual Plans site will remain with no changes.

For 2014 plans, we will add a blue header bar called “New for 2014”.

The screenshot shows the Aetna website header with the logo and a virtual assistant icon. Below the header, there is a search bar with the text "Find doctors, hospitals and other health care professionals". Underneath, there is a section titled "Aetna members" with a login form. The login form has fields for "USER NAME:" and "PASSWORD:", each with a "Forgot" link. There are "Register Now" and "Secure Login" buttons. Below the login form, there is a link "Or search our Public Directory" with a "Go" button. Further down, there is a section titled "Thinking of getting an Aetna plan?" with a text prompt "Want to see which plans your doctor is in? What hospitals are available in the plan you're considering? (Copy TBD)". There are two links: "> Find doctors and hospitals in our plans" and "To DocFind Landing Page" (highlighted with a red arrow). At the bottom, there is a link "Healthcare providers click here" and "To the HCP DocFind" (highlighted with a red arrow).

The screenshot shows the Aetna website header with the logo. Below the header, there is a search bar with the text "Find doctors, hospitals and other health care professionals". Underneath, there is a section titled "What type of plan are you considering?". There is a list of options: "> Individual Direct purchase", "> From a State or Federal Marketplace/Exchange", "> Through an Employer or Organization", "> Medicare", and "> Medicaid". A red arrow points to the "Individual Direct purchase" option. At the bottom, there is a "Back" button.

The screenshot shows the Aetna website header with the logo. Below the header, there is a search bar with the text "Find doctors, hospitals and other health care professionals". Underneath, there is a section titled "What type of plan are you considering?". A modal window titled "Find a Doctor" is open. The modal has a text prompt "What's your Zip Code?" and a text input field containing "12345". There is a "Go" button next to the input field. At the bottom of the modal, there is a "Back" button.

Our value-added benefits

Aetna Navigator® allows members to easily engage in their health care.

With Aetna Navigator® members can:

- Access their health benefits and insurance plan information quickly and easily
- Better understand their health care and make informed decisions
- Get support to find the information they need
- See their fund and account balances
- View their claims and benefits statements online - go green!
- Find doctors, specialists and hospitals in their plan
- Compare costs of tests, procedures and medical visits
- Change their primary care provider
- If they have a pharmacy plan, they can order prescription drugs by mail
- If they have a dental plan, they can find dentists and dental specialists
- ...and much more

Our value-added benefits

Wellness Coaching – variety of coaching support available in multiple methods.

Coaching support to help members address their wellness needs:

- Tobacco – support members in living a tobacco free life
- Weight Management - a primary focus on maintaining a healthy weight
- Nutrition – providing education and support for eating and maintaining a healthier diet

You can connect with Aetna — when and how it's best for you. By phone, by e-mail, online — even on the go!

- Mobile Web is optimized for over 5,000 devices
- We know what you need on the go!

Aetna Mobile

- DocFind®
- Claim search
- Urgent Care finder/ iTriage®
- Member ID card information
- Price-a-DrugSM
- Personal Health Record
- Contact Us capabilities
- Registration with user name and password recovery
- CarePass®
- Aetna Online Decision Support tool

Suite of online programs – *new for individual*

- Help members manage their relevant health/ wellness topics and chronic conditions
- Provide highly-personalized, self-paced online coaching sessions
- Feature program plans specific to member, interactive tools and resources
- Address condition-specific health topics

Our value-added benefits

Biometric screening helps create awareness – *new for individual*

- Metabolic syndrome – screening for a group of five risk factors that may occur together, indicating an increased risk of heart disease, stroke and diabetes

Resources For LivingSM – support for your busy life – *new for individual 1/1/14*

- Access to legal and financial professionals
- Online access to key life resources -- child care, elder care, retirement and much more.

Designed for your clients' "healthy" whatever it may be

- Varying levels of deductible and benefits to meet everyone's needs
- HSA for customers looking for tax benefit
- Copay plan for customer seeking transparent costs
- Traditional PPO style plans for customers looking for something similar to current



State-Specific Plan Summaries

- Hit 'Esc' to come out of 'Slide Show' mode
- Double-click image below to open state-specific plan summary document (also posted on Resource Center)
- Within document, click on any state to 'jump' to details

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Power up with Aetna

2014 Aetna Health Plans for Individuals,
Families and the Self-Employed

State Listing

Alaska
Arizona
Connecticut
District of Columbia
Delaware
Florida
Georgia
Illinois
Michigan
Ohio
Oklahoma
Pennsylvania
Texas
Virginia



THIS INFORMATION IS INTENDED FOR BROKERS ONLY.
73.03.014.1 (10/13)

Quoting & Applying on Aetna.com

Health Insurance - Affordable Individual Health Insurance from Aetna - Microsoft Internet Explorer provided by Aetna

https://healthinsurance.aetna.com/

File Edit View Favorites Tools Help

☆ Favorites ☆ erro... Aetn... Cons... CP L... RET Heal... Bonu... Imag... Sale... L&A ... Life... RET Prod... Here... Webi... % Ch... L&A ... IPS Bran... RET PW Swag IVL ...

RET Individuals & Families RET Health Insurance - Affo...

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Find Your Plan Health Plan Buying Guide Find a Doctor

Take your first step to healthy.

Welcome to Aetna. We've made it easier than ever to find the right plan for you, get a quote, and apply online.

Start here to find your health plan:

First Name: ZIP Code: [Find Your Plan >](#)

[I'm returning to complete my application](#)

[Learn more about buying a health plan](#)

[You can also browse plans in your state:](#) [Go](#)

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Health Insurance... PART 1_Premium... PART 2_Product... Calendar - Mailb... aet5256- Power U... Microsoft Excel - ... 7:30 PM

Health Insurance - Affordable Individual Health Insurance from Aetna - Microsoft Internet Explorer provided by Aetna



https://healthinsurance.aetna.com/Demographics.aspx

File Edit View Favorites Tools Help

Step 1 Shop Step 2 Buy Step 3 Enroll

1. Tell Us About Yourself

Are you looking for a new health plan, or are you already an Aetna member?

New Customer Existing Customer

[Continue >](#)

Questions to Get Started 1 2 3 4 5 6

Done

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Health Insurance ... PART 1_Premium... PART 2_Product... Calendar - Mail... aet5256- Power U... Microsoft Excel - ... 7:31 PM

Health Insurance - Affordable Individual Health Insurance from Aetna - Microsoft Internet Explorer provided by Aetna

https://healthinsurance.aetna.com/Demographics.aspx

File Edit View Favorites Tools Help

19312 change

Step 1 Shop Step 2 Buy Step 3 Enroll

2. Coverage Start Date

Please select your desired start date for coverage:

15 October 2013	1 November 2013	15 November 2013
1 December 2013	15 December 2013	1 January 2014

1/1/2014

You've selected a coverage start date that is currently covered by one of

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Health Insurance ... PART 1_Premium... PART 2_Product... Calendar - Mail... aet5256- Power U... Microsoft Excel - ... 7:31 PM

Via Broker Link

NOTE:
If this section
DOES NOT
contain your
agent contact
information,
complete the
last section on
page, adding
yourself as
broker and
Insphere as
your General
Agent (GA)

Get a Quote - Plan Selection and Individuals for Coverage - Microsoft Internet Explorer provided by Aetna

https://www51.aetna.com/iqs/cp/basicInfoApplyOnline.do

File Edit View Favorites Tools Help

Application Type: New medical coverage

My Info

My ZIP Code is : 19312

I would like my coverage to begin on : 01/01/2014

Customer Code :

If any person has regularly used tobacco products (cigarettes, pipe, cigars, snuff, or chewing tobacco) within the last 6 months, select Yes for Tobacco Use. Regular use means an average of four or more times per week.

	Gender	Date of Birth (MM/DD/YYYY)	Tobacco Use (within last 6 months)
Applicant*	Male	01 / 01 / 1975	No
Spouse/Domestic Partner	Select	/ /	
Dependent	Select	/ /	
Dependent	Select	/ /	

Add a Dependent Remove a Dependent

Are you working with a Broker, General Agent or Aetna Sales Representative? If so, and you don't see them below, please search and add to your account record.

Select

Done, but with errors on page.

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125%

7:33 PM

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Power up with Aetna!

Why now is the right time to sell Aetna



The Opportunities Ahead

- There are big changes ahead, but our commitment hasn't wavered
- More than 30 million people¹ will need help finding the right coverage at the right price because of health care reform, and we appreciate the support that you provide in educating and counseling customers
- Your success is the reason we're here and you play an important role as an independent and **trusted resource** for customers who are making health insurance decisions in the individual marketplace
- We will continue to collaborate with you to provide this valuable service to our mutual customers, including giving you with tools and resources that help you better serve your current for re-enrollment and future new clients

¹ New York Times, 4/13

Thank you!

This information is intended for brokers only. Aetna Health Plans for Individuals, Families and the Self- Employed are underwritten by Aetna Life Insurance Company. Aetna Health Plans (HMO) are underwritten by Aetna Health Inc. ("Aetna" refers to Aetna Life and/or Aetna Health Inc.). In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans.

