

Why sell Aetna Advantage Plans?

Aetna Advantage Plans for Individuals, Families and the Self-Employed

Now there are many reasons why brokers are *finding great success* in offering Aetna Advantage Plans

Aetna plan benefits

- Extensive provider network*
- Health Saving Account (HSA) plans available through Aetna Healthfund®; no set-up and monthly maintenance fees
- No waiting period on preventive care
- Deductible waived for well-woman exam, including Pap and mammogram, and for screenings as well
- Childhood immunizations, up to age 18, are covered at 100% with no copay or coinsurance
- Dental insurance available in most states
- Docfind® allows you to search online for physicians, hospitals, pharmacies and other providers

Aetna underwriting and enrollment

- Contracts are issued without waivers or riders.
- Aetna offers various risk categories based on each applicant's health status.
- Pre-existing limitations are waived for either prior individual or group creditable coverage, if the applicant had creditable coverage within 63 days* prior to his or her signature date.
- Medical prescreens are available through our Underwriting Mailbox. Underwriting Prescreen Submission forms available at: https://www.aetna.com/producer/forms/uw_prescreening_form.html.
- Track the status of applications online. Our online quoting and tracking tool is available to our producers to provide real time status and tracking of applications during the underwriting process. Log on to Producer World® now at www.aetna.com/producer.
- Electronic Fund Transfer (EFT) or credit card payment options speed up the enrollment process.
- Clean applications move to "Express Underwriting."
- Billing & Eligibility questions can be conveniently inquired on for approved members through our Billing & Eligibility e-mail box: indbilling@aetna.com.
- Our National Broker Support Unit services broker needs for our Individual products.
Call **1-888-54-AETNA (1-888-542-3862)** or e-mail AIMBrokerSupport@aetna.com.
- You can now access your personalized Aetna sales link which automatically attaches and displays your broker/general agent information for your customers when they complete an online application.

*Except in the case of Savings Plus, Aexcel, and ACOs

Your customers can save on a wide array of health-related products and services

Vital Savings by Aetna®

Vital Savings by Aetna® is a dental discount program from Aetna. With Vital Savings you get discounts on general dentistry, cleanings, root canals, crowns, even orthodontia and whitening. There are no restrictions, so you can use the card as often as you like. Choose from an extensive provider network. For more information visit www.vitalsavings.com.

Aetna special programs*

Aetna FitnessSM discount program

Members can save with preferred rates on gym memberships and discounts on at-home weight-loss programs, home fitness options and one-on-one health coaching services through GlobalFit®.

Aetna Weight ManagementSM discount program

Members and their eligible family members can access discounts on the CalorieKing® Program and products, eDiets® diet plans and products, Jenny® weight-loss programs and Nutrisystem® weight-loss meal plans. With a discounted program membership, members receive one-on-one support, menu planning, online tools and more.

Aetna VisionSM discount program

Members can save on many eye care services and products, including eye exams, LASIK surgery, eyeglasses, contact lenses, nonprescription sunglasses, contact lens solutions and other eye care accessories — to no additional cost.

Oral HealthCare discount program

Members and their eligible family members can access discounts on three of Waterpik's most popular products (Ultra Cordless Water Flosser with case — WP450; Ultra Dental Water Jet — WP-100; and Sensonic Professional Toothbrush — SR-1000W) and discounts from Epic Industries, Inc. on dental health products containing xylitol, including gum, mints, toothpaste, mouthwash and sweeteners, which helps fight cavities.

At Home Products discount program

Stay healthy and save money! Take advantage of discounts on health care products that you can use in the privacy and comfort of your home. The discounts add up to savings for you and your family.

Omron Deluxe Blood Pressure Monitor™: Track your blood pressure at home with this easy-to-use monitor. Get the Omron Deluxe Pressure Monitor for \$59.99 (plus \$5.00 shipping and handling per unit). That's \$30.00 off the current retail price.

Zeo® Sleep Manager™: Better sleep makes for better health. Find out how well you sleep and learn ways to improve your sleep.

Your cost for the Zeo Sleep Manager Bedside is \$119.20, plus sales tax if applicable (regular price \$149). This product includes a comfortable headband and a bedside display.

Your cost for the Zeo Sleep Manager Mobile is \$79.20, plus sales tax if applicable (regular price \$99). This product includes a comfortable headband designed to work with an iPhone® mobile digital device or Android™ mobile technology platform (phone not included).

Aetna Natural Products and ServicesSM discount program

Members can access reduced rates on acupuncture, chiropractic care, massage therapy and dietetic counseling through the ChooseHealthy® program.*** Members can also get discounts on over-the-counter vitamins, herbal and nutritional supplements, and natural products.

Through Vital Health Network, members can receive a discount on online consultations and alternative remedies provided by medical doctors for a variety of conditions.

Aetna Navigator®

It's easy and convenient for Aetna members to manage their health benefits. Anytime — day or night — wherever they have Internet access, members can log in to Aetna Navigator, Aetna's secure member website. Members who register on the site can check the status of their claims and claim payments, estimate the costs of health care services, change primary care provider, order a member ID card or order mail-order prescription drugs.

For more information on any of these programs, please visit us online at www.aetna.com.

*Availability varies by plan. Talk with your Aetna representative for details.

**Formerly known as the Vision One® discount program.

***The ChooseHealthy program is made available through American Specialty Health Systems, Inc. (ASH Systems), a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.

Aetna Natural Products and ServicesSM program, Eye Care Savings, Fitness and similar 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, and 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.

This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of the program and does not constitute a contract. Aetna arranges for the provision of health services. However, Aetna itself is not a provider of health care services, and therefore, cannot guarantee any results or outcome.

This information is intended for brokers only. Aetna Advantage Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company and by Aetna Health Inc. (together, "Aetna").

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