

Small Business Solutions

FOR BUSINESSES WITH 2 TO 50 ELIGIBLE EMPLOYEES

Health, dental,
vision, pharmacy,
life and disability

Maryland, Virginia and
Washington, D.C.



We want you to know[®]



Recently there's been significant publicity about "consumer-directed" health plans. At Aetna,[†] we believe these plans are defined by putting consumers in the center of the health care equation, with the insurer and health care practitioner playing the supporting roles.

Consumer-directed plans increase flexibility, control and choice for the employer and the employee. Aetna recognizes the challenges of rising health care costs and the demands of running a successful small business. We are working with small businesses to establish innovative, realistic and practical ways to continue providing quality coverage at affordable prices.

At Aetna Small Group, we are betting heavily on the consumer, which is why we offer easy-to-understand, flexible, affordable consumer choice plans. We're committed to investing in tools, education and technology to help consumers make clear, informed decisions.



[†]Health/dental benefits and health/dental insurance plans, life and disability insurance plans are offered, underwritten and/or administered by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156; Aetna Dental Inc.; and/or Aetna Life Insurance Company (Aetna).

Choice. Simplicity. Affordability.
With Aetna, it's yours.

In the world of small business, there's nothing more critical to your company's success than the health and well-being of your employees. At Aetna, we are committed to putting the member at the center of everything we do — with a new generation of consumer-friendly health care benefits and related programs designed to give your employees the product choices, tools and information they need to lead healthier, more productive lives.

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Our portfolio of health, dental, pharmacy, life and disability insurance products is designed to help your employees stay healthy and productive through all stages of life.

From the National Medical Excellence Program[®], our transplant and complex care program, to our disease management and vision programs, Aetna offers solutions for your small business.

Choice. Simplicity. Affordability. With Aetna, it's yours.



Aetna understands small business — especially when it comes to the daily challenges of controlling costs, keeping things simple and providing employee choice in health care benefits and insurance.

Employers and their employees have been depending on Aetna for years. Now we're offering the next generation of consumer choice products that address small business challenges for providing choice, simplicity and affordability.

Choice

Aetna offers health plan designs with a large network for small business employers in Maryland, Virginia and Washington, D.C. Employers can now empower their employees by giving them freedom to choose health care benefits and insurance that align with their individual lifestyles.

Simplicity

Straightforward and easy-to-understand benefits. That's what Aetna provides to small business employers and their employees. Member experiences will be enriched through user-friendly technology and online tools such as the Aetna Navigator® self-service website and our DocFind® online provider directory.

Affordability

With Aetna's consumer choice plan designs, employers and their employees now have the option of how much to invest in monthly premiums versus out-of-pocket expenses. This puts consumers in the center of the health care equation.

Designed with small businesses in mind, Aetna is proud to offer its Aetna Product Suite, providing choice, simplicity and affordability.

Through Aetna's website (www.aetna.com) members have access to health information, resources and services designed to help them better manage their health.

Aetna Navigator — The power to help members manage their health

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, contact Aetna Member Services, estimate the costs of health care services and much more!

Aetna Navigator is a valuable online resource for personalized benefits and health information. Once registered for Aetna Navigator, members can:

- Review who is covered under their plan.
- Check claim status and view Claim Explanation of Benefits (EOB) statements.
- Estimate the costs of health care services to better plan their expenses.
- Research the price of a drug and learn if there are less-costly alternatives.*
- Find health care professionals and facilities that participate in their plan.
- Request member ID cards.
- Print temporary member identification information needed for a health care visit.
- View the latest health information and news and more!

Aetna Transparency Initiative — Tools to help members make informed decisions

Aetna's suite of interactive Web-based cost tools is designed to help members estimate the costs of health care services so they can plan for and take better charge of their health care expenses. Members have access to cost estimates for medical procedures, office visits, medical tests, and diseases and conditions. They may also have access to two other cost tools depending on their Aetna coverage. Members enrolled in an Aetna Dental PPO or PPO Max plan can access the dental procedures cost tool. Those with prescription drug coverage can use the prescription drugs cost tool.

Aetna Navigator is ready 24/7! Aetna members can go to www.aetna.com and select Aetna Navigator. If they haven't already, encourage them to register today by clicking on the Register Now! link.

DocFind

DocFind has a new look for 2008!

Finding a participating doctor has never been easier with our DocFind online provider directory. Members can search for participating physicians, hospitals, pharmacies, dentists and eyewear providers. Searches for provider information are now even easier with consolidated screens — enter all search criteria on one page instead of several, and with fewer “clicks.” Search criteria or sort results can easily be changed from the summary page. Members can now easily access Navigator’s registration page, or can quickly log into Navigator directly from DocFind to obtain provider demographic, cost and quality information.

DocFind also allows members to search by zip code, miles willing to travel, city and state, or county and state. Narrow the search by specialty, hospital affiliation and/or languages spoken — all with a few clicks of a mouse.

When members find the provider they want, we can also help them get there with a map and driving directions.

Best of all, DocFind is updated regularly and is available 24 hours a day, 7 days a week. To request a paper directory, contact Aetna.

Aetna IntelliHealth® website

Our award-winning health information website, www.intelihealth.com, is a premier provider of online consumer-based health, wellness and disease-specific information. In addition, members can search a drug database and register for condition-specific e-mails.

Aetna Voice Advantage®

The system enables employees to conduct many tasks by phone, such as checking claims, changing doctors and requesting ID cards.

Plan for Your Health^{SM**}

Plan for Your Health is a public education campaign focused on helping consumers understand the connection between health benefits and financial planning — particularly for women. The campaign’s website, PlanforYourHealth.com, makes it easy for consumers to access credible tools and information, empowering them to make better health benefits and financial decisions to meet their present and future needs. The site includes:

- Useful tips on navigating health benefits in relation to overall financial well-being.
- Tools to figure out how important life changes will affect health benefits options.
- Information on choosing the best health benefits options for women and their families.



*If offered by their plan.

**Plan for Your Health is a public education program from Aetna and The Financial Planning Association.

Special programs

Our special programs* offer a wealth of features that complement our standard medical and dental coverage — including substantial savings on products and educational materials geared toward employees' special health needs. Read on to discover the many ways we can help you and your employees stay healthy.

Dental discount program — There's more than one way to achieve a healthy smile. Through our discount program with Epic Industries, your employees will enjoy access to savings on oral health care products designed to help fight cavities. Epic dental products contain xylitol — a natural sweetener that helps reduce bacteria and fight tooth decay. Your employees can take advantage of discounts on Epic xylitol products such as gum, mints, toothpaste, mouthwash and sweeteners — to help keep their teeth and their smile, the best they can be. For more information visit www.epicdental.com/aetna.

Fitness program — Members can enjoy special membership rates at participating fitness clubs contracted with GlobalFit™, as well as discounts on certain home exercise equipment and videos. Plus, members may even try out the facility before joining.**

Weight management discount program — Aetna members and their eligible family members can access discounts on Jenny Craig® programs and products to help them improve or maintain their health through discounted memberships, one-on-one weight loss counseling, menu planning and motivational materials.

Eye care savings program — Aetna Vision™ Discounts*** gives your employees' special savings on eye exams (not covered under your base medical plan), contacts, frames, lenses and other eye care accessories. They'll have many locations to choose from, such as Sears Optical®, JCPenney® Optical, Target Optical®, participating Pearle Vision® Centers and other participating vision professionals.

Your employees also receive:

- A mail-order contact lens replacement service through Contacts Direct.
- Discount off the surgeon's fees for LASIK eye surgery.
- 20 percent discount off retail prices on vision-related items when purchased at a participating location.
- Access to Aetna Navigator, our online resource for checking claims status and locating eye care professionals quickly ... and easily.

Hearing discount program — Aetna has teamed with HearPO®,† a national hearing benefits provider, to provide members savings on hearing exams, hearing services and hearing aids. HearPO offers members discounts on hearing exams and hearing aid services, as well as savings on the latest styles and technologies of hearing aids.

Aetna Natural Products and Services™ program — Reduced rates on alternative therapies for members, including visits to acupuncturists, chiropractors, massage therapists and nutritional counselors. Save on many health-related products, including aromatherapy and natural body care, through the Natural Products program. Members can also save on over-the-counter vitamins and nutritional and herbal supplements through the Vitamin Advantage™ program.

National Medical Excellence Program® — When Aetna members face difficult or life-threatening situations such as organ transplants, Aetna's National Medical Excellence Program (NME) coordinates care and provides access to covered treatment through our Institutes of Excellence™ network. The program also coordinates specialized treatment for members with certain rare or complicated conditions and assists members who are admitted to the hospital for emergency medical care when they are traveling temporarily outside of the United States. Except for emergency medical care as described above, services under this program must be preauthorized. A listing of facilities in our Institutes of Excellence network can be found in DocFind at www.aetna.com.

Cancer screening programs* — Age-eligible HMO and POS members are reminded to schedule periodic cancer screenings. Reminders are for breast and cervical cancer screenings, as well as colorectal cancer screenings.

Check out our website at www.aetna.com today. With just a few clicks, you can receive additional product information, download brochures and more.

Informed Health® Line — Members can get answers to their health questions anytime ... day or night. Our 24-hour, toll-free Informed Health Line offers access to a team of registered nurses who can provide information on a variety of health issues. Members can also listen to our audio Health Library, a recorded collection of more than 2,000 health topics in English and Spanish.

Healthy Outlook Program®* — Our disease management programs offer access to case management, education and other services for members with chronic health conditions such as asthma, diabetes, chronic heart failure and coronary artery disease. Look for a broadened Aetna Health ConnectionsSM program that will be available in 2008. Please contact your Aetna representative for more details.

Women's health programs — Focus specifically on the health care needs of women. Programs include:

- Our Beginning RightSM Maternity Program, which offers information and services to expectant mothers including care coordination by obstetrical nurses experienced in preterm labor education, breastfeeding support and more. We want to make sure expectant mothers have the information needed to make informed decisions about health care while pregnant or planning a pregnancy. Members enrolled in both our medical and dental plans, as well as our Beginning RightSM Maternity Program, may receive enhanced Dental benefits to treat periodontal (gum) disease during pregnancy.

- Our Breast Health Education Center, which offers information and services dedicated to breast health, including our Breast Cancer Case Management Program, confidential genetic testing for breast and ovarian cancer, our Breast Health website and more.
- Infertility case management and education.*

Employee Assistance Program (EAP) — A confidential program that gives employees and members of their household access to useful services and support to help them manage the everyday challenges of work and home. The EAP is available at no charge to members and their family members and includes:

- **Choice** — They'll find a range of resources to help them balance their personal and professional lives
- **Easy access** — Small Group EAP can be reached anytime, through a single call to a toll-free number or on the Web at www.aetnaeap.com.
- **Professional assistance** — Our workplace-trained specialists provide confidential phone support, assessing needs and recommending an appropriate course of action. Employees and their household members receive three phone consultations per member in a calendar year.

Employers can also take advantage of EAP Resources:

- **Management and Human Resources assistance.** Employers get unlimited phone consultations with workplace-trained clinicians who can provide help in dealing with complex employee issues that may arise.
- **Online tools.** Employers can also get online tools and materials to encourage employees to use the EAP by visiting www.aetnaeap.com (enter your company ID: 4BALANCE and select the "Promotional Materials" link).

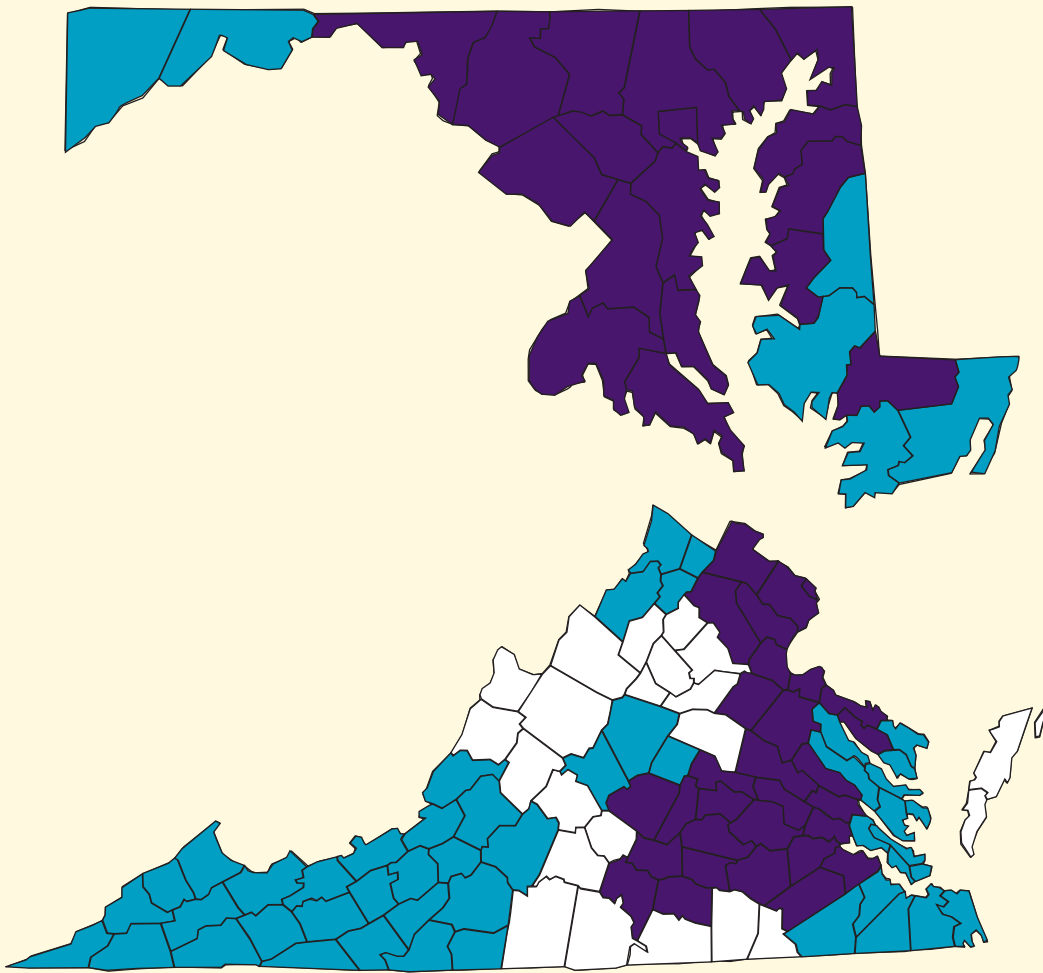
*Availability varies by plan. Talk with your Aetna representative for details.

**Not available at all clubs.

***When purchased at a participating EyeMed provider. Formerly known as the Vision One discount program.

†Hear PO® is a registered trademark of Amplifon, Inc.

Maryland/Virginia provider network



*Network subject to change.

MARYLAND NETWORK* MAP KEY

Maryland Counties HMO and PPO

Anne Arundel	Howard
Baltimore	Kent
Baltimore City	Montgomery
Calvert	Prince George's
Carroll	Queen Anne's
Cecil	St. Mary's
Charles	Talbot
Frederick	Washington
Harford	Wicomico

Maryland Counties PPO

Allegany
Caroline
Dorchester
Garrett
Somerset
Worcester

VIRGINIA NETWORK* MAP KEY

Virginia Counties HMO and PPO

Alexandria City	King George
Amelia	King William
Buckingham	Loudon
Caroline	Lunenburg
Charles City	Manassas Park City
Charlotte	New Kent
Chesterfield	Nottoway
Colonial Heights City	Petersburg City
Cumberland	Powhatan
Dinwiddie	Prince Edward
Fairfax	Prince George
Fairfax City	Prince William
Falls Church City	Richmond City
Fauquier	Spotsylvania
Goochland	Stafford
Hanover	Surry
Henrico	Sussex
Hopewell City	Westmoreland

Virginia Counties PPO

Albemarle	Mathews
Alleghany	Middlesex
Bedford	Montgomery
Bedford City	Nelson
Bland	Newport News City
Botetourt	Norfolk City
Buchanan	Northumberland
Carroll	Norton City
Charlottesville City	Patrick
Chesapeake City	Poquoson City
Clarke	Portsmouth City
Covington City	Pulaski
Craig	Radford City
Dickenson	Roanoke
Essex	Roanoke City
Floyd	Russell
Fluvanna	Salem City
Franklin City	Scott
Franklin Dounty	Shenandoah
Frederick	Smyth
Giles	Southampton
Gloucester	Suffolk City
Grayson	Tazewell
Hampton City	Virginia Beach City
Henry	Warren
Isle of Wight	Washington
James City	Winchester City
King and Queen	Williamsburg City
Lancaster	Wise
Lee	Wythe
Martinsville City	York

Product overview

Top-performing medical specialists are now within your reach

Aetna members have access to Aexcel[®]-designated specialists, some of the top performing doctors* in 12 areas of specialty care at no additional cost. Aexcel-designated specialists have demonstrated cost-effectiveness in the delivery of care and have met certain defined measures of clinical performance and cost-efficiency. Visiting an Aexcel-designated specialist may help members achieve a balance of quality and cost-effectiveness in their health care.

To locate an Aexcel-designated specialist, visit our DocFind online provider directory at www.aetna.com. Or refer to the printed Aetna directory. When using DocFind, members should select their current health plan (not listed under the Aexcel plans) in Step 3 of a Standard Search. Aexcel-designated physicians are uniquely identified for your convenience. Just look for the stars!

Aetna HMO plan (available in MD & VA)

Members access care through Primary Care Physicians.

With this health benefits plan, members begin by selecting a Primary Care Physician (PCP) from Aetna's network of participating providers. Members select a PCP who will coordinate their health care needs for covered benefits or services. Each covered member of the family may choose his or her own PCP.

The Aetna HMO plan provides:

- Large provider networks.
- Low out-of-pocket costs.
- No claim forms.
- Member's PCP coordinates his or her covered health care services.
- Emergency care coverage anywhere, anytime, 24 hours a day.
- No lifetime dollar maximums.
- Referral is required for most services not administered by the PCP and inpatient hospital care.
- Direct access to some specialists, like Ob/Gyn.

Aetna HMO No-Referral plan (available in MD & VA)

Flexibility and no referrals needed for participating providers.

With this health benefits plan, members may choose how they access covered benefits. Members may go directly to any network physician from within Aetna's network of providers. Pay the applicable Primary Care Physician (PCP) visit copay** when obtaining covered benefits from any participating PCP or pay the applicable specialist visit copay** when obtaining covered benefits from any participating specialist. Members do not need a referral when visiting when visiting a participating specialist for covered services.

The Aetna HMO No-Referral plan provides:

- Flexibility — there's no referral needed from PCP to visit participating providers.
- No claim forms.
- Emergency care coverage anywhere, anytime, 24 hours a day.
- No lifetime dollar maximums.
- Large provider networks.

*Performance is evaluated based upon a combination of certain limited clinical performance measures and cost-efficiency. Aexcel is available in Maryland, Washington, D.C. and Richmond/ Northern Virginia counties.

**A copayment can be either a flat dollar amount or a percentage of covered services.

Aetna POS plan (available in MD)

Freedom to select providers.

This health benefits plan values the role of the Primary Care Physician to serve as the coordinator of the member's health care. Members seeking health care have the flexibility to access care in or out of the network. For this flexibility, self-referring members share more of the cost of care through a deductible and coinsurance.

The Aetna POS plan provides:

- Flexibility to self-refer.
- No lifetime dollar maximums in-network.
- Large provider networks.
- Members encouraged to choose a PCP from Aetna's network of participating providers.
- Members visit a PCP for routine care or for injury or illness; members pay the applicable copay** each time covered benefits are accessed within the network with PCP referral.
- Members may visit any licensed provider, without PCP referral for a covered benefit; members share the cost of care through deductible/coinsurance.

Aetna POS No-Referral plan (available in MD, VA & DC)

No need for referrals; freedom to select provider of choice.

Aetna POS No-Referral offers all the health plan benefits of a point-of-service plan with two easy ways to access care when members need it. Members have the freedom to visit the participating doctor or hospital of their choice for covered services. Best of all, members seeking health care do not need referrals.

This plan allows members to:

- Go directly to any network physician from within Aetna's network of providers. Pay the applicable Primary Care Physician (PCP) visit copay** when obtaining covered benefits from any participating PCP or pay the applicable specialist visit copay** when obtaining covered benefits from any participating specialist.
- Go directly to any licensed out-of-network physician, subject to payment of a deductible, copay and/or coinsurance.
- No lifetime dollar maximums in-network.
- Large provider networks.

Aetna PPO plan (available in MD, VA & DC)

The Aetna PPO insurance plan offers members the freedom to go directly to any recognized provider for covered expenses, including specialists. No referrals are required.

- Emergency care coverage anywhere, anytime, 24 hours a day.
- Large provider network.
- No claim forms in-network.
- If members choose a provider from Aetna's network of participating physicians and hospitals, out-of-pocket costs will be lower.
- If members choose a physician or hospital outside of the network, out-of-pocket costs will be higher.
- Deductibles and coinsurance apply.

Consumer-directed health plans (CDHP)

Consumer-directed health plans increase flexibility, control and choice for the employer and the employee by putting consumers in the center of the health care equation. Aetna offers these insurance plan options.

Product overview (*continued*)

Aetna HealthFund® Health Reimbursement Arrangement (HRA)/Health Network Option plan (available in VA & DC)

The HealthFund plan blends traditional health coverage with a fund benefit to help pay for eligible medical expenses. This health insurance plan offers members the freedom to seek care from any licensed health care professional without a referral, and a fund to help pay for services that are covered under the plan. Members can stretch their fund by seeking the most cost-effective care and services.

The HealthFund plan provides:

- An opportunity to build the fund and apply it toward future medical expenses.
- Traditional coverage for eligible expenses over the fund amount.
- A cap that limits the total amount a member pays annually for eligible expenses.
- \$500 individual or \$1,000 family health fund included in the HealthFund HRA plan design and included in the premium.
- Seamless administration by one vendor (Aetna).

How it works:

- Use the health fund to pay for medical expenses. Unused fund balance rolls over to next year's fund balance, as long as the member remains in the plan and with his or her current employer.

- If the fund is depleted, the member pays for remaining or future expenses until the deductible is met.
- If the fund is depleted and the deductible is met, the base medical benefits plan begins — meaning the member pays a coinsurance and/or copayment for remaining covered expenses.

Aetna high-deductible plans (HSA-compatible) (available in MD, VA & DC)

The Aetna insurance options that are compatible with a Health Savings Account (HSA) provide employers and their qualified employees with an affordable tax-advantaged solution that allows them to better manage their qualified medical and dental expenses.

- Employees can build a savings fund to assist in covering their future medical and dental expenses. HSA accounts can be funded by the employer or employee and are portable.
- Fund contributions may be tax-deductible (limits apply).
- When funds are used to cover qualified out-of-pocket medical and dental expenses, they are not taxed.

See page 13 for more details on the Aetna HealthFund® Health Savings Account.

PPO HealthFund plan (available in MD & VA)

The PPO HealthFund plan blends traditional health coverage with a fund benefit to help pay for eligible medical expenses. This health insurance plan offers members the freedom to seek care from any licensed health care professional without a referral, and a fund to help pay for services that are covered under the plan. Members can stretch their fund by seeking the most cost-effective care and services.

The PPO HealthFund plan provides:

- An opportunity to build the fund and apply it toward future medical expenses.
- Traditional coverage for eligible expenses over the fund amount.
- A cap that limits the total amount a member pays annually for eligible expenses.

How it works:

- Use the health fund to pay for medical expenses. Unused fund balance rolls over to next year's fund balance, as long as the member remains in the plan and with his or her current employer.
- If the fund is depleted, the member pays for remaining or future expenses until the deductible is met.
- If the fund is depleted and the deductible is met, the base medical benefits plan begins — meaning the member pays a coinsurance and/or copayment for remaining covered expenses.

Aetna Indemnity plan (available in MD, VA & DC)

This insurance plan option is available for MD, DC and VA domiciled employers, who have employees located in MD, DC, VA, PA, NJ, DE, NY and CT, but not residing in an Aetna HMO, POS and/or PPO network. It is also available to employees located outside the states above subject to the Multi-State Solution described on this page.

- Individual coordinates his or her own health care.
- No PCP or referral required.
- Members can access any recognized physician or hospital for covered services.
- Deductibles and coinsurance apply.
- Annual and lifetime maximums may apply.
- No network providers.
- Members are responsible for paying provider directly and submitting claims for reimbursement.

Aetna Small Group Multi-State Solution working in Maryland, District of Columbia and Virginia

As part of Aetna's commitment to make it easier for small businesses to do business with us, and bring more consistency across benefit offerings to employers with employees in multiple locations, Aetna offers a multi-state solution for our customers in Maryland, District of Columbia and Virginia. Plan sponsors in MD, DC and VA have the ability to offer Aetna PPO plans to their employees in the domiciled state, as well as any additional states in our PPO Network.

MD, DC and VA domiciled employers, who offer our PPO or POS plans to their employees, can extend the PPO plan to their employees in locations outside of the "situs" region. The "situs" region is comprised of the following eight states — MD, DC, VA, PA, NJ, DE, NY and CT.

The rates and benefits will match those offered in MD, DC and VA, based on the employer location in one of those areas. If the out-of-situs employee resides in a non-network area, the employee will be enrolled in an indemnity plan. Plan sponsors will need to continue to meet small group underwriting guidelines, and the majority of eligible employees must be in the domiciled state.

In all instances, extraterritorial benefits that may apply on any of the out-of-state employees will be implemented to the extent these are more comprehensive than the domiciled state benefits. These benefits will only apply to the out-of-state employees in the states where required.

Note: Underwriting, rating and benefit offerings for ancillary products (Life, AD&D, Disability and Dental) will remain unchanged from the current processes.

Aetna Dental® plans

Small business decision makers can choose from a variety of plan design options that help them offer a dental plan that's just right for their employees.

The Mouth MattersSM — More than 164 million work hours are lost each year due to dental diseases and visits.¹ Research also shows that more than 90 percent of all medical illnesses are detectable in the mouth and that 75 percent of people over the age of 35 have periodontal (gum) disease.² Untreated oral diseases can have a big impact on the quality of life. This means that a dentist may be the first health care provider to diagnose a health problem!

Aetna is proud to offer our Aetna Dental/Medical IntegrationSM (DMI) program at no additional charge to plan sponsors that have both medical and dental coverages with Aetna. Our DMI program focuses on those who are pregnant or have diabetes, coronary artery disease (heart disease) or cerebrovascular disease

¹U.S. Department of Health and Human Services, National Center for Chronic Disease Prevention and Health Promotion; Resource Library Fact Sheet "Oral Health for Adults," December 2006.

²The professional entity, Academy of General Dentistry, 2007.

DMI may not be available in all states.

Product overview (*continued*)

(stroke), and have not had a recent dental visit. Using a variety of outreach methods, we proactively educate those at-risk members about the impact oral health care can have on their condition. Our member outreach has been proven to successfully motivate those at-risk members who do not normally seek dental care, to visit the dentist. Once at the dentist, these at-risk members will receive enhanced dental benefits including an extra cleaning and full coverage for certain periodontal services. Call your Aetna account representative for more details.

The Dental Maintenance Organization (DMO)[®] — Members select a primary care dentist to coordinate their care from the available managed dental network. Each family member may choose a different primary care dentist and may switch dentists at any time via Aetna Navigator or with a call to Member Services. If specialty care is needed, a member's primary care dentist can refer the member to a participating specialist. However, members may visit orthodontists without a referral. There are virtually no claim forms to file, and benefits are not subject to deductibles or annual maximums.

The Preferred Provider Organization (PPO) plan gives members the choice to use a dentist who participates in the network or choose a licensed dentist who is not in Aetna's network. Participating dentists have agreed to offer our members services at a negotiated rate and will not balance bill members.

The PPO Max plan uses the same PPO network. When members use out-of-network dentists, however, the service will be covered based on the PPO fee schedule, rather than the reasonable and customary charge. This means that the member will share in more of the costs and may be balance billed. This plan offers members a quality plan with a significantly lower premium that encourages in-network usage.

Freedom-of-Choice plan design — Get maximum flexibility with our two-in-one dental plan design. The Freedom-of-Choice plan design provides the administrative ease of one plan, yet members get to choose between the DMO and PPO Max plans on a monthly basis. One blended rate is paid. Members may switch between the plans on a monthly basis by calling Member Services. Plan changes must be made by the 15th of the month to be effective the following month.

The Aetna DentalFund[®] plan is one of the first dental plans to combine a dental fund benefit with a base dental plan. The paid premium covers both the fund benefit and the traditional benefits of the dental plan. The plan combines the Fund with a PPO Max plan where preventive care is paid through the dental plan. Members can use their funds to pay for basic and major services received from any licensed dentist. If any dental fund dollars are not used during the year, they can be rolled over and added to the following year's dental fund balance.



In the **Dual Option plan design*** the DMO may be packaged with any one of the PPO plans. Employees may choose between the DMO and PPO offerings at annual enrollment.

Aetna Life and Disability plans

Aetna offers a wide range of flat dollar insurance options for basic employee term life insurance as well as disability health plan benefit solutions. Aetna's affordable life insurance options enable members to establish financial protection for themselves and their families. Members can also benefit from Aetna's Packaged Life and Disability products.

*Dual Option does not apply to Voluntary Dental plans in VA and DC.

A way to manage health and health care expenses

The Aetna HealthFund® Health Savings Account (HSA) and HSA-compatible high-deductible health plans

Aetna offers powerful resources and information to help members take control of their health care and make the most of their benefit dollars. The Aetna HealthFund HSA, when coupled with an HSA-compatible high-deductible health plan, is a tax-advantaged savings account. Once enrolled, the HSA can be used to pay for qualified expenses (e.g., medical, dental and prescription drug).

The Aetna HealthFund HSA product is available to employers with 50 or fewer employees. Aetna will administer both the HSA-compatible high-deductible health plan and the HSA.

How to establish a Health Savings Account

- Enroll in an Aetna HSA-compatible high-deductible health plan (HDHP).
- Sign up for the Aetna HealthFund HSA. Members can do this at anytime once enrolled in the health plan.
- Once enrolled in the HSA, account holders receive an HSA Welcome Kit.

- The employer, employee or an eligible family member — or any combination — may make HSA contributions up to the annual limit at anytime throughout the year.
- Employers may make contributions to the account through regular payroll deductions, in a lump sum amount or via periodic contributions.
- Account contributions by the employer and/or employee may be tax-deductible (limits apply).

How to use the account

- Account holders will be provided with an Aetna HSA Visa® Debit Card. The account holder may also request a checkbook, for a fee.
- Use the HSA debit card for instant access to HSA dollars to pay for qualified out-of-pocket expenses quickly and easily.
- Members can also have the option to pay expenses out-of-pocket and let their HSA grow and earn interest for future qualified expenses, including certain retiree health expenses.
- HSA account holders whose HSA balance reaches \$2,000 will have the HSA Investment Services* available to them.
- Money left over in the account rolls over to the next year.
- If members have HSA questions, they are directed to contact Aetna Member Services.

*Investment services are independently offered through JPMorgan Institutional Investors, Inc., a subsidiary of JPMorgan Chase Bank.

Annual HSA contributions are limited to the annual HDHP deductible amount or \$2,900 per individual/ \$5,800 per family, whichever is less. 2008 maximums will be adjusted for the cost of living in future years.

Why choose an Aetna HealthFund HSA?

- > No set-up fees
- > No monthly administration fee
- > No withdrawal forms required
- > Convenient access to HSA funds via debit card or checkbook
- > Track HSA activity through Aetna Navigator
- > 8 investment options available

Online resources

- **Secure, personalized online services.**
- **Track HSA activity and monitor savings growth.**
- **Find a doctor, estimate the cost of care and compare hospitals.**
- **Research health topics and medications.**

Aetna gives members the information and resources needed to help them take a more active role in their health care and spend their health care dollars more effectively.

Aetna members can access Aetna's transparency resources by logging on to Aetna Navigator (www.aetna.com), Aetna's password-protected member website, searching for their physician using "DocFind," and choosing "Provider Detail." Members who view rates will see the actual rates specific to their health plan for office visits, diagnostic tests, minor procedures, major procedures and other services. Rates are provided for up to 30 of the most widely accessed services by specialty. Members interested in clinical quality and efficiency will see whether their specialist has met the Aexcel measures for clinical performance, efficiency and volume of Aetna members treated.

- Members can log on to our secure Aetna Navigator member website at www.aetna.com for personalized health and benefits information. View the HSA account balance, account summary and activity online. Perform self-service functions for the HSA-compatible HDHP like ordering ID cards or checking eligibility or claims status.
- Once registered on Aetna Navigator, members can access Estimate the Cost of Care, a suite of online decision support tools to help compare estimated in-network and out-of-network costs for health care services in the area.

Compare costs on:

- > *Medical procedures* — such as arthroscopy and colonoscopy.
- > *Office visits* — such as routine physicals and emergency room visits.
- > *Medical tests* — such as lab tests, X-rays, MRI and other tests.
- > *Diseases and conditions* — for services associated with specific diseases and conditions such as asthma, diabetes, pregnancy, heart disease and high blood pressure.

- The Hospital Comparison tool lets the member compare area hospitals on measures that are important to his or her care.
- Search the Aetna IntelliHealth website for credible health and wellness information and helpful interactive features. Or go to Healthwise Knowledgebase, where the member can research clinical information on thousands of health topics and medications.
- Access up-to-date information on preferred health care providers through the DocFind online directory — including important credentials like education, board certification and languages spoken. Need a paper directory? Members can contact their employer or Aetna Member Services.

Consumers looking for easy access, simplicity and a one-stop-shop can now have it all with Aetna!

Help plan sponsors lower their taxes while helping their employees

Section 125 Cafeteria Plans and Section 132 Transit Reimbursement Accounts

Savings for everyone

Plan sponsors can help their employees save money while saving themselves money as well. Employees can reduce their taxable income and plan sponsors can pay less in payroll taxes. There are three ways to save:

- Premium Only Plan (POP)
- Flexible Spending Account (FSA)
- Transit Reimbursement Account (TRA)

Tax-advantaged options

Aetna POP

Employees can pay for their portion of the group health insurance expenses on a pretax basis. As health care premiums change, employees' elections can be adjusted. Available as a standalone POP or included with an Aetna FSA.

Aetna FSA

FSAs give employees a chance to save for health expenses with pretax money. This pretax arrangement also helps lower your payroll taxes.

Established by IRS Code Section 125, these plans allow employers to offer employees the ability to pay for a variety of health care and dependent care

expenses with pretax dollars. This includes items not paid in full or not covered by health insurance (e.g., over-the-counter drugs, eyeglasses, contact lenses, dental care, deductibles, coinsurance and more).

Health Care Spending Account

Participants estimate what their health care expenses will be for the coming year and set aside pretax dollars to pay for any out-of-pocket health care expenses, as defined by the IRS.

Dependent Care Spending Account

Participants use pretax dollars to pay child or elder care expenses. Married people who file taxes individually may contribute up to \$2,500 a year; single or married people who file taxes jointly may contribute up to \$5,000 a year.

Aetna TRA

Established by IRS Code Section 132, participants can use pretax dollars to pay transportation and parking expenses for the purpose of commuting to and from work. They can set aside up to \$115 per month for mass transportation and \$220 per month for parking (totaling \$4,020 annually as of 2008).

Streamlining is a paperless claims submission solution for Aetna Health FSAs that reduces the paperwork burden for participants.

Visit **Producer World®** or contact your Aetna representative for more information.

Advantages for employers

- Reduces FICA, unemployment, and workers' compensation taxes.
- Helps to recruit new employees and reduce turnover.
- Provides ongoing annual savings.
- Enhances employee benefits package.
- Typically pays for itself with tax savings.

Advantages for employees

- Reduces taxable income while increasing spendable income.
- Offers convenience — funds are available for health care expenses as they are incurred.
- Allows employee to pay for other types of benefits and services with pretax dollars.

Easy to understand, set up and use

We offer:

- Automatic processing of Aetna health claim reimbursements.
- A password-protected website to keep track of accounts.
- Direct deposit of reimbursements.
- Dedicated and knowledgeable service representatives.



For more information about any of these plans, or to receive a quote, please contact your broker or Small Group Sales Support Center at 1-866-71-AETNA.

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits may vary by location. Health benefits and health insurance plans, dental benefits and dental insurance plans, and life and disability insurance plans contain exclusions and limitations. Plan features and availability may vary by location and group size. Investment services are independently offered through JPMorgan Institutional Investors, Inc., a subsidiary of JPMorgan Chase Bank. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Discount programs provide access to discounted prices and are NOT insured benefits. Plan for Your Health is a public education program from Aetna and The Financial Planning Association. Providers are independent contractors and not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Not all health, dental and disability services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features are subject to change. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Information is subject to change.