



BrokerAlert

Small Group Business (2-50 eligible employees)*

*1-50 where required by state law

West Region—California

November 12, 2003

Finish Strong in 2003 and Race into 2004!

Aetna Introduces New RAF Strategy – Faster, Simpler Approvals for New Case Submissions

Finish strong in 2003 and race into 2004 with Aetna Small Group's new RAF strategy! With our new streamlined approach, we'll move your new cases through underwriting faster and easier than ever—which means quicker approvals for your customers!

Here's our new RAF strategy to make it easier for you to do business with Aetna:

- For groups 2 to 50 (AB1672) with 16 or more *enrolled* employees, a RAF of 1.0 will be guaranteed, NO health questions required.
- A group can apply for an improved RAF of 0.9 with simplified Medical underwriting, the maximum 1.0 RAF will still apply for groups with 16 or more enrolled employees.

These new RAF guidelines are effective 12/1/2003 for all new case submissions. We're confident that this new strategy will help you finish strong for 2003 with Aetna Small Group sales and be ready to race into 2004.

If you have any questions or need assistance, please contact your local Aetna Sales Manager or the Small Group Sales Support Unit at 1-877-249-2472. Thank you for your continuing dedication and support.

www.aetna.com

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