



Small Group Business

(2 – 50 LIVES)

Broker Briefing

Turning promise into practice™

Mid Atlantic Small Group

April 28, 2003

Aetna Third Quarter Rates Available For Small Business Products in Maryland

Effective **July 1, 2003**, Aetna Small Group rates in Maryland will be determined using newly approved 3-year age bands. Through using this new rating system, we are able to decrease premiums on certain age bands, helping to make our standard small group medical products in Maryland an even more affordable option for many small businesses.

The Aetna Primary Care HMO plan, for example, now has as much as 10% lower premiums on some age bands, while the Aetna Choice POS plan is more than 15% lower for some age bands.

For your convenience and reference, we have attached benefit plan descriptions for the standardized small group plans that we offer for new business in Maryland. These are the same plans that are outlined in our Small Business Solutions brochure.

As a reminder, when determining rates, average age calculations are rounded down. For example, a group with an average age of 35.9 will receive rates from the 33-35 age band.

Some Underwriting Reminders:

- Dual option sales are permitted.
- Groups with 2-9 employees are recommended to offer **ONE** medical plan in addition to the Maryland Matching POS plan.
- Groups with 10-50 employees are recommended to offer **TWO** medical plans.
- The Maryland Matching POS plan will count as one of the two plans. If the group waives the Maryland Matching POS Plan, then the group may offer any two medical plans.

Should you have any questions about our 3rd Quarter rates or about the plan designs attached below, please contact your Aetna Sales Manager for assistance or call our Sales Support Center at **1-877-282-3862**.

Please see page two for PDFs of our standard Maryland small group medical plans.

HMO Plan Designs:

State Mandated MDSGR HMO Plan

Value Primary Care Plan HMO



Value Primary Care
Plan HMO.pdf...

Standard Primary Care Plan HMO



Standard Primary Care
Plan HMO...

Premier Primary Care Plan HMO



Premier Primary Care
HMO.pdf

Value Primary Care Plan HMO *No Referrals*



Value Primary Care
Plan HMO-no...

Standard Primary Care Plan HMO *No Referrals*



Standard Primary Care
Plan HMO...

Premier Primary Care Plan HMO *No Referrals*



Premier Primary Care
Plan HMO...

POS PLAN DESIGNS

State Mandated Matching Plan POS



State Mandated
Matching Plan P...

Value Choice Plan POS



Value Choice Plan
POS.pdf

Standard Choice Plan POS



Standard Choice Plan
POS.pdf

Premier Choice Plan POS



Premier Choice Plan
POS.pdf