



Broker Intelligence™

AETNA'S SMALL BUSINESS FOURTH QUARTER 2005

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After releasing our first edition of Aetna's Broker Intelligence newsletter we hope that this newsletter helps you inform your clients of important

issues and trends taking place in the health insurance arena, as well as provide you with useful personal health tips that you can share with your clients.

As you will see in the pages that follow, we have some great programs and initiatives taking place that will not only help make your business healthier, but will help you keep your clients in optimal health. After all, the first step in running a healthy business is keeping you and your clients healthy.

If there is anything that we can do to help ensure quality health for and your clients, please let us know!

Bill Berenson,
North Central General Manager
Aetna Small Business

initiative

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Access the PlanforYourHealth.com Website Today

Understanding the important link between financial planning and health benefits is critical in the increasingly consumer-driven marketplace. [more](#)

information

Update to Legal Reference Program, a Value-Added Feature of Aetna's Life and Disability Plans

Changes Effective October 1, 2005

Aetna's Legal Reference™ program, a standard feature of all Aetna Life and Disability plans, is offered to all plan members covered under an Aetna Group Insurance policy. [more](#)

Aetna Small Group — Now in Michigan

Changes Effective January 1, 2006

Aetna is introducing a new portfolio of products in Michigan, which includes medical and dental plan options. [more](#)

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Aetna Navigator helps you make the most of your benefits plan.

Stay on top of your personal information with Aetna Navigator — your source for benefits information, health expertise and tools that helps you get the most from your health plan. [more](#)

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Aetna First in Industry to Offer Doctor-Specific Cost to Ohio, Kentucky & Indiana Members

The rates will be available through DocFind®, only when accessed through Aetna Navigator™

Aetna is launching an industry-leading initiative to provide members with price transparency of health care services for their doctors. [more](#)

We want you to know™



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What do you think?

Send us your comments and suggestions on our newsletter at AetnaNCSmallGroup@aetna.com.

Help Clients Understand the Connection between Health Benefits and Financial Planning

Access the PlanforYourHealth.com Website Today

Understanding the important link between financial planning and health benefits is critical in the increasingly consumer-driven marketplace. Plan for Your Health, launched by Aetna and the Financial Planning Association (FPA), can help employers and their employees better understand health care needs, benefit plan designs and terminology, available health benefits options and how finding the right health benefits can be a smart financial decision.

Easy-to-Use Tools and Tips

As a broker, not only do you need to understand the financial implications of the consumer movement, but you also need to be prepared with tools and information to help employees understand and effectively navigate the changing marketplace. The PlanforYourHealth.com website has tips and tools to jumpstart health benefits planning. There is information to help evaluate health benefits needs for various life events – like having a new baby, switching jobs, getting married or planning for retirement (coming in late fall).

The site contains rotating content that changes monthly and features interactive tools such as a Health Expense Calculator to help users estimate annual health care spending and make well-informed decisions about benefit options. A glossary of Health Benefits Terms and “Term of The Week” are also popular features. Tools such as the Health Benefits IQ quiz, Your Health Benefits Priorities checklist and “To Do for You” lists help with decision-making.

New Tools to Help Expectant Parents

In the second year of the Plan for Your Health program, Aetna and FPA are focused on helping expectant parents and those planning for retirement prepare for their health benefits and financial future.

In a new national survey*, moms-to-be revealed that while they are focused on choosing baby names, purchasing baby essentials and reading baby books and magazines, researching the health benefits needs for their expanding family is a task that often falls to the bottom of their “to-do” list.

Making it easier for expectant parents to research and plan for the health benefits, Plan for Your Health’s expanded “Family” section offers tools, tips and checklists. The tools and information include:

- A “Baby Expense Calculator” to help expectant parents estimate the cost of pregnancy and their new baby in the first year

- Tips for finding and interviewing a pediatrician
- Expectant family health benefits and financial checklist
- Adoptive family health benefits and financial checklist
- Common questions asked by expectant parents

Even if expectant parents have health benefits, it is important for them to take a close look at their coverage. The survey shows that nearly all expectant mothers know whether their health plan covers traditional services, but many are uncertain if their plans include genetic counseling and other new, cutting-edge services. By learning more about their health benefits, new parents can take advantage of all the services their plans offer.

Similar events, information and tools focusing on retirement issues will also be available in late fall.

*About the Survey: Aetna and FPA, with International Communications Research, surveyed expectant mothers with health insurance about their attitudes and habits about planning and preparing for their new baby. For this study, 500 telephone interviews were conducted from March 23 through April 11, for a maximum margin of error of +/- 4.4% at the 95% confidence level.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna companies that offer, underwrite or administer benefit coverage include Aetna Health Inc., Aetna Health of Illinois Inc., Aetna Life Insurance Company and Corporate Health Insurance Company.

information

Update to Legal Reference Program, a Value-Added Feature of Aetna's Life and Disability Plans

Changes Effective October 1, 2005

Aetna's Legal Reference™ program, a standard feature of all Aetna Life and Disability plans, is offered to all plan members covered under an Aetna Group Insurance policy. This program offers free information on living wills and health care directives and access to basic will preparation services. Please communicate the following changes to your affected clients.

Effective October 1, 2005, the Legal Reference program will no longer offer employees phone consultations or referrals to attorneys. Instead, it will offer a program consisting of:

- A customized website that contains living will and health care power of attorney forms that employees can either download from the Internet or request by calling a toll-free number. **These forms are available at no charge to the employee.**
- The ability to prepare a simple will for \$19.95 per person.
- Tips that will help prevent a person's ID from being stolen and a Victim Action Kit that employees can use if they have been victimized by identity theft.

Aetna will continue to offer this revised program to employers, free-of-charge. These changes are a result of ARAG's recent purchase of the Legal Reference program from the previous independent administrator, Advisory Communication Systems, Inc. (ACS).

Additionally, the Legal Reference™ Plus and Legal Reference™ Plus Lawphone® programs will no longer be offered as options under the Legal Reference program. Employees that were participating in one of these programs will receive additional information directly from ARAG regarding the discontinuance of the program.

Click here for a sample letter that you can use to notify current clients affected by this change. Click here for a sample letter to announce this program to new clients joining Aetna on or after October 1, 2005. Additionally, members can access <http://www.ichooselegal.com> for more information.

If you would like to learn more about other legal insurance options that may be available to your clients, please contact your Aetna Sales Manager.

Aetna Small Group — Now in Michigan

Effective 1/01/06, Aetna is introducing a new portfolio of products in Michigan, which includes medical and dental plan options. We are offering a new portfolio of medical and dental plans along with our larger, more cost-effective network in Michigan — which includes the PPOM network so that we may continue to provide choice, affordability and simplicity for you and your clients. Small businesses will benefit from Aetna's power in product innovation, web technology, claims data integration and pharmacy management, coupled with a high quality network of providers and specialists. Our small business solutions, coupled with the strong and respected Aetna brand, can assist you in attracting new clients and growing your book of business. *We've got great things planned for 2006.*

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Broker Sales Support Service Center at 888-380-7821

To Submit Maintenance Eligibility Information fax to:

Fax: (904) 351-5014

Fax: (904) 351-5015





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[Click here for new network terms & conditions for providers](#)

Aetna First in Industry to Offer Doctor-Specific Cost to Ohio, Kentucky & Indiana Members

Aetna is launching an industry-leading initiative to provide members with price transparency of health care services for their doctors. What began in late August, Aetna members will be able to view actual, negotiated rates for specific doctors in the Cincinnati, OH, network area. Rates will be available for up to 25 of the most common services typically performed in an office setting for that doctor's specialty. In all, we have selected more than 600 services.

The rates will be available through DocFind®, only when accessed through Aetna Navigator™. This information helps members calculate their out-of-pocket costs before receiving care, something especially significant for those members in a high-deductible health plan and for those with Health Savings Accounts.

Initially, rates will display only for doctors in the Cincinnati network, which encompasses Cincinnati proper, Dayton, Northern Kentucky and Southeast Indiana. Rates will be available for roughly 5,000 physicians and physician groups in the network. Once we have assessed feedback from members and the physician community, we will determine when this new feature will be launched for other provider networks.

Providing consumers with the true cost of their health care services expands Aetna's consumer information portfolio and further demonstrates our commitment to increasing consumer health literacy.

If you have any questions about these changes, please contact your Aetna Sales Manager, your General Agent or call our Broker Service Center at 1-888-380-7821.

[Click here for new network terms & conditions for providers](#)

initiative

Who knew enrolling in a health insurance plan could be so simple?

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

Aetna is firmly committed to addressing the health insurance needs of the growing uninsured population as well as the needs of individuals who directly purchase health care for themselves and their family. We've now made choosing the right plan even easier for you and your clients.

First, we designed a new website that takes the confusion out of health insurance. When your clients access the site, they are immediately offered four easy ways to find the plan that's best for them. To further help members make informed decisions, Aetna also offers online tools such DocFind, our online provider directory, and Aetna IntelliHealth, a premier provider of online consumer-based health, wellness and disease-specific information. Click here to access the site.

Second, they can get a quote and apply online! Your clients can even designate you as their broker. Once your client finds a plan they like, they can immediately get a quote using our online Individual Purchaser Solutions (IPS) tool. From your website, your clients can hyperlink directly to IPS where they can receive quotes, apply online and provide payment via check, electronic funds transfer (EFT) or credit card.

For clients to designate you as their broker, they must first select the "Apply Online" button, and then follow the following instructions:

- Populate the "Enrollee Information" screen
- Select the "Add" button next to the Producer Name or Agency label
- Enter [Producer Last Name or Agency Name]

- Enter [Zip code]
- Select the "Search" button
- Select by clicking on Producer/Agency Name
- Complete the online application process

For more information, please contact your Aetna Sales Manager.

Lastly, enrollees in AZ, CA, DE, GA, OH and PA with an effective date on or after August 1, 2005 will have the peace of mind that their rates are guaranteed not to increase for a minimum of 6 months. The one exception is if they age into a new age band.

Enrollees in DC, IL, MD, VA and TX with an effective date on or after Sept. 1, 2005 will have the same 6 month rate guarantee, with the one exception for those who age into a new age band.

Whatever plan your clients choose, all Aetna members have access to our special programs such as Vision One, our Fitness Program, our Alternative Health Care Programs and the Aetna Resource Connection.

As a reminder, the Aetna Advantage Plans for Individuals, Families and the Self-Employed are currently sold in Arizona, California, Connecticut, Delaware, Georgia, Illinois, Maryland, Ohio, Pennsylvania, Texas, Virginia and Washington, D.C.

We offer a range of affordable plans tailored to your clients' lifestyles and needs. All Aetna Advantage plans feature coverage for routine checkups and preventive care, specialty care, hospitalization and surgery, diagnostic testing, emergency care and prescription drug coverage. Please refer to our product brochure for applicable copayments, coinsurance and deductibles.

For questions about Aetna Advantage Plans for Individuals, Families and the Self-Employed, please contact your Aetna Sales Manager or your dedicated Sales Support Unit at 1-888-54-Aetna.



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Aetna Navigator™ Member Website

Aetna Navigator helps you make the most of your benefits plan. You can also:*

- Review who is covered on your plan.
- Check the status of a claim.
- View your Claim Explanation of Benefits (EOB) statements online and turn off receiving paper EOBs by U.S. mail.
- Check your Flexible Spending Account (FSA) balance and activity.
- Research the price of a drug and learn if there are less-costly alternatives.
- Learn the estimated cost of common medical and dental procedures in your area before they are performed.

- Link to Simple Steps To A Healthier Life® to identify your health risks and help you adopt healthier behaviors.
- Receive personalized health and benefits messages.
- Contact Aetna Member Services.

In addition, you'll have access to credible health information on the Web.

For further details about Aetna Navigator and all the personalized features you can access when you register, please refer to the back of this fact sheet. If you need more information, contact your employer.

*If included in your plan.

What do you think?

Send us your comments and suggestions on our newsletter at AetnaNCSSmallGroup@aetna.com.



Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna companies that offer, underwrite or administer benefit coverage include Aetna Health Inc., Aetna Health of Illinois Inc., Aetna Life Insurance Company and Corporate Health Insurance Company.