



Expand your sales with our expanded dual option offerings

Beginning with January 1, 2005 effective dates, we are expanding our dual option offerings to small businesses in Maine. Under our new policy, groups may offer dual option combinations on our current new business HMO plans (HMO A, C, D, E, F, G) and our current new business PPO plans (PPO A, B, C, D, E, F, H).

These combinations may include HMO alongside HMO, PPO with PPO, or HMO with PPO as long as it follows this criteria:

- Group must have at least 15 subscribers enrolled in Maine
- Group must have a minimum of 2 subscribers enrolled in each option offered

Our rating software will support quoting of dual option as noted above effective December 1. Simply use the dual option drop down in our rating software to pull an appropriate illustration. For dual options of HMO and PPO, you will need to indicate which plan each subscriber is enrolling in to appropriately illustrate the rates. As always, final rates are based on final enrollment.

This change represents just one more way that we are working to meet the specific needs of the Maine small business marketplace. We will continue to identify ways to enhance our product offerings so that we provide choice, simplicity and affordability to your clients.

With our expanded dual option offerings, we hope that you find even greater success with Aetna. Should you have any questions on this change, please contact your Aetna Sales Manager or call our broker-dedicated Sales Support team at 1-888-277-1053, option 5.

Thank you for your continued support of Aetna Small Group!

"Aetna" is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Health Inc. and Aetna Life Insurance Company.