

A photograph of a man and a woman smiling warmly at a baby. The baby is wrapped in a light-colored blanket and is looking towards the camera. The man is in the background, and the woman is in the foreground, holding the baby.

Aetna® California Small Group Solutions

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Aetna solutions that drive value

Solution	Description
<p>Small Group ACA (1-100) portfolio – updated for 2023</p> <p>*Aetna OAMC members on an HSA plan receive \$0 copay after deductible is met</p>	<ul style="list-style-type: none"> • 12 HMO plans, 14 OAMC plans, and 4 PPO plans • Plans include: <ul style="list-style-type: none"> – Chiro and Acupuncture ('M' plans only include Acupuncture) – No Cost/Low Cost* MinuteClinic for HMO and OAMC/PPO networks – includes Virtual MinuteClinic – \$0 Teladoc copay for General Medicine and Dermatology ("M" plans excluded) – Teladoc Behavioral Health at in person Mental Health office visit copay ("M" plans excluded) • Pick 10 – Mix and match any 10 medical plans and networks
<p>Network provider solutions</p>	<p>Aetna offers many networks with the following advantages:</p> <ul style="list-style-type: none"> • Five CA HMO Networks <ul style="list-style-type: none"> – Broad HMO, Aetna Value Network, HMO Basic, Aetna Whole Health Southern CA HMO and Aetna Whole Health Northern CA HMO – discounts up to 6% based on network and rating area • Three OAMC Networks plus one PPO network <ul style="list-style-type: none"> – OAMC (national), Savings Plus, Aetna Whole Health Southern CA – PPO (national) – OAMC can offer discounts up to 15% based on Rating Area
<p>2023 Broker Bonus Program for new business fully insured and Aetna Funding Advantage</p> <p>Effective dates 1/1/223 through 12/31/23</p>	<p>The bonus payout is the same if you sell directly with Aetna or through a General Agent. Bonus is based on the total number of enrolled employees for all the groups you sell with Aetna</p> <ul style="list-style-type: none"> • 1 – 74 subscribers - \$50 per enrolled employee plus an additional \$8 per enrolled employee for dental and \$2 per enrolled employee in vision • 75+ subscribers - \$100 per enrolled employee plus an additional \$8 per enrolled employee for dental and \$2 per enrolled employee in vision

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<p>Digital solutions</p>	<p>Aetna provides members with helpful tools to take charge of their plan details and connect to care on their terms.</p> <ul style="list-style-type: none"> • The Aetna HealthSM app and your Aetna[®] member website are easy to use and personalized to each member: <ul style="list-style-type: none"> – See health plan summary and what’s covered – Access member ID card – Track spending and progress toward meeting deductible – Pay claims and review costs – Find in-network providers, including those offering telemedicine – Estimate and compare costs • 24 Hour Nurse Line – Members can talk to a registered nurse for information about tests, procedures and treatment options
<p>Underwriting</p>	<p>No Quarterly Wage and Tax Statement for groups with 5 or more enrolling subscribers</p> <p>Participation:</p> <ul style="list-style-type: none"> • 25% participation with a minimum of 5 enrolled subscribers • standard 60% participation for four or less CA enrolled subscribers <p>Elist required for all new business submissions</p> <p>Pick 10 – mix and match any plans and networks</p> <ul style="list-style-type: none"> • New Business Submission Deadlines <ul style="list-style-type: none"> – 1st of the month effective dates – complete submission due by the 10th of the month of the effective date – 15th of the month effective dates – complete submission due by the 25th of the month of the effective date

Aetna solutions that drive value

Solution	Description
<p>Aetna Funding Advantage (available for 10+ enrolling in CA)</p> <p>Looking for something different than ACA?</p>	<p>Aetna Funding Advantage (AFA) introduces new options to Small Employers</p> <ul style="list-style-type: none">• 64 Flexible Plan Designs – mix and match up to 4 plans per group• Guaranteed surplus – groups ‘earn back’ premium dollars<ul style="list-style-type: none">– Guaranteed surplus between \$1500 and \$7500 based on enrolled employees– No payback for higher-than-expected claims• \$0 administrative fees• National network and groups with more than 50% out of CA are eligible <p>AFA Value Added benefits</p> <ul style="list-style-type: none">• \$0 preventive care coverage• \$0 general medicine and dermatology telemedicine through Teladoc• \$0 in-network outpatient behavioral health visits through Teladoc and network providers• No cost MinuteClinic services• Employee Assistance Program included with all plans <p>Groups that are a good fit for AFA</p> <ul style="list-style-type: none">• PPO focus• Groups and brokers open to being medically underwritten• Average group age 30 – 40 range• Favorable SICs such as computer programmers, doctor offices, auto repair and business consulting• Groups interested in comprehensive reporting

Aetna solutions that drive value

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<p>Dental</p> <ul style="list-style-type: none"> • Standard rating for 2-9 • Voluntary and non-voluntary available • 10+ group rates vary by case size • Voluntary and non-voluntary plans available with and without ortho 	<p>Three dental product choices with a large selection of plans and national dental network:</p> <ul style="list-style-type: none"> • Aetna Dental DMO • Aetna Dental PPO & Dental PPO MAX • Aetna Freedom-of-Choice DMO PPO <p>Features:</p> <ul style="list-style-type: none"> • Aetna Dental/Medical IntegrationSM – Wellness messaging with enhanced benefits for those with Medical conditions, such as: diabetes, cardiovascular disease and pregnancy 										
<p>Vision</p> <ul style="list-style-type: none"> • Standard rate offering • Plans available with 12- or 24-month frame coverage 	<p>Three national vision plans with access to one of the nation’s largest networks. Our network includes over 120,000 providers nationwide* including independent, local providers, and popular retailers.</p> <p>*Aetna Vision Preferred Data of June 2021</p>										
<p>Bundle up</p> <ul style="list-style-type: none"> • Credit amount based on number of eligible employees • Applies to both new and renewing groups adding dental or dental & vision • Applied in month 3 of new plan year 	<p>Get more and save more when you bundle. Why bundle?</p> <ul style="list-style-type: none"> • Increased member engagement • More identification of at-risk members • Increased participation in care • Simplified administration — one contact for health, dental and vision products <div data-bbox="1290 872 1837 1225" style="background-color: #1a3d54; color: white; padding: 10px; border-radius: 10px;"> <p style="text-align: center; font-size: 24px; font-weight: bold; margin: 0;">Up to \$750 credit</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="color: #8e44ad; font-weight: bold;">Group Size</th> <th style="color: #8e44ad; font-weight: bold;">Credit Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">2 – 4</td> <td style="text-align: center;">\$125.00</td> </tr> <tr> <td style="text-align: center;">5 – 9</td> <td style="text-align: center;">\$250.00</td> </tr> <tr> <td style="text-align: center;">10 – 24</td> <td style="text-align: center;">\$500.00</td> </tr> <tr> <td style="text-align: center;">25 plus</td> <td style="text-align: center;">\$750.00</td> </tr> </tbody> </table> </div>	Group Size	Credit Amount	2 – 4	\$125.00	5 – 9	\$250.00	10 – 24	\$500.00	25 plus	\$750.00
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