

### **More options in 2015 for your pre-ACA plan**

Aetna is giving you more options to choose from this year when making your renewal decisions.

#### **Option 1 - Renew on your current plan**

Small groups with 1 – 50 employees may continue to keep their current pre-ACA plans. Or you may choose an alternate plan within the current plan product portfolio described in Option 2.

The pre-ACA plans do not include all of the benefits that otherwise would be mandated in newer plans that comply with all applicable Affordable Care Act (ACA) requirements. These differences mean you are able to provide your employees with continuity of benefits for at least another year. Plans will continue to be updated with state-mandated benefits and other federally required benefits.

#### **Option 2 - Reduce your premium by choosing an alternate plan from the current plan product portfolio**

When you receive your renewals, we will include eligible alternate plan options that will help reduce your premium while still keeping your current plan status. To remain eligible, you have to choose same types of plan as the existing plan. For example, plan sponsors with PPOs will need to choose an alternate PPO-based plan. Those with an HMO or POS plan will need to choose an HMO- or POS-based plan.

All you have to do is choose one of the recommended plans. We've done the legwork. So you can be assured that your plan will continue to be eligible under this allowance.

#### **Option 3 - Renew on an ACA-compliant plan**

You will also receive a renewal offer that is compliant with all applicable requirements of the ACA.

I am pleased to share these small group renewal solutions with you. As always, you can call me if you have questions.