



Aetna Underwriting
151 Farmington Avenue, RW1B
Hartford, CT 06156

Dear Aetna Member:

Your health plan design is changing

We are making changes to our health benefits plan designs. These changes will help simplify the plan designs that we make available, allowing us to serve your plan more efficiently.

We will offer a streamlined portfolio of plans

We will offer a streamlined portfolio of plan designs. This will affect you because your employer currently offers one or more of the benefits plan designs we will no longer be offering.

We will offer new plan designs to replace the old ones. Your employer may buy any plan design that we still offer, and we will tell your employer which plan design is most like your current Aetna plan.

How Aetna's plans will change

Under our new benefit plans,

- Depending on the plan your employer selects, you may have changes to benefit and cost sharing requirements
- You will pay more if you choose to get care outside of Aetna's network. You can choose from Aetna's broad network, and avoid extra costs, by visiting www.aetna.com/docfind.

We are making these changes as part of our ongoing effort to provide you with access to high-quality, affordable health coverage. Please read your plan documents carefully to understand how all of the changes apply to your plan.

When your plan will change

Your plan design will stay in effect until your current policy period ends. It will change at the group's next renewal.

What you can do

Your employer will tell you about your new Aetna plan design before your current plan period ends. Once your employer shares the upcoming plan design with you, you can ask about the details of the new coverage.

We value your business and look forward to a long-standing relationship with you and your family.

Sincerely,
Aetna Underwriting