



Aetna Underwriting
151 Farmington Avenue, RW1B
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Dear Aetna Member:

Your health plan design is changing

We want you to know about upcoming changes to your Aetna health plan.

We are changing our health benefits plan designs to comply with new federal laws. We are also making other changes to help simplify the plan designs that we make available and better manage rising health care costs.

How our plans will change

Here are some important changes to many Aetna plan designs:

- Your dependents can now enroll in your plan up to age 26. If state law requires coverage of dependents age 26 and older, the plan will continue to cover those dependents.
- Coverage for enrollees up to age 19 will include services needed to treat pre-existing conditions.
- There will be no overall dollar limit on how much we will pay over your lifetime.
- Some plans may change to have no cost sharing for outpatient preferred behavioral health services based on Mental Health Parity.
- You won't pay anything for certain preventive care you get from network providers; but
- You will pay more if you choose to get care outside of the Aetna network. Choose providers from our broad networks, and avoid extra costs, by visiting www.aetna.com/docfind.

This is part of our continuing effort to provide access to high-quality, affordable health coverage. Changes in your plan design may result in reduced coverage for some services. Also, some of the changes noted above may already be included in your plan design. Please read your plan documents carefully to understand which changes apply to your plan.

We will offer a streamlined portfolio of plans

As of October 1, 2010, we will offer a streamlined portfolio of plan designs allowing us to serve your plan more efficiently and simplifying the choices you will have to make.

This may 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.

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