



3 Independence Way
4th Floor
Princeton, NJ 08540
Attn: Sales Support
Fax: 866-637-4329
ASGNEMaine@aetna.com

Group Name:	Sample Company
Group ID:	00000000
Group Number:	
Control Number(s):	000000
Renewal Effective Date:	01/01/14 to 01/01/15

Sample Company, Inc.
111 Any Road
GRAY, ME 04039

Dear Employer,

As we have previously communicated with you, the federal Affordable Care Act ("ACA") is changing how Americans get their health care coverage. In 2014, this includes important changes to your health coverage.

The ACA requires us to make significant changes to the health benefit plan designs that we offer to employers with 50 or fewer employees. We are replacing our entire small employer portfolio with new health benefit plans that comply with the 2014 ACA requirements. While we cannot renew your existing plan in 2014, you have many new options available to meet your health benefits needs.

How to renew your policy and choose a new plan

Your policy's anniversary date is <<renewal date>>. You need to select a new plan from our full suite of 2014 plan designs for employers with 50 or fewer employees. We have identified a new plan option that, based on your current coverage, we believe is an attractive alternative to your current plan(s). But again, you can choose any of these new plans with the 2014 ACA requirements.

You should:

1. Look over your renewal packet and explore the plan recommendations with your broker. If you do not use a broker, please contact Aetna's Broker Liaison team at 1-888-277-1053, option 5.
2. Consider the advantages of offering additional lines of coverage, such as dental, life, or disability insurance. If you add a new product offering, please include the appropriate Employer and Employee applications with your submission.
3. Mark your choice(s) with an X on the Plan Sponsor Signature Page. Then simply sign, date and return the form to us. You can also fax us your choice at 1-866-637-4329.

If we do not hear from you by 15 days prior to your renewal date, we will implement the new plan option(s) with the displayed rates.

We encourage you to talk with your broker about your Aetna choices, as well as your opportunity to purchase coverage on the public exchange. If you do not use a broker, please call Aetna Broker Liaison team at 1-888-277-1053, option 5.

You may find information regarding insurance carriers that will be offering ACA-compliant health benefit plan options for 2014 in Maine through the following sources:

- ME Bureau of Insurance: 1-800-300-5000; Website: <http://www.maine.gov/pfr/insurance/index.shtml>
- www.HealthCare.gov/marketplace or 1-800-318-2596 (managed by the U.S. Department of Health and Human Services) – This website will provide information regarding insurance plans available through the federally-facilitated Marketplace during open enrollment that begins October 1, 2013 (for coverage effective January 2014).

Managing health care costs

Rising medical costs hurt everyone. We encourage you and your employees to access the online tools that Aetna provides to help better manage health care costs. These tools can be found on Aetna's secure member website at www.AetnaNavigator.com.

We're happy to help

Questions? You can e-mail us at ASGNEMaine@aetna.com. You can also call Aetna Broker Liaison team at **1-888-277-1053, option 5**. We value your business and look forward to a continued relationship serving you and your employees.

Sincerely,

Aetna Underwriting