



CONTACT INFORMATION

Member Services	800-872-3862
Spanish Member Support	800-872-3862
Internet Support	800-343-6101 - Aetna Answer Team
Provider Eligibility Verification	800-872-3862
Claims	800-872-3862
Release Authorization (for HIPAA Release Forms)	800-872-3862
Customer Service	800-872-3862
Commissions	800-622-3435
Adds/Terms	800-343-6101 - Aetna Answer Team
Administrator	800-343-6101 - Aetna Answer Team
Billing/Payments	800-343-3862
Eligibility	800-872-3862
Broker of Record Changes	Contact assigned account manager
Cal-COBRA Department/ Federal COBRA Enrollments	Contact assigned account manager
Small Group Cancellations/ Reinstatements	Contact assigned account manager
Producer Service & Broker Service	800-343-6101 - Aetna Answer Team
Underwriting Department	800-343-6101 - Aetna Answer Team
Broker Licensing Department/ Broker Licensing Paperwork	Licensing and Account Department - 866-511-2863



FUNDING ADVANTAGE

PROVIDER NETWORKS

HMO Networks	N/A
PPO Networks	Choice POS II
EPO Networks	Open Access Aetna Select

UNDERWRITING & ENROLLMENT REQUIREMENTS

Carrier's Effective Date 1st of the month

Premium Amount Required for 15th? No

Applications must be dated within 90 days of requested effective date

Spouse/Domestic Partner Employees - 1 application or 2? 1

FEES

Enrollment Fee Amount N/A

Type of Enrollment Fee N/A

Monthly Administration Fee N/A

24 HOUR COVERAGE

Is Workers' Comp required on corporate officers, partners and sole proprietors? N/A

Is on-the-job covered for corporate officers, partners and sole proprietors? N/A

Is there a premium adjustment for 24 hour coverage? N/A

SPECIAL CONSIDERATIONS



PLAN ELIGIBILITY REQUIREMENTS

Enrollment Group Size

	Initial	After Issue
Min. # of employees	10	10
Max. # of employees	50	50

Minimum Employer Contribution

	Group Size
	10-50
Employees	50% of lowest cost plan
For Dependents	0
% of Total Cost	50% of employee cost - not total cost

PARTICIPATION

Contributory	
	Group Size
	10-50
Employees	50% of all eligible employees
Dependents	0
Non-Contributory	
Employees	100%
Dependents	0



COVERAGE RESTRICTIONS

Are commission-only employees allowed?	No
Are 1099 employees allowed?	No
Are employees covered if traveling out of USA?	Emergency only
Is coverage available for out-of-state employees?	Contact your Word & Brown representative
Max. percentage of employees residing out-of-state allowed	If headquartered in Nevada, 1 W-2 to enroll in plan - not owner or owner's spouse

DIABETIC & SELF-INJECTABLE DRUG BENEFITS

Diabetes Benefits

Are the following items covered under the Prescription Drug Benefit or the Durable Medical Equipment Benefit of the member's selected plan design?						
	Insulin	Needles & Syringes	Chem-Strips and/or Testing Agents	Insulin Pump Supplies	Insulin Pump [†]	Glucose Monitor [†]
Rx Drug Benefit	Refer to specific benefit summary or contact member services: 800-872-3862					
Medical/Durable Medical Equipment Benefit*	Refer to specific benefit summary or contact member services: 800-872-3862					

[†]Vendors for Diabetes Equipment: Contract is with Medical Group. See PCP.

Self-Injectable Drug Benefits

	Are self-injectable drugs (other than insulin) covered under the Prescription Drug Benefit or Medical Benefit?	Is pre-authorization required?	Must self-injectables (other than insulin) be purchased via the carrier-contracted mail order Rx vendor?
HMO plans	N/A - HMO plans are not offered in Aetna Funding Advantage	N/A - HMO plans are not offered in Aetna Funding Advantage	N/A - HMO plans are not offered in Aetna Funding Advantage

These services may change at any time without notice.
Please contact your Word & Brown rep for specific inquiries on listed services

For Prescription information, refer to comparison chart in the front of this guide.

Benefit information shown on this page is a brief summary. Limitations and exclusions apply.
Please refer to certificate book, evidence of coverage or call representative for details.