



Aetna Customer Service
<Aetna Address>
<Aetna City, State Zip>

[For all other renewal dates]

<Member Name>
<Address 1>
<Address 2>
<City>, <State> <Zip>

<Mail Date>

Re: Mbr ID <PSUID>>

Important: Your Group Health Coverage Will Not Be Available After December 31, 2016

Dear Aetna Member:

Aetna is not offering your Vitalidad Mexico con Aetna plan next year. We are changing our health benefits plan designs. Our plans will continue to deliver the high quality that your employer and you have come to expect from Aetna, and help you better manage the rising cost of health care.

Your current benefits plan design will be changing

Starting in 2017, Aetna is offering different plan options to employers like yours. Your employer will have options available to meet your health benefits needs.

When your plan design will change

Your plan design will stay the same until December 31, 2016.

What you can do

Your employer will tell you about your new Aetna plan options before December 15, 2016. Ask your employer about the details of the new coverage, and see the Summary of Benefits and Coverage for the new plan design.

Transition Coverage Request

If you move to a new Aetna plan and you are in the middle of treatment, Aetna will cover ongoing care even if your provider is not in the network. Call the number on your ID card and ask to make a Transition Coverage Request.



Right to Request Review of Rescission, Cancellation, or Nonrenewal of Your Enrollment or Subscription by the Department of Managed Health Care

If you believe that your health plan enrollment or subscription has been, or will be, improperly rescinded, canceled, or not renewed, you have the right to file a complaint. A complaint is also called a grievance or an appeal.

First, file your complaint with Aetna:

- You can file a complaint with Aetna by calling [enter phone number] or visiting [enter website address].
- You should file your complaint as soon as possible after you receive notice that your health plan enrollment or subscription will be rescinded, cancelled or not renewed.
- If your problem is urgent, Aetna must give you a decision within 3 days. Your problem is urgent if there is a serious threat to your health that must be resolved quickly.
- If your problem is not urgent, Aetna must give you a decision within 30 days.

Take your complaint to the California Department of Managed Health Care:

The DMHC oversees HMOs and other health plans in California and protects the rights of HMO members. You can file a complaint with the DMHC if:

- You are not satisfied with Aetna's decision about your complaint, or:
- You have not received the decision within 30 days, or within 3 days if the problem is urgent.

The DMHC may allow you to submit a complaint directly to the DMHC, even if you have not filed a complaint with Aetna, if the DMHC determines that your problem requires immediate review.

An optional DMHC complaint form is available at www.healthhelp.ca.gov.

For help contact:

Help Center, DMHC
980 Ninth St., Suite 500
Sacramento, CA 95814-2725
1-888-466-2219
TDD: 1-877-688-9891
FAX: 1-916-255-5241
www.healthhelp.ca.gov

There is no charge to call. Help is available in many languages.



Your Health Insurance Choices Are Different. You May Qualify for Free or Low-Cost Health Insurance.

Because of changes in federal law, you have different health insurance choices that may save you money. Starting in January 2014, you cannot be denied health insurance because you have health problems or a pre-existing condition. There are new options for low cost or free health insurance for you or your dependents.

Covered California

You can buy health insurance through Covered California. The State of California set up Covered California to help people and families, like you, find affordable health insurance. You can use Covered California if you do not have insurance through your employer, or Medicare. You can also apply for Medi-Cal through Covered California.

You must apply during an open or special enrollment period, except a Medi-Cal application can be made at any time. Open enrollment begins <October 1, 2013 and ends March 31, 2014>. If you have a life change such as marriage, divorce, a new child or loss of a job, you can apply at the time the life change occurs ("special enrollment period").

Through Covered California, you may also get help paying for your health insurance:

Receive tax credits: You can use your tax credit to help pay your monthly premium.

Reduce your out of pocket costs: Out-of-pocket costs are how much you pay for things like going to the doctor or hospital or getting prescription drugs.

To qualify for help paying for insurance, you must:

Meet certain household income limits; and

Be a U.S. citizen, U.S. national or be lawfully present in the U.S.

In addition, other rules and requirements apply.

You can also buy coverage directly from health insurers, health plans or insurance agents during Open Enrollment and Special Enrollment periods, but the financial help is available only if you select a Covered California product.

Medi-Cal Is Changing Too

Free or low-cost health insurance is available through Medi-Cal. Medi-Cal is California's health care program for people with low incomes. You can get Medi-Cal if:

Your income is low; and



You are a U.S. citizen, U.S. national or lawfully present in the U.S.

Your eligibility is based on your income. It is not based on how much money you have saved or if you own your own home. You do not have to be on public assistance to qualify for Medi-Cal. You can apply for Medi-Cal anytime.

To qualify for Medi-Cal if you are over 65, disabled or a refugee, other rules and requirements apply. You may also qualify for health insurance with Medi-Cal even if you are not a U.S. citizen or national.

For More Information

To learn more about Covered California or Medi-Cal, visit www.CoveredCA.com or call 1-800-300-1506. When you apply for coverage through Covered California, you will find out if you are eligible for Medi-Cal. You can also get more information or apply for Medi-Cal by calling 1-800-430-4263, visiting www.benefitscal.org or www.beneficioscal.org (Spanish) online, or visiting your county human services office in person.

Aetna is committed to providing you with a smooth transition to your new plan design. We value your business and look forward to a long-standing relationship with you and your family.

Sincerely,

Aetna Customer Service

IMPORTANT: Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For free help, please call right away at 1-877-287-0117.

IMPORTANTE: ¿Puede leer esta carta? En caso de no poder leerla, le brindamos nuestra ayuda. También puede obtener esta carta escrita en su idioma. Para obtener ayuda gratuita, por favor llame de inmediato al 1-877-287-0117.