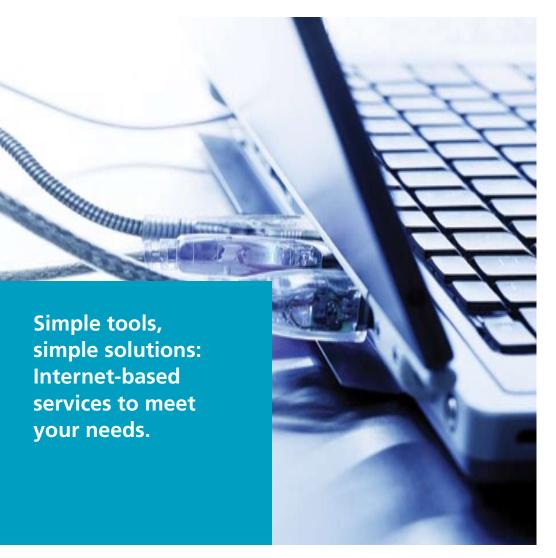
Putting technology to work for you

Aetna e. Business Benefits Administration Tools



Aetna[‡] understands the value of benefits administration technologies – from payroll and benefits administration to Human Resources Information System (HRIS) tools. That's why we offer many ways to help you get your job done.

Accuracy is essential to eligibility, enrollment and billing – the three major components of benefits administration. Our tools work to get this information to you and from you quickly and efficiently.

Our solutions make the best use of your time, your talents and your resources. We use a consultative approach that starts with determining what you may already have. Then we compare this to what you want and need. Through this approach, we can make benefits administration more effective and efficient for you.

Whether you want a simple online enrollment tool, a complete benefits administration system, or simply to send a data file from your HRIS, Aetna has Internet-based services to meet your needs.

[‡]Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna companies that offer, underwrite or administer benefits coverage include Aetna Health Inc., Aetna Health of California Inc., Aetna Health of the Carolinas Inc., Aetna Health of Illinois Inc, Aetna Health Insurance Company of New York, Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna).



Aetna eBilling – for electronic reconciliation and payment

Aetna eBilling is an option that delivers your standard paper bills in an electronic format instead of through U.S. mail. It's available to all plan sponsors, except EZLink™ users. Aetna eBilling offers an electronic way to receive your billing invoice(s). With this option, you'll see a picture of your bill showing the membership and premium due.

Aetna eBilling lets you:

- Submit enrollment changes —
 additions, terminations and other
 changes (including demographic
 changes) for all non-COBRA members.
- Pay bills electronically or via paper check.
- Request electronic copies of previous statements.

- Download your HMO-based product invoices into a Microsoft® Excel spreadsheet.
- Change billing contact information.

EZenroll® – for quick, easy and more accurate electronic enrollment

Forget the paper forms! EZenroll lets you go online to manage eligibility data. Plus, you can make enrollment changes and terminations for your Aetna Medical and Dental products. This product is best-suited for smaller accounts with only one or two lines of coverage. Here's how EZenroll gives you control of the data in our systems:

- Feeds all data changes to
 Aetna's mainframe computers three times per day for more timely enrollments.
- Can be used along with the sending of a formatted data file from an HRIS (see data file transfers, below).
- Can allow or restrict access according to your company structure setup so benefits managers in L.A. can only see "their" group's data, while New York managers can only see and work with New York data.

- Eliminates the need to mail or fax paper forms.
- Allows employers to order member ID cards.
- Allows brokers and third-party administrators (TPAs) to process transactions for their clients.
- Verifies and releases all employee enrollment data directly to Aetna.
- Uses standard Web browsers no special software or hardware required.

EZLink – for online benefits administration

EZLink is a full benefits administration system, supporting medical, dental, life, short-term and long-term disability plans, as well as health savings accounts (HSA), flexible spending accounts (FSA) and COBRA services. EZLink offers an online, consolidated bill for all your Aetna coverages, and lets you download your billing and census data to Microsoft Excel™ spreadsheets. EZLink is offered at no charge to Aetna customers.

EZLink:

- Feeds all data changes to Aetna three times per day – for faster enrollments.
- Provides easy access to eligibility, enrollment and billing data.
- Provides a consolidated electronic bill for your Aetna coverages, lets you preview next month's invoice, and shows a full calendar month of changes on your bill.
- Requires that clients: 1) Pay as billed;
 2) Pay electronically (either through automatic EFT or client-directed ACH payment options) and;
 3) Pay no later than the 20th of each month.

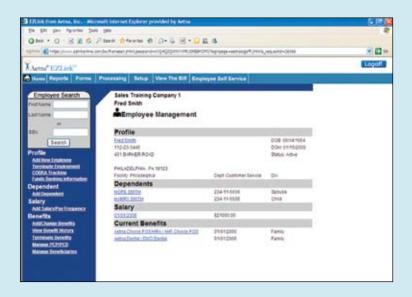
- Includes optional Employee Self Service (ESS) so employees can manage their open enrollment online, and manage qualified Life Event changes throughout the year.
- Allows brokers to provide better service by working with their clients' data and reports (client approval needed).
- Allows approved accounts with more than 300 employees to also administer non-Aetna plans and products.



Aetna eBilling



EZenroll



Internet-based eligibility transfer solutions — for fast, efficient file transfers

Aetna offers a number of secure solutions for you to send your data files via the Internet. We accept data in the ANSI 834 (HIPAA standard) format, or any of several Aetna-proprietary formats (Aetna 1,000-byte or 1,000-byte Plus format, etc.). Brokers and TPAs can also submit data files for their clients. New for 2008 is the Consolidated Enrollment File, or CEF, which reduces the number of separate data files clients send to Aetna.

SecureTransport

Aetna's Secure Transport methods provide support for:

- Both the 1,000-byte and 834 formats, the new CEF file format and custom data formats.*
- Multiple security protocols, including PGP through
 SecureTransport, and any industrystandard RFC-compliant client software.
- Uploading data securely and directly to Aetna on an automated, scheduled basis.
- Using FTP Push/Pull functionality (if both firms agree to provide access through our individual firewalls).
- Sending error reports immediately to speed and complete the transfer process.
- *May involve Aetna programming charges.



Not sure which solution is right for you?

This chart provides a quick comparison of each tool's capabilities and features, as well as the type of company for which they're best suited:

Tool	eBilling pdf	EZenroll web	EZLink web	Data File Transfer Solutions	
				SecureTransport	EZConnect
Customer Profile					
	Best suited for smaller, HMO-based product customers	Best suited for groups that want a quick, online tool to make enrollments and changes	Best suited for groups with no benefits administration system, or those that want an online consolidated bill	Best suited for groups with a benefits administration system. Can be used along with EZenroll for full assurance of enrollment processing. Employers with 125+ employees that want to use their own benefits administration system and send eligibility and enrollment data files via the Web	
	Groups with 51 – 300 employees (without EZLink) – Can be used with EZenroll and/or Data File Transfers	Groups with 51 – 3,000 employees. Can be used along with Data File Transfers, if approved	Groups with 51 – 3,000 employees. Clients must pay as billed, pay electronically, and pay by the 20th of the month		
Key Features					
Online enrollment, terminations, changes, etc.	Yes, except COBRA	Yes, for medical and dental products only	Yes, for most Aetna products, including HSA, FSA (key accounts only), COBRA and group insurance	No	
Online eligibility	No	Yes	Yes	No	
Online account management	No	No	Yes	No	
Data exports	Yes, some billing data can be exported	No	Yes, billing and census data can be exported	Yes, you can send automated data file transfers	Yes, supports attended data transfers
Special software required	Adobe [®] Acrobat [®] version 7 and Internet Explorer [®]	No	No	Yes, available at no cost	
Toll-free customer service	Yes	Yes	Yes	No	
Security	Web SSL 128-bit encryption technology and unique IDs and passwords for user verification and system access				
Employee Self–Service	No		Yes, optional, and free		

We have a benefits administration tool that's right for you

Ask your broker or Aetna representative for a demonstration of any of these tools.

Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to **www.aetna.com**.

Policy forms issued in Oklahoma: HMO/OK COC-4 09/02, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23, GR-29, GR-700-W, GR-96172 and/or GR-96173.

