



**CONTACT INFORMATION**

<b>Member Services</b>	800-872-3862
<b>Spanish Member Support</b>	800-872-3862
<b>Internet Support</b>	800-343-6101 - Aetna Answer Team
<b>Provider Eligibility Verification</b>	800-872-3862
<b>Claims</b>	800-872-3862
<b>Release Authorization (for HIPAA Release Forms)</b>	800-872-3862
<b>Customer Service</b>	800-872-3862
<b>Commissions</b>	800-622-3435
<b>Adds/Terms</b>	800-343-6101 - Aetna Answer Team
<b>Administrator</b>	800-343-6101 - Aetna Answer Team
<b>Billing/Payments</b>	800-343-3862
<b>Eligibility</b>	800-872-3862
<b>Broker of Record Changes</b>	Contact assigned account manager
<b>Cal-COBRA Department/ Federal COBRA Enrollments</b>	Contact assigned account manager
<b>Small Group Cancellations/ Reinstatements</b>	Contact assigned account manager
<b>Producer Service &amp; Broker Service</b>	800-343-6101 - Aetna Answer Team
<b>Underwriting Department</b>	800-343-6101 - Aetna Answer Team
<b>Broker Licensing Department/ Broker Licensing Paperwork</b>	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
<b>Min. # of employees</b>	10	10
<b>Max. # of employees</b>	50	50

**Minimum Employer Contribution**

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

**PARTICIPATION**

<b>Contributory</b>	
	Group Size
	10-50
<b>Employees</b>	50% of all eligible employees
<b>Dependents</b>	0
<b>Non-Contributory</b>	
<b>Employees</b>	100%
<b>Dependents</b>	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 <sup>†</sup>	Glucose Monitor <sup>†</sup>
<b>Rx Drug Benefit</b>	Refer to specific benefit summary or contact member services: 800-872-3862					
<b>Medical/Durable Medical Equipment Benefit*</b>	Refer to specific benefit summary or contact member services: 800-872-3862					

<sup>†</sup>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?
<b>HMO plans</b>	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.