



AETNA LIFE INSURANCE COMPANY

151 Farmington Avenue
Hartford, CT 06156

AETNA HEALTH INSURANCE COMPANY OF NEW YORK

151 Farmington Avenue
Hartford, CT 06156

New York Small Group Business Employer Application for Medical, Dental and Vision Coverage

| | | | |
|--|----------|-----------------------------------|---|
| Company name (legal name) | | Doing business as (if applicable) | |
| Street address (PO box not acceptable) | | City | State ZIP code |
| Billing address (if different than above) | | City | State ZIP code |
| Are there additional addresses or locations for this business? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes , provide all locations and addresses. | | | |
| Phone number () | | Fax number () | |
| Company contact – Name and title | | Company contact email | |
| Billing contact name (if different from company contact) <i>Online statements are available. Activate access to your eBusiness account at www.aetna.com/employersregister when you get your approval letter.</i> | | Billing contact email | |
| Enrollment contact name (if different from company contact) | | Enrollment contact email | |
| Nature of business | SIC code | Federal tax ID number | Date business established (Month/Year): |
| Employer classification: <input type="checkbox"/> S Corp <input type="checkbox"/> C Corp <input type="checkbox"/> Nonprofit <input type="checkbox"/> Partnership <input type="checkbox"/> LLC filing 1065 <input type="checkbox"/> LLC filing 1120 <input type="checkbox"/> LLP <input type="checkbox"/> Other: _____ | | | |

Effective date of group plan The actual effective date will be assigned by the Aetna underwriting department if the application is approved.

Requested effective date: _____

Full-time equivalent employees in the prior calendar year

The "full-time equivalent" (FTE) employee counting method in 26 U.S.C. 4980H(c)(2) must be utilized to determine group size for medical coverage. This method is the same calculation used to determine employer liability under the "Shared Responsibility for Employers" provisions of the ACA and Internal Revenue Code.

| | |
|---|--|
| A. FTEs from full-time employees. Number of full-time employees working on average 30 hours or more a week (or 120 hours a month) (even if they are not eligible nor enrolling for health coverage) in the prior calendar year. | |
| B. FTEs from part-time employees, i.e., who worked on average less than 30 hours a week in the prior calendar year. Add up the total number of hours worked in a week by part-time employees and divide by 30. Example: 10 employees working 20 hours a week: $200 \div 30 = 6.66 = 7$ (rounding to closest number) | |
| C. Total number of FTEs = A + B in the prior calendar year. | |

*A small group must have at least one eligible employee enrolled. An "employee" does not include the sole owner of a business or a spouse of the business owner.

Please keep a copy of this application for your records. If the application is accepted by Aetna, it becomes part of the issued Group Agreement and / or Group Policy.

Medical coverage selection

- Non-contributory plans-employer pays all: 100% participation, after subtracting valid waivers rounding down
- Contributory plans: 60% participation, after subtracting valid waivers rounding down
- Groups that do not meet the participation requirements are eligible to enroll during open enrollment, November 15 through December 15, for a January 1 effective date.

Signature Open Access Elect Choice® (OAEPO) – Plan option _____

Open Access Elect Choice® (OAEPO) – Plan option _____

Open Access Elect Choice® (OAEPO) HSA Compatible (Calendar Year) – Plan option _____

Open Access Elect Choice® (OAEPO) HSA Compatible PY (Plan Year) – Plan option _____

Savings Plus Open Access Elect Choice® (OAEPO) – Plan option _____

Savings Plus Open Access Elect Choice® (OAEPO) HSA Compatible – Plan option _____

Other – Plan option _____

Are you a religious employer that would like to exclude coverage for medically necessary abortions? Yes No

If **yes**, please complete an Aetna attestation form to confirm your religious exempt status.

Are you a religious employer that meets the federal guidelines for qualification and would like to exclude coverage for contraceptive drugs and devices?

Yes No If **yes**, please complete an Aetna attestation form to confirm your religious exempt status.

Aetna Health Insurance Company of New York underwrites Signature EPO plans. Aetna Life Insurance Company underwrites all other Aetna EPO plans.

Dental coverage selection (Not available to groups of one.)

Aetna Dental® Plan

Non-voluntary plans: Option _____ **Voluntary plans:** Option _____

All dental plans are available with an Aetna medical plan. Non-voluntary plans are available with 2 or more eligible employees. Voluntary plans are available with 3 or more eligible employees.

Employees in AZ, CA, GA, MA, MD, MO, NC, NJ and TX must either live or work within the approved DMO® service area to be eligible to enroll in the DMO®.

Aetna Life Insurance Company underwrites Aetna dental plans.

Vision coverage selection - (Not available to groups of one. No minimum participation is required.)

Aetna VisionSM Preferred – Plan option name _____

All vision plans are available standalone or in addition to other Aetna coverage selections.

Aetna Life Insurance Company underwrites Aetna vision plans. First American Administrators, Inc. provides certain claims administration services. EyeMed Vision Care, LLC (“EyeMed”) provides certain network administration services.

Employer premium contribution(s)

| Coverage | Medical | Dental |
|---|---------------------|---------------------|
| Employer premium contribution for employee | _____ % or \$ _____ | _____ % or \$ _____ |
| Employer premium contribution for dependent | _____ % or \$ _____ | _____ % or \$ _____ |

Employee eligibility

The standard for an employee to be eligible is that the employee must be a “common law employee.” Generally, anyone who performs services for an employer is an employee *if the employer can control what will be done and how it will be done*. The common law test to determine control would look at behavioral control, financial control and the type of relationship between the parties. An “employee” does not include the sole owner of a business or a spouse of the business owner.

Temporary employees; consultants; independent contractors; directors and officers who are not an owner, partner or employee; and union members covered by a union sponsored health plan are not eligible unless they meet the definition of “employee” in NY Ins Law Sect. 4235(d) as amended to have the meaning of “employee” set forth in 42 USC 300gg-91(d)(5). Aetna reserves the right to request additional documentation to verify group size or eligibility for participation.

| | |
|---|--|
| How many hours a week must your employees work to be eligible for coverage? | |
| Number of employees eligible for coverage (working the minimum hours to be eligible for coverage) | |
| Number of common law employees | |
| Number of employees enrolling | Number of employees waiving Aetna coverage |
| Number of full-time employees excluding union employees | Number of employees working outside New York List all states: _____ |
| Number of part-time employees | Number of employees not actively at work |
| Number of union employees | Number of COBRA and state continuation continuees |
| Number of employees in waiting period and not eligible | |

Continued on next page

Employee eligibility (Continued)

| | |
|---|--|
| Classes excluded: <input type="checkbox"/> Union – Local # _____ | |
| Are domestic partners to be included? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes , coverage will include same and opposite sex domestic partners. Please notify Aetna in writing if you intend to have coverage apply differently. | |
| Dependents are covered up to age 26. Do you elect to extend the limiting age up to age 30? (Dependent must satisfy state-mandated eligibility criteria). | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Eligibility waiting period

| | |
|---|--|
| The eligibility date will be the first day of the policy month following the waiting period, except exactly 90 days following date of hire. Policy month refers to the contract effective date of the first or fifteenth day of the month. | |
| Do you want to waive the waiting period for present employees enrolling with the group (even those who have not met the full waiting period)? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Waiting period for future employees: First day of policy month following: <input type="checkbox"/> 0 days A date of hire effective date is not allowed, except as noted below. <input type="checkbox"/> 30 days <input type="checkbox"/> 60 days Or <input type="checkbox"/> exactly 90 days following date of hire If “0 days” is selected and the employee is hired on the first day of the month, the effective date will be the date of hire. If “exactly 90 days” is selected, the enrollment eligibility date will begin 90 calendar days following the date of hire. If the group has a fifteenth of the month bill cycle, the new hire will be effective on the fifteenth of the month following the waiting period chosen, except exactly 90 days following date of hire. | |

Business eligibility

| | |
|--|--|
| Is your company a subsidiary of another company, an affiliate of another company, or under common control with another company? The Health Insurance Portability and Accountability Act of 1996 (HIPAA) states that all persons treated as a single employer under subsection (b), (c), (m), or (o) of section 414 of the Internal Revenue Code of 1986 shall be treated as one employer. | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Does your company file state or federal taxes with another company or other companies on a combined or consolidated basis? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Are there any other entities associated with the group that are eligible to file a combined tax return under section 414 of the IRS code? If yes , provide legal names of all companies below. | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Are there any associated companies to be included with this group that are commonly owned? | <input type="checkbox"/> Yes <input type="checkbox"/> No |

If **yes** to any questions, complete the information below. *(If additional space is needed, attach a separate sheet.)*
 - A copy of the Quarterly Wage and Tax Statement must be provided for each group to be included for coverage.
 - If you file or are eligible to file multiple businesses under one tax ID number, all businesses must be included as one group.

| Business names of ALL groups including the company the groups are being written under | Tax identification number | Address | Owner's name(s) | Percentage of ownership | Number of employees | Is group to be included? |
|---|---------------------------|---------|-----------------|-------------------------|---------------------|--|
| | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | | | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No |

If you have answered **no** to “Is the group to be included” above, explain why.

| | | |
|--|---|---|
| Does your company have branch offices or is your office a branch location? | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If yes | - Is each branch office a separate legal entity? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | - Is each branch a location of one legal entity? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| | - How many branch offices are there? | |
| | - Are taxes filed separately or as one common filing? | <input type="checkbox"/> Separately <input type="checkbox"/> One common filing |
| | - Where is each branch located? (List each branch business address separately.) | Number of employees at each location |
| | | |
| | | |

Continued on next page

Business eligibility (Continued)

| | | |
|---|---|--|
| Do you use the services of a payroll company? | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If yes | - Provide the name of the payroll company: | |
| | - Is group health coverage available to you as a client of the payroll company? | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Are you a professional employer organization (PEO)? | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If yes | - Are you an existing Aetna customer who is a PEO? Aetna group number: _____ | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Are you currently a client of a professional employer organization (PEO)? | | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| If yes | - Provide the name of the PEO: | |

Total average number of employees – To calculate average number of employees, determine the number of employees for each month, add each month’s number to get an annual total, and then divide by 12. Round up or down to the nearest whole number – example: 24.6 = 25. Do not spell out the number – example: write 3, not three.

| | |
|---|--|
| <p>What is the average number of employees you employed for the entire previous calendar year regardless of whether or not they were eligible for coverage? An employee is defined as any person for whom the company issues a W-2, including full time, part time, and seasonal workers, and regardless of insurance eligibility.</p> <p>The determination of how to count employees of related corporate entities when calculating group size for medical loss ratio (MLR) purposes is based on whether the entities are considered a single employer under Section 414 of the Internal Revenue Code (subsection (b), (c), (m), or (o)) – and is not based on the multiple tax ID status of the related entities.</p> | |
|---|--|

Medicare primary versus secondary

| | |
|--|--|
| <p>How many full-time and part-time employees have you employed for at least 20 or more weeks during the current or prior calendar year?</p> <p><i>Include: Full time, part time, seasonal, temporary, union, owners, partners, officers</i> <i>Exclude: Self-employed persons, independent contractors (1099), directors</i></p> <p>If you employed fewer than 20 employees for 20 weeks in the current or prior year, your group is Medicare Primary. If you employed 20 or more employees for 20 weeks in the current or prior year, your group is Aetna Primary.</p> | |
|--|--|

COBRA

| | | | | |
|--|--|--|---------------------------------|---|
| <p>How many full and part-time employees did you employ 50 percent of the business days in the prior calendar year?</p> <p><i>Include: Full time, part time, seasonal, temporary, union, owners, partners, officers</i> <i>Exclude: Self-employed persons, independent contractors (1099), directors</i></p> <p>Each part-time employee counts as a fraction of an employee, with the fraction equal to the number of hours that the part-time employee worked divided by the hours an employee must work to be considered full time.</p> | | | | |
| Is your employer group required to comply with COBRA (fewer than 20 employees)? | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | |
| How many employees have terminated in the last 90 days? | | | | |
| <p>Eligible: How many present or former employees / dependents are eligible to elect COBRA or state continuation? These present or former employees / dependents must be listed below. Attach a separate sheet, if needed.</p> | | | | |
| <p>Enrolled: How many present or former employees / dependents are enrolled in COBRA or state continuation? These present or former employees / dependents must be listed below. Attach a separate sheet, if needed.</p> | | | | |
| Name of applicant | Qualifying event (e.g., termination of employment, divorce, etc.) | Have they elected COBRA or state continuation? | Date of qualifying event | Date COBRA or state continuation coverage terminates |
| | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | |
| | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | |
| | | <input type="checkbox"/> Yes <input type="checkbox"/> No | | |

Prior carrier information

| Is this plan a total replacement for any existing group plans? | Carrier name | Phone number | Start date | End date |
|--|--------------|--------------|------------|----------|
| Current medical carrier <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | |
| Current dental carrier <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | |
| <p>My current group dental plan has the following (Check all that apply):</p> <p><input type="checkbox"/> Discount dental <input type="checkbox"/> Preventive only <input type="checkbox"/> Preventive and basic <input type="checkbox"/> Major services <input type="checkbox"/> Orthodontia – Orthodontic max \$ _____</p> <p>Be sure and submit a copy of the most recent dental benefit summary to verify major, orthodontic, and preventive and basic coverage.</p> | | | | |
| <p>Has your business ever been insured with Aetna? If yes, provide group number: _____ <input type="checkbox"/> Yes <input type="checkbox"/> No</p> | | | | |

Signature section

The Applicant agrees to the following:

- An employee cannot contribute to non-contributory coverage, unless an authorized representative of Aetna approves the change in writing.
- An employee cannot contribute for contributory coverage for the current coverage period at a higher rate than shown on this application.
- Only a person who is a bona fide, full-time employee, regularly performing the duties of their occupation, is eligible for coverage, unless otherwise specifically provided in the Group Agreement / Group Policy.
- The Group Agreement / Group Policy determines the:
 - Contractual provisions
 - Procedures
 - Exclusions and limitations
- The Group Agreement / Group Policy will govern in the event they conflict with any:
 - Benefits comparison
 - Summary
 - Other description of the plan
- All statements in this application are representations and not warranties.
- I acknowledge that Aetna provided written information that I used in selecting this plan. Brokers, agents or consultants are not authorized to modify the terms of the offer or to agree to changes. All material terms of plan coverage are set forth in the plan documents.
- I agree to make all Aetna plan related paper or online member documents available to my employees.
- I agree to make payroll and other records, directly related to the employee's plan coverage, available to Aetna for inspection. This will occur after a reasonably advanced request at:
 - Aetna's expense
 - My office during regular business hoursThis provision shall survive termination of plan coverage and the applicable plan documents.
- Aetna may inspect all data that has bearing on coverage or premiums while the plan coverage is in force.
- I am responsible to select, in accordance with applicable state law, the plans offered to my employees and the contribution amounts.
- Information on agent's compensation is available from my agent or at www.aetna.com.
- Participating physicians, hospitals and other health care providers are independent contractors. They are neither agents nor employees of Aetna.
- The availability of a plan or program may vary by geographic service area. Some benefits are subject to limitations or maximums. Aetna does not provide health, dental or vision care services and it cannot guarantee any results or outcome.
- I hereby apply for the coverages indicated above. I certify that all information in this application is accurate and complete.
- I understand Aetna will rely on the information I provide to determine:
 - Eligibility for coverage
 - Setting premium rates
 - Compliance with applicable laws
 - Other purposes
- Any material misrepresentation or fraudulent statement may result in:
 - Rescission of coverage under the Group Agreement / Group Policy
 - Rescission of the Group Agreement / Group Policy
 - Termination of coverage
 - Increase in premiums
 - Fines
 - Civil damages
 - Imprisonment
 - Other consequences
- Aetna reserves the right to audit documentation as evidence of business activity at any time in order to:
 - Validate compliance with eligibility and underwriting guidelines
 - Validate the applicability of state and federal lawsI understand that my failure to comply with any such request may also result in termination of coverage, increase in premiums, or other consequences.

EMPLOYER ACKNOWLEDGMENT – Employer waiting period

The Affordable Care Act and subsequent federal regulations prohibit group health plans and health insurance issuers from requiring any eligible plan participants and beneficiaries (employees and dependents) to wait no more than 90 days before their health coverage goes into effect.

- The regulations define the group health plan as the Employer or plan administrator.
- The regulations define the issuer as the insurance company.
- Since the requirement applies to both the group health plan and the issuer, each party's obligation is satisfied if the 90 day waiting period is honored. However, if either party doesn't comply, both are subject to a penalty.
- I agree to provide the following information of the plan participants and beneficiaries to Aetna:
 - Effective date information
 - Eligibility
 - Waiting period required under federal law
- Aetna will use the information provided by the employer to enroll plan participants and beneficiaries in the employer's group health insurance coverage. In the event this information changes, the employer shall inform Aetna immediately.

Continued on next page

Signature section (Continued)

ELECTRONIC ENROLLMENT, BILLING / PAYMENT AND ACCESS AGREEMENT

Enrollment: As of my participation date:

1. I agree to keep copies (paper or electronic) of actual enrollment forms. I agree to maintain a reasonably complete record of enrollment and eligibility information (via electronic, interactive voice response technology and / or hard copy format), including:
 - Evidence of coverage elections
 - Evidence of eligibility
 - Changes to such elections and terminationsRecords must be available to Aetna upon request and retained for seven years.
2. I agree to create and maintain records on secure information systems that can generate hard copies of enrollments or changes maintained on electronic information systems. Any hard copy records generated pursuant to this provision shall meet reasonable standards of availability, authenticity, non-repudiation and integrity.
3. I agree that all enrollment and eligibility information presented to Aetna is accurate and timely updated. I acknowledge that Aetna can and will rely on such information in determining whether an individual is eligible for benefits under the plan. I agree to pay Aetna promptly any applicable back premiums as the result of a discrepancy between the enrollee information and the actual information presented by the enrollee. The premium due to Aetna starts accruing as of the date on which the enrollee's information changed.
4. Insured plans must use New York-approved member enrollment forms.
5. I am responsible for adhering to both state and federal laws and regulations when submitting terminations to Aetna.
6. If otherwise permitted, when retro-terminations are submitted, Aetna will regard the submission as verification that no premium / contribution was paid by the member / dependent for that period.

Billing / payment: I agree to receive my bill online each month. Any contractual provisions related to non-payment of premium continue to be applicable. I understand and agree to the terms set forth in this agreement. By signing below, I represent that I am authorized to sign this agreement.

Access: I agree that each employee will agree to terms associated with the issuance and use of their password and system access. An individual's password may be used only by that individual to access the system and may not be shared for any reason. Each individual is personally responsible for the information entered into the system. Any individual to whom a password has been issued agrees to contact Aetna immediately if they become aware of a security breach.

A security breach is:

- An attempt to gain unauthorized access
- Actual unauthorized access
- Use of unauthorized information
- Disclosure of unauthorized information
- Modification of unauthorized information
- Destruction of unauthorized information
- Unauthorized interface with system operation

SUMMARY OF BENEFITS AND COVERAGE (SBC) FOR GROUP HEALTH PLAN – PLEASE READ. YOU MUST CHECK BELOW TO CONFIRM:

In accordance with my contract with Aetna to distribute information related to enrollment / coverage information,

I have I have not

received the Summary of Benefits and Coverage document (<https://www.aetna.com/sbcsearch/home>) associated with the plan information referenced in this application. I confirm I have provided SBCs to plan participants and beneficiaries in compliance with the federal regulation and guidance related to SBCs on this date (MM/DD/YYYY) _____. For information on the SBC regulations and distribution requirements, please review the regulations at the HHS website: <http://cciio.cms.gov/resources/other/index.html#sbcug>.

Misrepresentation: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

| | |
|------------------------------------|--------------------------|
| Signed at city, state | Applicant (company name) |
| Authorized applicant signature | Official title |
| Print name of authorized applicant | Date |

Broker certification

I hereby certify that I am not aware of any information not disclosed in this application by the client which may have bearing on this risk, for all products applied for in this application.

I hereby certify that I have advised the client not to terminate any existing coverage until receiving written notice from Aetna that the coverage being applied for by this application is accepted.

Appointment with Aetna: In order to receive commissions you must be appointed with Aetna. To become appointed with Aetna, apply online: <https://pangea.geninfo.com/Aetna/Apply/Default.aspx>. If you are not yet appointed and your state has a limited time to become appointed, you may want to include another broker from your office.

| | | | |
|---|-------|-------------------------------|----------------|
| Broker name: | | National producer number: | |
| Agency name: | | Tax ID number: | |
| Pay commissions to (check one): <input type="checkbox"/> Broker <input type="checkbox"/> Agency | | Phone: () | Fax: () |
| Address: | | City: | State: ZIP: |
| Signature*: | Date: | Email: | % of credit: |
| Broker admin assistant name: | | Broker admin assistant email: | |

*I hereby certify that I am licensed to sell Aetna products in the state of New York.

| | | | |
|---|-------|-------------------------------|----------------|
| Broker name: | | National producer number: | |
| Agency name: | | Tax ID number: | |
| Pay commissions to (check one): <input type="checkbox"/> Broker <input type="checkbox"/> Agency | | Phone: () | Fax: () |
| Address: | | City: | State: ZIP: |
| Signature*: | Date: | Email: | % of credit: |
| Broker admin assistant name: | | Broker admin assistant email: | |

*I hereby certify that I am licensed to sell Aetna products in the state of New York.

| | | | |
|----------------------------|--|---------------------------|----------------|
| General agent name: | | TIN: | |
| Selling agent name: | | Email: | |
| Phone: () | | Fax: () | |
| Address: | | City: | State: ZIP: |
| Signature*: | | | Date: |
| GA admin assistant name: | | GA admin assistant email: | |

*I hereby certify that I am licensed to sell Aetna products in the state of New York.