

PA, DE Employer Funding Certification and Statement of Understanding for Small Employers

Aetna considers underlying plans or arrangements that either partially or completely subsidize any member cost sharing, including, but not limited to, copayments, deductibles and/or member coinsurance balances and the Employer's funding of the deductible in excess of 50% to be material to the provision of coverage. In setting the premium rate for the plan selected, Aetna has assumed both that there are no underlying plans or arrangements subsidizing any portion of the members' cost-sharing responsibilities and that the Employer will not put in place any plan or arrangement that funds the deductible in an amount exceeding 50%. As such, it is important for us to understand when underlying plans or arrangements are in use and/or when the Employer implements a plan or arrangement that funds the deductible in excess of 50%.

Underlying plan or arrangement offered? Yes ____ No ____

If "yes," please attach a complete description of the underlying plan or arrangement and confirm the following:

Employer further represents and certifies that it is not funding the deductible of the quoted health plan in excess of 50% (whether through an HSA, HRA or any other arrangement created or purchased for this purpose). Yes ____ No ____

By signing below, you are certifying that the information provided above is true and complete and that you will notify us immediately if you intend to use an underlying plan or arrangement to subsidize your employees' cost-sharing responsibilities, or if you intend to put in place any plan or arrangement that funds employees' deductibles in excess of 50%.

Furthermore, by signing below, you agree that in the event the information you have provided above is incorrect or incomplete or you create, implement or purchase an underlying plan to subsidize any member cost-sharing responsibilities as described above, or fund the deductible in excess of 50% as described above, Aetna shall have the right to adjust the premiums that are due for the policy in accordance with applicable law.

Employer

Signature of Officer

Title

Date

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).