



Georgia Employer Application

FOR GROUP COVERAGE (2-100 ELIGIBLE EMPLOYEES)

Life, Accidental Death & Personal Loss, Disability and Aetna PPO, Managed Choice Open Access and Indemnity plans are provided by Aetna Life Insurance Company. HMO plans are provided by Aetna Health Inc. Dental plans are provided by Aetna Life Insurance Company except DMO® dental coverage which is provided by Aetna Health Inc.

Company Name (Legal Name)		DBA/Doing Business As (if applicable)	
Street Address (PO Box not acceptable)		City	State ZIP
Billing Address (if different than above)		City	State ZIP
Phone Number ()		Fax Number ()	
Are there additional addresses/locations for this business? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," provide all addresses and locations.			
Company Contact – Name and Title		Company Contact E-mail Address	
Billing Contact Name (if different from Company Contact) <i>Go green – online statements available. Activate access to your eBusiness account at www.aetna.com/employersregister upon receipt of your approval letter.</i>		Billing Contact E-mail Address	
Enrollment Contact Name (if different from Company Contact)		Enrollment Contact E-mail Address	
SIC Code	Nature of Business	Federal Tax ID Number	Date Business Established (Mo/Yr):
Employer Classification <input type="checkbox"/> Corporation <input type="checkbox"/> Non-Profit <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> LLC <input type="checkbox"/> LLP <input type="checkbox"/> Other: _____			

Effective Date of Group Plan Actual effective date will be assigned by the Aetna underwriting department if application is approved.

Requested effective date (may be the 1st or 15th of the month only): _____.

Medical Coverage Selection

HNOnly (HMO OA) – Plan Option: _____

Value Pick – Plan Option: _____

Managed Choice Open Access – Plan Option: _____

PPO – Plan Option: _____

Indemnity – Plan Option: _____

Does this group have a flex plan under Section 125 of the Internal Revenue Service Code? Yes No

Dental Coverage Selection – Aetna Dental® Plan

Standard Plans: Option Number _____ Plan Option Name _____

Voluntary Plans: Option Number _____ Plan Option Name _____

Orthodontia coverage is available to groups with 10 or more eligible employees. Refer to plan details.

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.

Life, Short Term Disability and Packaged Life & Disability Coverage Selections

- Groups of 2 to 9 eligible employees are limited to one class.
- Groups with 10 to 50 employees may select one, two or three options for Life, Accidental Death & Personal Loss and Disability, with a minimum requirement of three employees in each option. If more than one option is selected, describe each class of employees, indicate the amount selected for each class and attach a list of employee names with each class designation. (Limited to 3 classes. The highest option selected can be no more than 5 times the lowest option.)
- Groups of 51 to 100: Contact your Aetna Sales Executive.

Groups with 2 to 9 eligible employees	<input type="checkbox"/> 10,000	<input type="checkbox"/> 15,000	<input type="checkbox"/> 20,000	<input type="checkbox"/> 50,000			
Groups with 10 to 50 eligible employees	<input type="checkbox"/> 10,000	<input type="checkbox"/> 15,000	<input type="checkbox"/> 20,000	<input type="checkbox"/> 50,000	<input type="checkbox"/> 75,000	<input type="checkbox"/> 100,000	<input type="checkbox"/> 125,000
Life & Disability Packaged Plan (limit one selection)	<input type="checkbox"/> Low 1	<input type="checkbox"/> Low 2	<input type="checkbox"/> Medium 1	<input type="checkbox"/> Medium 2	<input type="checkbox"/> High		
Short Term Disability	<input type="checkbox"/> Option 1	<input type="checkbox"/> Option 2	<input type="checkbox"/> 100	<input type="checkbox"/> 200	<input type="checkbox"/> 300	<input type="checkbox"/> 400	<input type="checkbox"/> 500
Class Description	Class 1		Class 2		Class 3		
Optional Dependent Term Life (10 to 50 eligible employees only): <input type="checkbox"/> Yes <input type="checkbox"/> No							

Business Eligibility

Is your company a subsidiary of another company, an affiliate of another company, or under common control with another company?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your company file or is eligible to file state or federal taxes with another company(ies) on a combined or consolidated basis?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is your company a branch of another company, or does your company have branch offices?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "Yes" to any of the above questions, complete and submit Aetna's Common Ownership form and provide a copy of the Quarterly Wage and Tax Statement for each group to be included for coverage.	
Do you use the services of a Payroll Company? If "Yes," provide the name of the Payroll Company.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you currently a client company of a PEO (Professional Employer Organization)?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Employer Eligibility/Employee Status

Work Location (list by state)	Number of Employees						Other (e.g., temporary, substitute, seasonal)
	Full-time	Part-time	Retired	COBRA or State Continuues	1099	Union	
TOTAL:							
Of the total number of eligible employees indicated above, how many are:							
- currently in the waiting period and not eligible?							
- currently waiving medical coverage?							
Number of hours per week to be eligible for coverage: _____				Classes Excluded: <input type="checkbox"/> None <input type="checkbox"/> Union – Local # _____			
Do you want to cover Domestic Partners as eligible dependents? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," <input type="checkbox"/> Same Sex <input type="checkbox"/> Opposite Sex							

Employer Contribution(s)

Coverage	Medical	Dental	Voluntary Dental	Employee Life	Dependent Life	Disability	Packaged Life and Disability
Employer Contribution for Employee	%	%	%	%	NA	%	%
Employer Contribution for Dependent	%	%	%	NA	%	NA	NA

Employee Disability Contribution(s)

Employee disability contribution – check one: <input type="checkbox"/> Pre-Tax <input type="checkbox"/> Post-Tax

Benefit Waiting Period

Eligibility date for enrollment will be the first day of the policy month following the waiting period, except 90 days exact. Policy month refers to the contract effective date of the 1st or 15th.	
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:	
<input type="checkbox"/> First day of policy month following: <input type="checkbox"/> 0 Days <input type="checkbox"/> 30 Days <input type="checkbox"/> 60 Days	
<input type="checkbox"/> Exactly 90 Days following Date of Hire	
If "0 days" is selected and the employee is hired on the 1 st day of the month, the effective date will be the date of hire.	
Is a dual waiting period offered? If "Yes," provide the two classes of employees below:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Class 1 Name: _____	Class 1 Waiting Period: _____
Class 2 Name: _____	Class 2 Waiting Period: _____

Affordable Care Act (ACA) Medical Loss Ratio Requirement

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.	
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--

Medicare Primary versus Secondary

Is your group Medicare Primary (employed less than 20 employees for 20 consecutive weeks in the current or prior year) or Aetna Primary (employed 20 or more employees for 20 consecutive weeks in the current or prior year)? <i>Include: Full-time, Part-time, Seasonal, Temporary, Union, Owners, Partners, Officers</i> <i>Exclude: Self-employed persons, Independent contractors (1099), Directors, Leased employees</i>	<input type="checkbox"/> Medicare Primary <input type="checkbox"/> Aetna Primary
How many full-time and part-time employees have you employed for 20 or more weeks during this calendar year or prior calendar year?	
100 or More Employees – Disabled Provision: How many full-time and part-time employees did you employ on 50% or more of your business days during the prior calendar year?	

COBRA/TEFRA/DEFRA

Is your employer group required to comply with COBRA regulation?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
How many full and part-time employees did you employ 50% of the business days in the prior calendar year? <i>Include: Full-time, Part-time, Seasonal, Temporary, Union, Owners, Partners, Officers</i> <i>Exclude: Self-employed persons, Independent contractors (1099), Directors</i> 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.			
Are any present or former employees/dependents currently on or eligible to elect COBRA/State Continuation? If "Yes," enter information below. Attach a separate sheet, if necessary.	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Name of Applicant	Qualifying Event (e.g., termination of employment, divorce, etc.)	Date of Qualifying Event	Date of COBRA or State Continuation Coverage Terminates

Prior Carrier Information - If the Aetna plan is replacing an existing medical and/or dental plan, be sure to submit a copy of the most recent bill with employee roster. For dental, also include the benefit summary.

Is this plan total replacement of any existing group plans?	Carrier Name	Phone Number	Start Date	End Date
Current Medical Carrier <input type="checkbox"/> Yes <input type="checkbox"/> No				
Current Life Carrier <input type="checkbox"/> Yes <input type="checkbox"/> No				
Current Disability Carrier <input type="checkbox"/> Yes <input type="checkbox"/> No				
Current Dental Carrier <input type="checkbox"/> Yes <input type="checkbox"/> No				
Current Dental Coverage, check all that apply: <input type="checkbox"/> Major Services <input type="checkbox"/> Orthodontia – Ortho Max \$ _____ <input type="checkbox"/> Discount Dental				
Number of carriers within past 5 years? _____				
Has your business ever been insured with Aetna? If "Yes," provide group number: _____ <input type="checkbox"/> Yes <input type="checkbox"/> No				

Signature Section

The Applicant agrees that at no time shall any employee be permitted or required to contribute for non-contributory coverage; or, unless the change is approved in writing by an authorized representative of Aetna, to make contributions for contributory coverage at a rate higher than the initial contribution rate applicable for the employee's then current coverage. It is agreed that no coverage shall become effective as to any person who is not then a bona fide, full-time employee, regularly performing the duties of his or her occupation, unless otherwise specifically provided in the plan documents (which consist of the Group Agreement and/or Group Policy). All statements herein shall be deemed representations and not warranties. The Applicant acknowledges that it has selected this plan based upon written information provided by Aetna and that no broker, agent or consultant is 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. Applicant agrees to make payroll and other records directly related to employee's coverage under the Group Agreement or Group Policy available to Aetna for inspection, at Aetna's expense, at Applicant's office, during regular business hours, upon reasonable advance request. This provision shall survive termination of the Group Agreement or Group Policy. Applicant has selected, in accordance with applicable state law, the plan to be offered to Applicant's employees and Applicant has solely determined any/all health plan options for the Applicant's employees and the contribution amounts. Information on agent's compensation is available from your agent or at Aetna.com. In accordance with current IRS regulations and the 1986 Tax Reform Act, a life insurance position schedule may be deemed discriminatory and result in imputed income tax to certain employees and possibly an excise tax to employers. Employers should consult with legal counsel prior to electing a position schedule. Aetna disclaims any responsibility if the employer elects such a position schedule and it is later deemed discriminatory.

continued on the next page

Signature Section (Continued)

The plan documents will determine the contractual provisions, including procedures, exclusions and limitations relating to the plan and will govern in the event they conflict with any benefits comparison, summary or other description of the plan.

Participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Aetna.

Applicant agrees to deliver, or otherwise make available to enrollees, all Aetna paper or online member documents and other plan-related materials upon request by Aetna.

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages.

All data that may have a bearing on coverage or premiums will be open for Aetna to inspect while the Group Agreement or Group Policy is in force.

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 or dental care services and, therefore, cannot guarantee any results or outcome.

I hereby apply for the coverage(s) indicated above. I certify that all information provided in this application is accurate and complete.

I understand Aetna will rely on the information I provide in determining eligibility for coverage, setting premium rates, compliance with applicable laws, and other purposes, and that any material misrepresentation or fraudulent statement may result in rescission of the group policy, termination of coverage, increase in premiums, or other consequences. Aetna reserves the right to audit and to request documentation as evidence of business activity at any time and from time to time in order to validate my compliance with eligibility and underwriting guidelines as well as validate the applicability of State and Federal laws. I understand that my failure to comply with any such request may also result in termination of coverage, increase in premiums, or other consequences.

JOINDER AGREEMENT - REQUEST FOR PARTICIPATION (For life, disability, accidental death and personal loss, out-of-state medical and out-of-state dental employee benefits): The undersigned employer agrees to the establishment of an insurance trust fund ("Fund") for the purposes of implementing a Trust Agreement ("Agreement"), and to the designation of the Chase Manhattan Bank Delaware, Wilmington, DE, as "Trustee" for the Fund and Agreement. The undersigned, as a Participating Employer in the Industry Trust corresponding to the standard industry classification ("SIC") code selected above: 1) agrees to be bound by the terms of the Agreement and the policy issued to the Trustee (including any amendments); 2) requests coverage for its eligible employees under the policy (subject to applicable underwriting requirements) as of the effective date requested or as of the date of approval of the Employer for participation under the Agreement, whichever is later, and continue as long as the Employer remains actively in business; and 3) agrees to make the required contributions to the Fund; in the event of default, it will be liable to the insurer for such unpaid contributions for the coverage period, and such insurer will terminate coverage. The insurer may also terminate coverage as of the date the group fails to meet minimum underwriting requirements in effect on that date. In addition, the Participating Employer, in accordance with ERISA Title I Section 503, designates Aetna Life Insurance Company ("Aetna") as the Named Fiduciary under the Plan, with complete and discretionary authority to review all denied claims for benefits under the Plan, and to construe disputed/doubtful Plan terms. Aetna shall be deemed to have properly exercised such authority unless it has abused its discretion by acting arbitrarily and capriciously.

I understand that this application will form a part of the Group Agreement or Group Policy issued by Aetna (a sample of which may be available on request), and by my signature below I agree to be bound by the terms and conditions of that Group Agreement or Group Policy.

Employer Acknowledgment – Employer Waiting Period

Starting with plan years on or after 1/1/2014, the Affordable Care Act and subsequent federal regulations prohibit group health plans and health insurance issuers from requiring any otherwise eligible plan participants and beneficiaries (employees and dependents) to wait more than ninety (90) days before their health coverage is effective. The regulations define group health plan as the employer or plan administrator. The issuer is defined 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 ninety (90) day waiting period is honored. However, if neither party complies, both are subject to penalty.

The Employer Group Policyholder ("Employer") represents that it provides to Aetna, effective date information regarding plan participants and beneficiaries that takes into account the eligibility conditions and waiting period requirements required under federal law, in order for such plan participants and beneficiaries to become eligible for coverage under the Employer's group health insurance coverage with Aetna. In compliance with the waiting period requirements, Aetna shall use the effective date information provided by Employer to enroll such plan participants and beneficiaries in the Employer's group health insurance coverage. In the event this information changes, the Employer shall inform Aetna immediately.

ELECTRONIC ENROLLMENT, BILLING/PAYMENT AND ACCESS AGREEMENT

Enrollment: As part of your participation date, the following terms and conditions apply:

1. You agree to keep copies (paper or electronic) of actual enrollment forms and 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 terminations. Records must be available to Aetna upon request and retained for seven years.
2. For electronic enrollment submissions or changes you agree to create and maintain the records on secure information systems that can generate hard copy records of enrollments or changes entered or maintained on those information systems. Any hard copy records generated pursuant to this provision shall meet reasonable standards of availability, authenticity, non-repudiation and integrity.
3. You represent that all enrollment and eligibility information presented to Aetna is accurate and timely updated. You acknowledge that Aetna can and will rely on such enrollment and eligibility information in determining whether an individual is eligible for benefits under the plan. In the event of a discrepancy between enrollee information (including salary data) submitted and information actually presented by the enrollee on any particular claim for benefits, and the result is that Aetna must pay a higher benefit to reflect the actual information presented by the enrollee, you agree to pay promptly to Aetna applicable back premiums accruing as of the date on which the enrollee's information changed.
4. Insured plans must either (1) use Aetna-supplied forms in paper format or electronic format or (2) agree to incorporate the following four points into your enrollment materials.
 - a. Names(s) of the Aetna company offering the insurance coverage
 - b. State-specific fraud warning statement
 - c. A statement that the terms of the insurance documents will govern the member's rights and responsibilities
 - d. An acknowledgment that participating providers are not agents or employees of Aetna and that network composition can change

continued on the next page

Signature Section (Continued)

5. You are 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, we will regard the submission as verification that no premium/contribution was paid by the member/dependent for that period.

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

Access: Plan sponsor agrees that each employee will agree to terms associated with the issuance and use of his/her 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. If an individual to whom a password has been issued becomes aware of a security breach (an incident in which there occurs attempted or unauthorized access, use, disclosure, modification, or destruction of information or interface with system operations), they agree to contact Aetna.

SUMMARY OF BENEFITS - PLEASE READ AND CHECK BELOW TO CONFIRM:

- In accordance with my contract with Aetna to distribute information related to enrollment/coverage information, I have received the Summary of Benefits and Coverage document associated with the plan information referenced in this application. I confirm I will provide SBCs to plan participants and beneficiaries in compliance with the federal regulation and guidance related to SBCs, including the requirements for timing and delivery.

Signed at City, State		Applicant (Company Name)	
Authorized Applicant Signature		Official Title	
Print Name of Authorized Applicant			Date

Agent/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, or all products being applied for including life insurance, if applicable.

I hereby certify that I am licensed and appointed to sell Aetna products in the state of Georgia.

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.

Agent/Broker Name:			
SSN:		National Producer Number:	
Agency Name:		TIN:	
Pay Commissions To (check one): <input type="checkbox"/> Broker <input type="checkbox"/> Agency		Phone: ()	Fax: ()
Address:		City:	State: ZIP:
Signature:	Date:	E-mail Address:	% of Credit:
Broker Admin Assistant Name:		Broker Admin Assistant E-mail Address:	
Agent/Broker Name:			
SSN:		National Producer Number:	
Agency Name:		TIN:	
Pay Commissions To (check one): <input type="checkbox"/> Broker <input type="checkbox"/> Agency		Phone: ()	Fax: ()
Address:		City:	State: ZIP:
Signature:	Date:	E-mail Address:	% of Credit:
Broker Admin Assistant Name:		Broker Admin Assistant E-mail Address:	
General Agent Name:			
Selling Agent Name:		E-mail Address:	
Phone: ()		Fax: ()	
Address:		City:	State: ZIP:
GA Admin Assistant Name:		GA Admin Assistant E-mail Address:	