Aetna Funding Advantage (AFA) for Small Group

Health plan options for small business owners during COVID-19 pandemic

Aetna is mindful of the many challenges our small business customers and their employees are experiencing as a result of the COVID-19 pandemic. Many of our customers are experiencing slower sales, reductions in hours, layoffs and more.

The following Frequently Asked Questions (FAQ) describes options for Aetna's small group customers during this dynamic time:

Q: Our company is reducing hours and/or laying off staff due to the COVID-19 crisis. Are we able to keep our employees covered on our AFA plan?

A: Yes. Your employees can maintain their coverage on your AFA plans so long as (1) the reduction in hours/lay off is a temporary measure resulting from the COVID-19 pandemic; (2) you continue to pay your monthly bill and (3) you do not terminate the employee(s).

This option is available to customers until July 31, 2020. Please note the guidelines must be applied uniformly without regard to health status-related factors.

Q: If I terminate an employee due to reduction in hours, can I waive the waiting period when the employee resumes working 30+ hours?

A: Yes. We are prepared to support changes to your waiting period rules. Any change in your waiting period rules that extends into the next plan year will be considered in your renewal.

Q: My company is being forced to shut down by state/government orders. Can we keep our Small Group insurance?

A: Your business is not required to be physically open to maintain your AFA plan throughout the COVID-19 pandemic. Your employees can maintain their coverage on your AFA plans so long as (1) the reduction in hours/lay off is a temporary measure resulting from the COVID-19 pandemic; (2) you continue to pay your monthly bill and (3) you do not terminate the employee(s).

50.03.170.1 (3/20)
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Q: My company is going out of business due to economic downturn. Can we keep our AFA plan?

A: So long as you continue to pay your monthly bill for the duration of the COVID-19 pandemic, Aetna will assume you, as the employer, intend to remain in business and continue the coverage. If we receive formal notice that the employer has gone out of business, we will terminate the AFA plan since it would no longer be offered to a legally recognized group.

Q: Are my employees eligible for COBRA if or when we do layoffs?

A: Your group is subject to COBRA as long as one person remains actively employed. Employees may elect to continue COBRA coverage under the normal notice and election procedure. If the plan has no active employees, the AFA plan is terminated and COBRA is not an option.

Q: I have reduced my employees' hours and they are no longer able to afford their portion of the health insurance premium. Can they terminate the coverage without a qualifying event?

A: Yes. We will allow employee terminations without a qualifying event up until June 30, 2020. Employers with Section 125 plans should consult with their benefits or tax advisors about the potential impact of such actions.

Q: Will Aetna offer a grace period for AFA Max Liability due to the COVID-19 crisis?

A: Yes, we can work with AFA plan sponsors to extend grace periods for the months of March, April and May of this year. The Aetna Answer Team will work with each individual plan sponsor to determine an appropriate payment plan for their circumstances. Payment plans would apply to the stop loss premium, ASC fees and maximum claim funding. At this time, we intend to end this liberalization May 31, 2020, subject to state regulatory requirements.

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Q: Our company is not able to afford our plan. Are there options to change benefits before our renewal?

A: Yes. We will allow prospective plan changes, such as benefit buy downs, provided that the group maintains the same renewal date. This option is available until July 31, 2020.

Q: Our company is terminating our plan. Are we required to give a 30-day term notice?

A: Aetna will waive the 30-day advance termination requirement upon customer request, so long as the request is received prior to the requested termination date.

Q: Will Aetna modify rates for changes in enrollment greater than 10 percent?

A: We will not modify rates when temporary changes in enrollment are due to the COVID-19 pandemic.

Q: With increased anxiety over the COVID-19 pandemic, how is Aetna emotionally supporting AFA members?

A: Resources for Living®, Aetna's employee assistance program, is offering the following to AFA members:

- **In-the-moment phone support** to help callers cope with the emotional impact of the event: 1-866-326-7172
- **Informational brochures** about dealing with a crisis [use the "Coping with different types of crises" dropdown at the bottom of the list]
- **Community resource referrals** including local support services in the area [Click the link to check for the most current listing of resources, if available.]
- **Management consultation** to help organizations respond to the needs of their employees, even if they're not RFL customers
    - Employers may contact our specialized support line at **1-800-243-5240**
    - Onsite services are available on a fee-for-service basis for companies to help their employees recover from the impact of these events on the workplace

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Q: What is Aetna doing to support members during the COVID-19 crisis?

A: During this uncertain and dynamic time, helpful service and clinical information for your employees is available on Aetna.com.

Other guidance that is important for your workforce to know includes:

- **Co-pays for members will be waived for all diagnostic testing related to COVID-19.** This policy will cover the test kit for patients who meet Centers of Disease Control (CDC) guidelines for testing. Aetna will waive the member costs associated with diagnostic testing at any authorized location for all small group business.

- **For the next 90 days, Aetna will offer zero co-pay telemedicine visits for any reason.** Aetna members should use telemedicine as their first line of defense in order to limit potential exposure in physician offices. Cost sharing will be waived for all Aetna-covered Teladoc® offerings and in-network providers delivering synchronous virtual care (live video conferencing) for all small group plan designs.

- **CVS Pharmacy will waive charges for home delivery of prescription medications.** With the CDC encouraging people at higher risk for COVID-19 complications to stay at home as much as possible, this is a convenient option to avoid coming to the pharmacy for refills or new prescriptions.

- Aetna offers **90-day maintenance medication prescriptions** and will **waive early refill limits on 30-day prescription maintenance medications** for all small group members.

- Through existing care management programs, **Aetna will proactively reach out to members most at-risk for COVID-19.** Care managers will walk members through what they can do to protect themselves, where to get information on the virus, and where to go to get tested.

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). Aetna and CVS Pharmacy® are part of the CVS Health family of companies.

Aetna Funding Advantage (AFA) plans are self-funded, meaning the benefits coverage is offered by the employer. Aetna Life Insurance Company only provides administrative services and offers stop loss insurance coverage to the employer.

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