

September 19, 2013



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SCOTT M REAGAN



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RE Group#: 918227

Dear SCOTT M REAGAN:

We are writing to notify you that your current Aetna individual health benefit plan policy will end at 11:59 on December 31, 2013 and will no longer be available.

Aetna worked hard to provide individual health benefit plans to Marylanders in 2014. Unfortunately, Aetna was not able to reach agreement with Maryland on the rates for our proposed individual health benefit plans to be offered through the Maryland Health Benefit Exchange. As a result, we are required to terminate our current non-grandfathered individual health benefit products in Maryland.

This means you need to buy a new plan now so that you do not have a gap in coverage on January 1, 2014.

You have two options:

Option 1: Buy a 2014 individual health benefit plan through the Maryland Health Benefit Exchange, also known as the Maryland Health Connection. You can learn more about the individual health insurance products offered on the Exchange through the Maryland Health Connection website at <http://marylandhbe.com> or calling the Exchange at 855- 642(MHC)-8572, and 1-855-642(MHC)-8573 for TTY service.

Please Note: Under ACA, you may be eligible for a monthly premium tax credit or “subsidy” for 2014 coverage; the subsidy is only available with coverage purchased on your state health insurance Exchange. To find out and for an estimate of the subsidy, go to the subsidy calculator at <http://healthreform.kff.org/subsidycalculator.aspx>.

Option 2: Buy a 2014 individual health benefit plan through an insurer eligible to sell individual health benefit plans outside of the Exchange. You will need to contact the carrier offering the product.

If you have questions you can call Customer Service Monday through Friday, 8:00 a.m.-5:00 p.m. at 1-866-565-1236. TTY/TDD users please call 1-800-628-3323. You can also log onto the Aetna Navigator website by visiting www.aetna.com.

Thank you for choosing us for your health insurance. We appreciate the trust you have placed in us and we are sorry that we will no longer be able to offer your individual product. We remain committed to serving the needs of our individual health members who have grandfathered policies as well as large and small employers in the state.

Sincerely,

Aetna



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