

Off-exchange Common Qualifying Events*

Aetna Individual Policies- 2014

| Qualifying Event | Definition | Supporting Documentation | Application Submission: | Effective Date** |
|--|---|---|---|---|
| Loss of employer coverage | Loss of employer coverage due to termination of employment, reduction in hours or coverage no longer offered to individual's employment class | -Termination letter from employer if you have been terminated, or - Pay stubs both current & previous hours if hours have been reduced, or - Letter from employer stating no longer paying for insurance. | Within 60 days of coverage loss | 1st day of mo. following app receipt |
| No longer a dependent | Loss of employer or individual coverage because no longer eligible as a dependent | Carrier letter documenting loss of coverage due to loss of dependent status, for example: -dependent age maximum reached, -death of policy holder, etc. | Within 60 days of loss of dependent eligibility event | 1st day of mo. following app receipt |
| Divorce from policyholder | Loss of coverage due to a Divorce | Copy of the divorce decree or custody agreement | Within 60 days of divorce | 1st day of mo. following app receipt |
| Loss of Medicaid or CHIP | Loss of Medicaid or CHIP coverage | Termination letter of loss of Medicaid or CHIP coverage from the Insurance carrier including the date of the loss of coverage. | Within 60 days of loss of Medicaid or CHIP coverage. | 1st day of mo. following app receipt |
| Birth or adoption | Addition of new dependent as a result of birth, adoption, placement for adoption, or foster care | -Birth certificate, -Adoption papers , or -Foster care papers | Within 60 days of event | Date of birth, adoption or placement for adoption or foster care |
| Marriage | Addition of new dependent as a result of marriage | Marriage license or domestic partner certificate | Within 60 days of event | 1st day of mo. following app receipt |
| Loss of eligibility for health insurance exchange subsidies | Loss of eligibility for health insurance exchange subsidies | Documentation showing that you are no longer eligible for a health insurance exchange subsidy. | Within 60 days of event | 1st-15th of mo: 1st day of mo. following app receipt. 16th-last date: First day of 2nd following mo. |

* The above list is not intended to be comprehensive of all qualifying events. Nevada allows a customer without a qualifying event to be enrolled for coverage, subject to a 90 day waiting period between date of application and effective date.

** Will not occur before the Qualifying Event.

Off-exchange Common Qualifying Events* continued

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| Qualifying Event | Definition | Supporting Documentation | Application Submission: | Effective Date** |
|--|--|---|---|---|
| Renewal of a pre-ACA plan during 2014 | The pre-ACA plan renewal or cancellation occurs in 2014 | Carrier letter communicating that current pre-ACA coverage will end on a certain date. | Within 30 days of loss of coverage or until 60 days after | 1st-15th of mo: 1st day of mo. following app receipt. 16th-last date: First day of 2nd following mo. |
| Minimum Essential Coverage | Loss of Minimum Essential Coverage | Letter documenting Loss of Minimum Essential Coverage | Within 60 days of event | 1st day of mo. following app receipt |
| COBRA Expiration | COBRA coverage ends | Documentation showing the date that COBRA coverage ends and the people covered by the COBRA coverage. | Within 60 days of event | 1st day of mo. following app receipt |
| Return from active military service | Newly eligible due to return from active military service | Supporting paperwork confirming departure date from active military service | Within 60 days of event | 1st-15th of mo: 1st day of mo. following app receipt. 16th-last date: First day of 2nd following mo. |
| Move | Permanent move to a new area that offers different plan options | Proof of move such as utility bill or rental/lease agreement. | Within 60 days of event | 1st-15th of mo: 1st day of mo. following app receipt. 16th-last date: First day of 2nd following mo. |
| Release from Incarceration | Newly eligible due to release from incarceration | Copy of certified letter documenting release date from incarceration | Within 60 days of event | 1st-15th of mo: 1st day of mo. following app receipt. 16th-last date: First day of 2nd following mo. |
| Court Order or Chapter 11 | Coverage directed by Court Order or resulting from Chapter 11 filing | Copy of legal supporting documentation requiring health coverage | Within 60 days of event | 1st-15th of mo: 1st day of mo. following app receipt. 16th-last date: First day of 2nd following mo. |

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** Will not occur before the Qualifying Event.

THIS INFORMATION IS INTENDED FOR BROKERS ONLY. Aetna Health Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company. Aetna Health Plans (HMO/HNO) are underwritten by Aetna Health Inc. ("Aetna" refers to Aetna Life and/or Aetna Health Inc.). In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans.