State: District of Columbia Filing Company: Aetna Health Inc. PA AZ DC DE IN KY MA MD NV

NC OK TN VA WV

TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
Product Name: 2016 LG bSwift Online Enrollment Forms (AHI)

Project Name/Number: AHI/201606

## Filing at a Glance

Company: Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA WV

Product Name: 2016 LG bSwift Online Enrollment Forms (AHI)

State: District of Columbia

TOI: ML02 Multi-Line - Other

Sub-TOI: ML02.000 Multi-Line - Other

Filing Type: Form

Date Submitted: 11/17/2016

SERFF Tr Num: AETN-130810230

SERFF Status: Assigned

State Tr Num: State Status: Co Tr Num:

Implementation On Approval

Date Requested:

Author(s): Cynthia Borys, Jennifer Dout Reviewer(s): Colin Johnson (primary)

Disposition Date:
Disposition Status:
Implementation Date:

State: District of Columbia Filing Company: Aetna Health Inc. PA AZ DC DE IN KY MA MD NV

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TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other
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**General Information** 

Project Name: AHI Status of Filing in Domicile: Not Filed

Project Number: 201606 Date Approved in Domicile: Requested Filing Mode: Review & Approval Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Large Group Market Type: Employer Overall Rate Impact:

Filing Status Changed: 11/17/2016

State Status Changed: Deemer Date:

Created By: Jennifer Dout Submitted By: Jennifer Dout

Corresponding Filing Tracking Number:

Filing Description:

Large Group Health Maintenance Organization
Online Group Participant Enrollment Forms

AELG-DRA-DC (11-16)

ABS-LG-EE-DC (11-16) (WEB)

The filing listed above is being submitted electronically for your Department's approval on a general use basis. The filing is in final format rather than being a draft or proof. The submitted filing is for use by Aetna large group clients.

The Springboard Marketplace is the brand name of Aetna's online enrollment tool and is not a separate third party vendor or broker entity.

Aetna is requesting your approval with respect to the on-line Employee Enrollment Important Disclosures, Representations and Authorizations language (Form AELG-DRA-DC (11-16)), which will be presented electronically to a plan sponsor's group participants.

The attached filing provides a sample flow of the on-line enrollment experience. The blank areas on pages 49, 50 and 58 of Form ABS-LG-EE-DC (11-16) (WEB) will be filled in with the Online Employee Enrollment Important Disclosures, Representations and Authorizations language. As our clients have expressed a need for a simple, straightforward and unified enrollment form, we hope to help them achieve that objective with the approval of this language.

The filing illustrates a sample member experience which can vary but is similar across various vendors who may leverage the Employee Enrollment Important Disclosures, Representations and Authorizations language. The approval is to utilize the aforementioned language across any electronic exchange limited to Large Group clients. We will use the exact filed language in any electronic enrollment platform or exchange supported by this filing, but the formatting style may vary based on the technology vendor's electronic format.

The forms contain limited variability and included with our submission is an Explanation of Variability document for your review. Additionally, due to the nature of the technology used to administer the electronic enrollment platform, there may be cosmetic updates made to the screens from time to time. Examples include the following:

•Font type/color/size

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- Photos/graphics
- •Rearranging screen format moving photos or paragraphs around
- Adding instructional text
- Adding tool tips (hover-over explanatory text)
- Button/hyperlink labels
- •Updating website navigation design (breadcrumb, etc.)
- •Enrollment process flow (where there is no change in content the same information is provided or requested, it may just be presented in a different manner)

The form will not be used and is not affiliated with individual or small group public exchanges set up under the Affordable Care Act. Instead, the form will be used for private web-based enrollment platforms or exchanges through which large group, plan sponsors allow their participants to enroll in the plan sponsor's benefit offerings. Plan sponsors communicate to their participants the enrollment process and the participants would be aware of their benefit program offerings prior to accessing the enrollment platform.

The Affordable Care Act (Statute 6055) requires insurers to report annually to the Internal Revenue Service (IRS) confirming that each enrollee is covered under a plan that meets the definition of an Essential Benefits plan. The enrollee's Social Security Number (SSN) must be used in submitting this report to the IRS. For ease of administration and to avoid having to request the SSN through a separate process, this online enrollment form includes a field for the enrollee's SSN and will be used to comply with the required 6055 reporting as directed by the IRS.

We certify that this form will equal or exceed the minimum reading ease score on the Flesch Test when delivered or issued for delivery in your jurisdiction in accordance with any applicable law or regulation.

We request approval of the enclosed filling. We trust that you will find everything in order, and we look forward to your response. If you have any questions regarding this submission, please do not hesitate to contact me at the above mailing address, telephone number or e-mail address.

# **Company and Contact**

### **Filing Contact Information**

Jennifer Dout, P&RA Specialist DoutJ@aetna.com
151 Farmington Ave 860-273-9542 [Phone]

Hartford, CT 06156

### **Filing Company Information**

Aetna Health Inc. PA AZ DC DE CoCode: 95109 State of Domicile: IN KY MA MD NV NC OK TN VA Group Code: 1 Pennsylvania
WV Group Name: Company Type:
980 Jolly Road FEIN Number: 23-2169745 State ID Number:

Blue Bell, PA 19422

(999) 999-9999 ext. [Phone]

# Filing Fees

Fee Required? No Retaliatory? No

State: District of Columbia Filing Company: Aetna Health Inc. PA AZ DC DE IN KY MA MD NV

NC OK TN VA WV

TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other Product Name: 2016 LG bSwift Online Enrollment Forms (AHI)

Project Name/Number: AHI/201606

Fee Explanation:

State: District of Columbia Filing Company: Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA

VV

TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other

Product Name: 2016 LG bSwift Online Enrollment Forms (AHI)

Project Name/Number: AHI/201606

## **Form Schedule**

Lead Form Number:									
Item	Schedule Item	Form	Form	Form	Form	Action Specific	Readability		
No.	Status	Name	Number	Туре	Action	Data	Score	Attachments	
1		Online Employee Enrollment form	AELG-DRA- DC (11-16)	AEF	Initial			HI DC-LG-DRA- EE-11-16 V001.pdf	
2		Employee Enrollment form	ABS-LG- EE-DC (11- 16) (WEB)	AEF	Initial			HI DC-LG-EE-11- 16 (WEB) V001.pdf	

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

# Online Employee Enrollment Important Disclosures, Representations and Authorizations for District of Columbia

[For HMO / Aetna Health Network Only, coverage is underwritten or administered by Aetna Health Inc.]

[For QPOS / Aetna Choice POS / Aetna Health Network Option plans, coverage is underwritten or administered by Aetna Health Inc., Aetna Health Insurance Company, and/or Aetna Life Insurance Company.]

[For Open Access Managed Choice, PPO and Indemnity plans, coverage is underwritten or administered by Aetna Life Insurance Company.]

[For Life Plans, coverage is underwritten and administered by Aetna Life Insurance Company.]

[For Disability Plans, coverage is underwritten or administered by Aetna Life Insurance Company.]

[For Aetna DMO, Aetna Dental PPO, Dental EPP, Aetna HealthFund/Aetna DentalFund, and Aetna Indemnity Dental, coverage is underwritten or administered by Aetna Life Insurance Company.

In the states of AZ, CA, GA, MD, MO, NC, NJ and TX, Aetna DMO, Advantage and Basic plans may also be provided by one of the following: Aetna Dental of California Inc., Aetna Dental Inc. (NJ), Aetna Dental Inc. (TX), Aetna Health Inc., or Aetna Health Inc. (AZ).]

[For the Aetna Vision<sup>SM</sup> Preferred plan, coverage is underwritten by Aetna Life Insurance Company and certain claims adjudication and other administrative services are provided by First American Administrators, Inc. (an affiliate of EyeMed Vision Care, LLC) and/or its affiliates.]

[For Critical Illness, Hospital Indemnity and Accident Plans, coverage is underwritten or administered by Aetna Life Insurance Company.]

AELG-DRA-DC (11-16)

### **Important Disclosures**

#### IMPORTANT DISCLOSURES

- The plan certificate of coverage will determine the rights and responsibilities of member(s). It will govern in the event they conflict with any benefits comparison, summary or other description of the plan.
- 2. With the exception of Aetna Riz Home Delivery®, all participating providers and vendors are independent contractors and are neither agents nor employees of Aetna. Aetna Rix Home Delivery, LLC, is a substitiary of Aetna Inc. The availability of any particular provider cannot be guaranteed and provider network composition is subject to change. Notice of the change shall be provided in accordance with applicable state law.
- Failure to enroll within 31 days of becoming eligible or that for any reason Aetna does not receive notice of a transaction request within a reasonable time following an
  eligibility event, may affect your and your dependents' eligibility.
- 4. For HMO coverage: With certain exceptions described in the plan documents, HMO plans only provide coverage for referred benefits, and that, in order to be covered, services must be performed either by a participating primary care physician, or by the participating specialist, hospital, pharmacy, dentist, or other provider as authorized by a referral form from a participating primary care physician.
- [S] For life and disability coverages: The effective date of insurance for you or for any of your dependents is subject to you being actively at work on that date and that the effective date of insurance for any of your dependents is also subject to the dependent health condition requirements of the Plan. Further, any insurance subject to evidence of good health or medical information will not become effective until Aetna gives its written consent.
- [6] Fraud Warning. Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Attention Alabama Residents. Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information. in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof. Attention Arkansas and West Virginia Residents: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. Attention California, Ohio and Pennsylvania Residents: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceats, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects: such person to criminal and civil penalties Attention Colorado Residents: It is unlawful to knowingly provide faise, 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. Any insurance company or agent of an insurance company who knowingly provides false incomplete or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies. Attention Florida Residents: Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is quility of a felony of the third degree. Attention Maryland Residents: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. Attention Kentucky Residents: Any person who knowlngly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. Attention Tennessee Residents: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or derival of insurance benefits. Attention New Jersey Residents: Any person who includes any false or misleading information on an application for an insurance policy or knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties. Attention Rhode Island Residents: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. Attention North Carolina Residents: Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person. files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which may be a crime and subjects such person to criminal and civil penalties. Attention Oklahoma Residents: WARNING: Any person who knowingly, and with intent to lequire, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any. Talse, incomplete or misleading information is quilty of a felony, Attention Ovegon Residents: Any person who with intent to injure, defraud or deceive any insurance company or other person submits an enrollment form for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto may have violated state law. Attention Puerto Rico Residents: Any person who knowingly and with the intention to defraud includes false information in an application for insurance or file, assist or abet in the filling of a fraudulent claim to obtain payment of a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousand dollars (\$5,000), not to exceed ten thousand dollars (\$10,000), or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of fixe (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years. Attention Vermont Residents: Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which may be a crime and may subject such person to criminal and civil penalties. Attention Virginia Residents: Any person who knowingly and with intent to injure, defraud or deceive any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a traudulent act, which is a crime and subjects such person to criminal and civil penalties.

### Representations and Authorizations

### Once You've Reviewed All Your Selections:

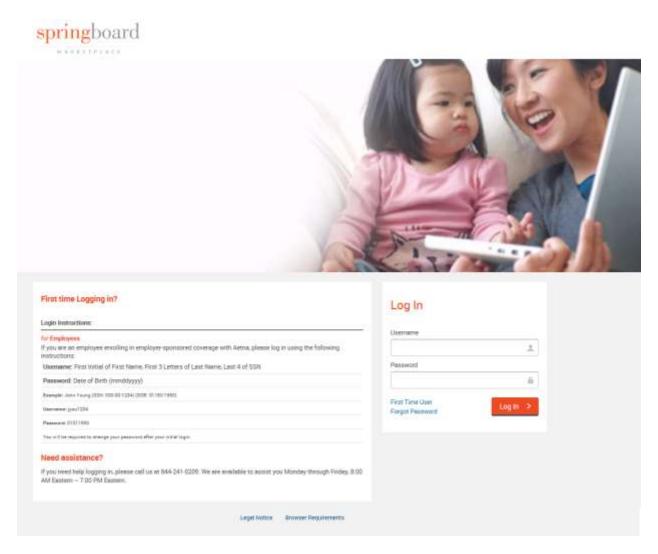
Participation

Representations and Authorizations 1. I represent that all information supplied in this enrollment is true and complete to the best of my knowledge and/or belief. I have read, understand and agree to the Important Disclosures (click on the 'Edit Selection' button above to review the Important Disclosures again) that apply to the coverage I elected via this Eprollment/Change Request.

- I authorize deductions of the required contributions from my namings and I agree to make any necessary payments as required for coverage.
- 3. I understand and agree that this Enrollment/Change Request may be transmitted to Aetna or its agent by my employer or its agent. I authorize any physician, optometrist, other healthcare professional, hospital or any other healthcare organization ("Providers") to give Aetna or its agent information concerning the medical history, services or healthcare organization ("Providers") to give Aetna or its agent information concerning the medical history, services or healthent provided to anyone listed on this Enrollment/Change Request from, including those involving mental health, substance abuse and HIV/ABDS. I further authorize Aetna to use such information and to disclose such information to affiliates, Providers, payors, other insurers, third party administrators, vendors, consultants and governmental authorities with justisdiction when necessary for my care or treatment, payment for services, the operation of my health plan, or to conduct related activities. I have discussed the terms of this authorization with my spouse and competent adult dependents and I have obtained their consent to those terms. I understand that this authorization is provided under state law and that it is not an "authorization" within the meaning of the federal Health Insurance Portability and Accountability Act. This authorization will remain valid for the term of the coverage and so long theirwafter as allowed by Saw. I understand I am entitled to a copy of this authorization upon request and that a photocopy is as valid as the original.
- 4. Lacknowledge that the Hospital Plan and Critical filness plan are not comprehensive, major medical insurance but are fixed indemnity plans that pay fixed daily dollar besefts for covered services without regard to the beath care provider's actual changes. The benefit payments are not intended to cover the full cost of medical care. I am responsible for the provider's changes: TheSE PLANS DO NOT COUNT AS MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT, THESE ARE SUPPLEMENT TO HEAL TH INSURANCE AND ARE NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.
- 5. I hereby attest that:
- Nebraska Residents: I have major medical health insurance or Medicare that meets the requirements of minimum essential coverage as defined by the federal Affordable Care Act.
- b. California Residents: I have comprehensive health benefits that provide Minimal Essential Benefits. Without such comprehensive coverage, I am not eligible to enroll under the Hospital Plan or Critical illness plan.

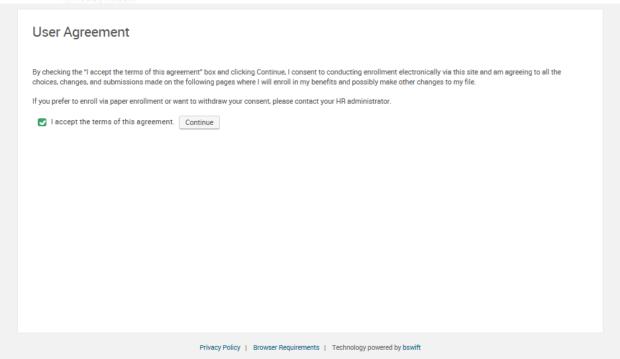
AELG-DRA-DC (11-16)

To begin the enrollment process, member will log into the **Springboard Marketplace** site with a username and password. Springboard Marketplace is the brand name of Aetna's online enrollment tool.



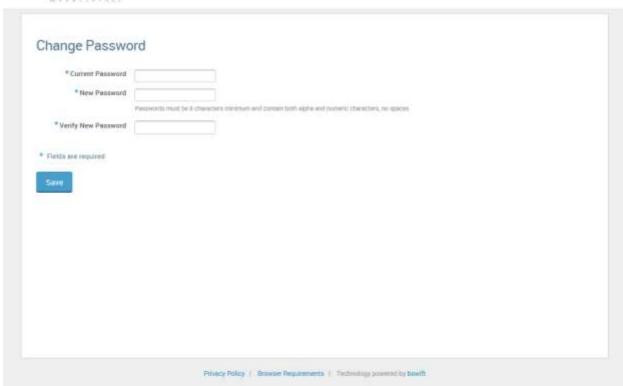
User Agreement language and acknowledgement checkbox is displayed. The member must agree to this language by checking off the "I accept the terms of agreement" checkbox in order to proceed with the online enrollment process.





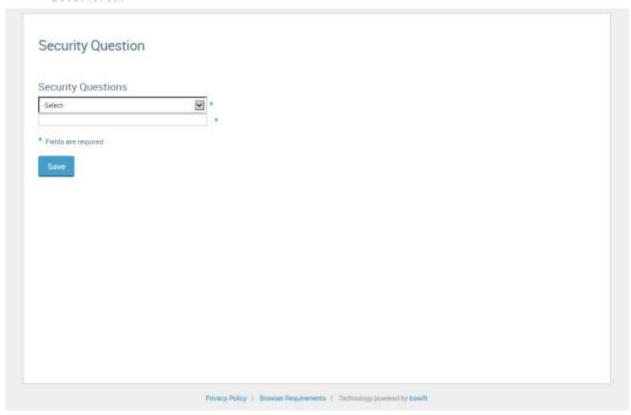
First time users are provided an opportunity to change their password.



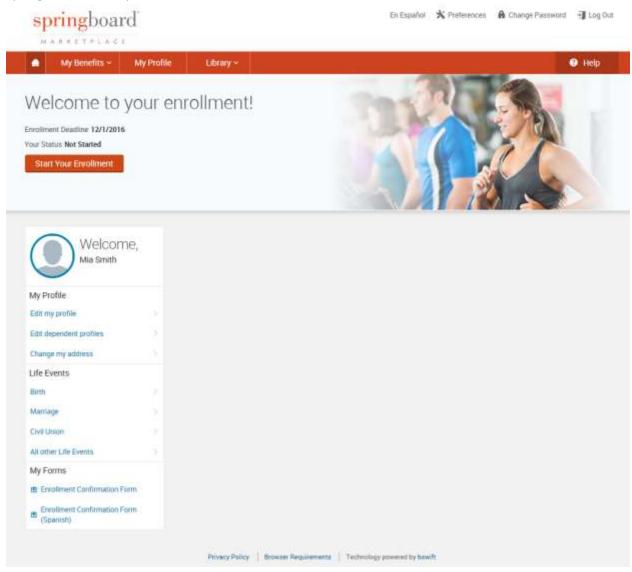


First time users are asked to select a Security Question and enter a response.

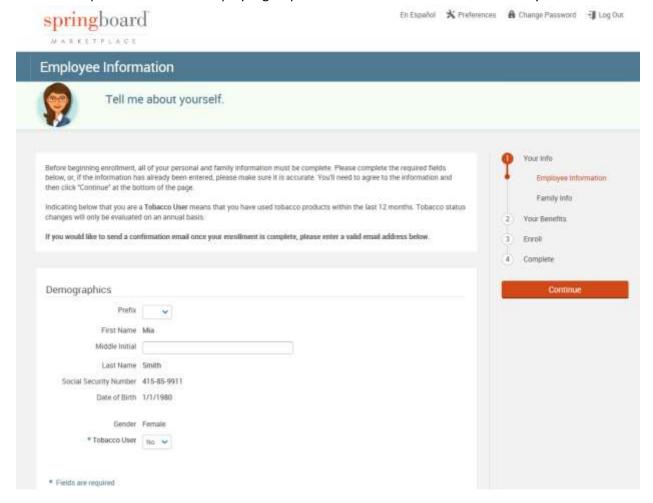


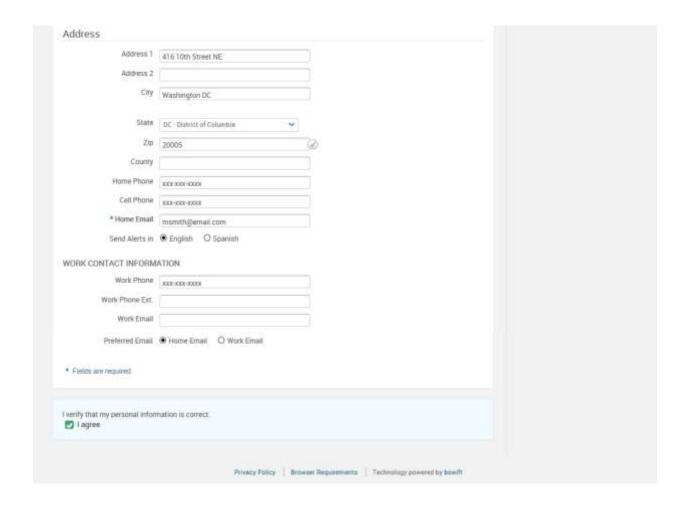


Member begins enrolling by clicking on the **Start Your Enrollment** button on the home page of the Springboard Marketplace site.

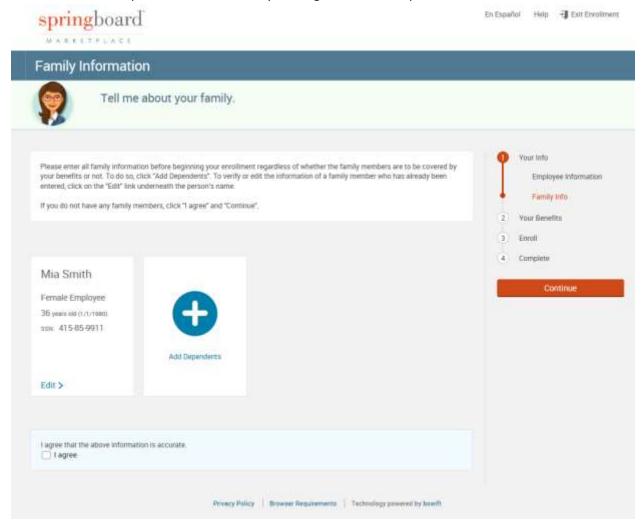


Member can enter or update his/her information. Certain fields will be prepopulated, based on information provided from the employer group. Fields with text boxes can be filled in by the member.

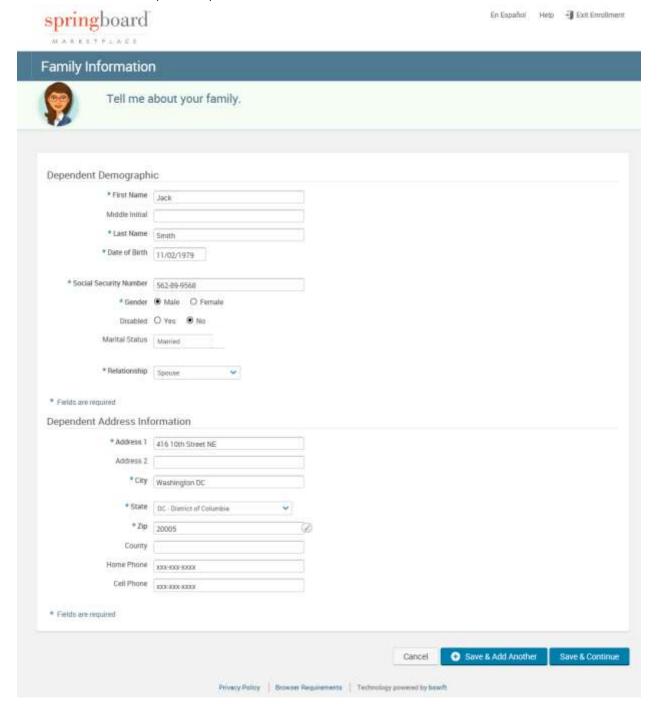




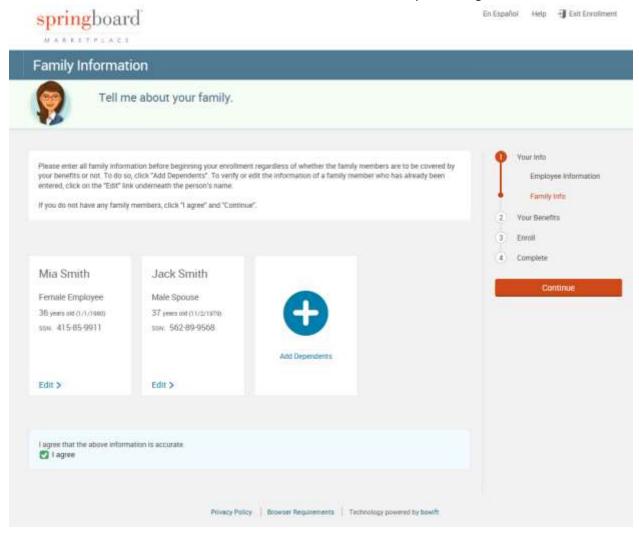
Member can add dependent information by clicking on the Add Dependents button.



Member can enter or update dependent information.

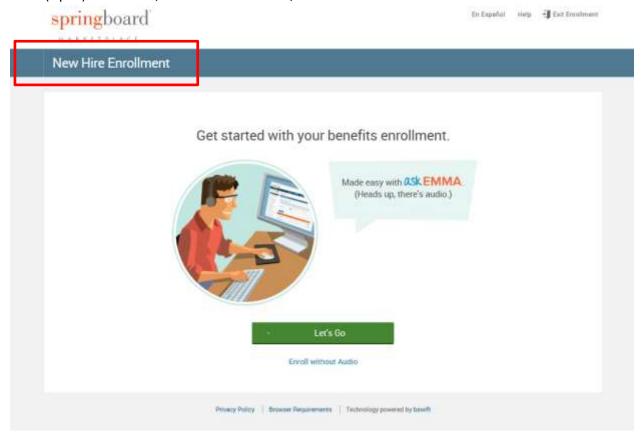


Member is asked to confirm that the information is accurate before proceeding.

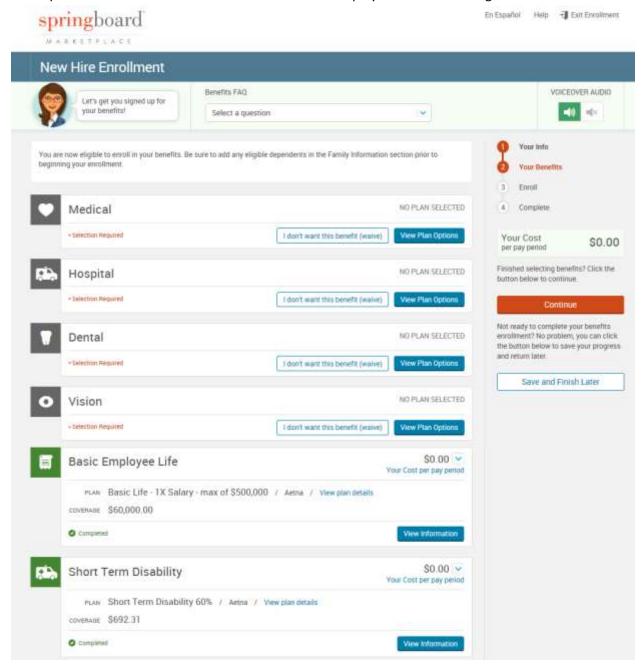


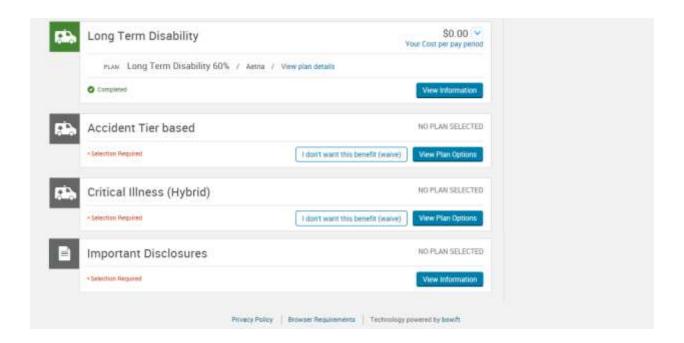
The Ask Emma interactive benefits advisor tool is enabled to assist the member with making benefit selections. By clicking on the "Enroll without Audio" link, Ask Emma will guide the user through the process without the use of audio. The member can also choose to turn off the Ask Emma tool in the next step.

The types of enrollment that can be listed in the blue ribbon below are: New Hire Enrollment, Company-Wide (Open) Enrollment, Life Event Enrollment, and Rehire Enrollment.

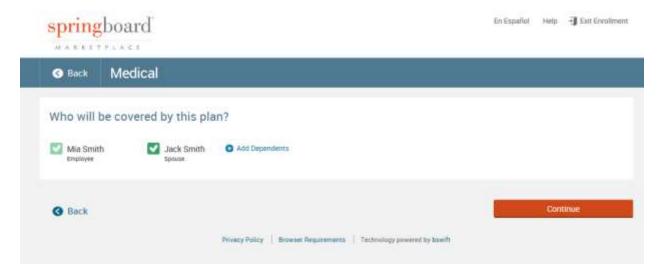


Products available for enrollment are displayed. The types and variety of products displayed in the subsequent enrollment screens will be based on each employers benefit offerings.



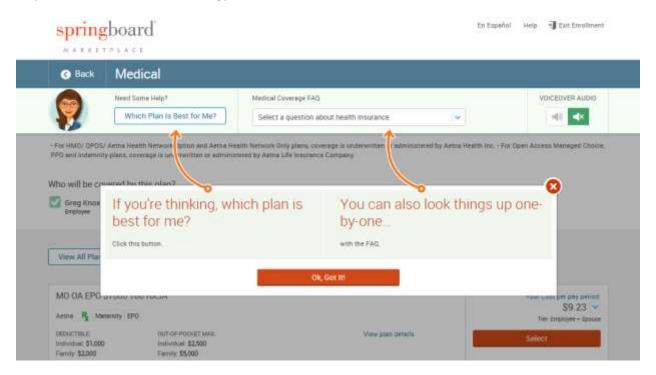


Clicking on the View Plan Options button, brings the member to the below screen, and the member is asked to select dependents who will be covered under the Medical benefits.

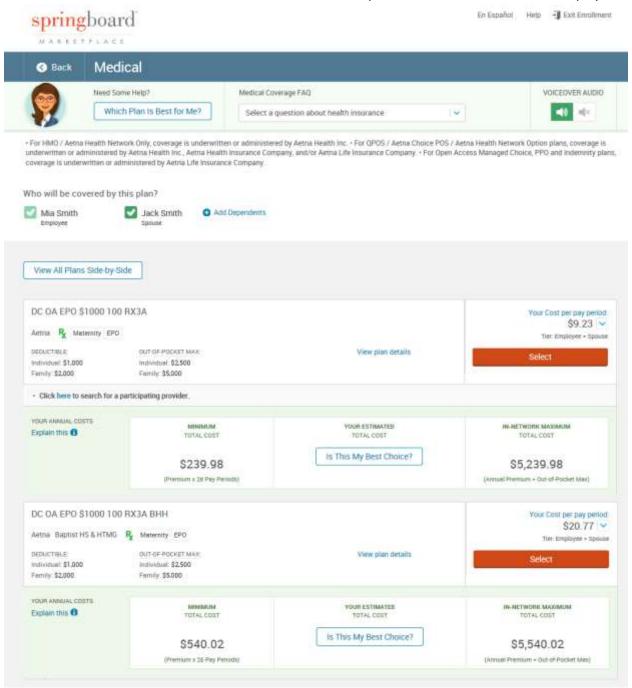


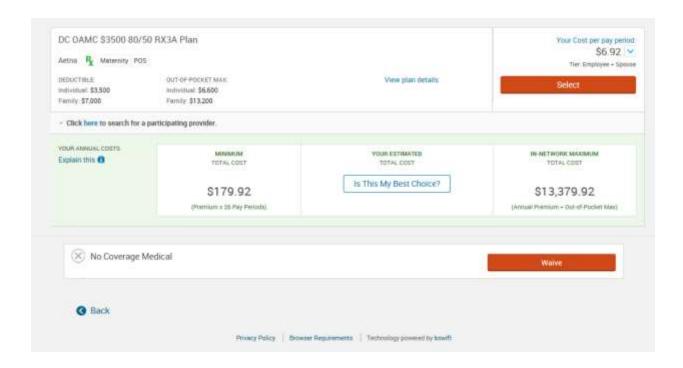
The below screen directs the member to two areas of the site, where additional information or assistance in selecting benefits is provided. If the member clicks on the "Yes, Help Me Decide" button, the Ask Emma benefits advisor tool will be enabled, and Ask Emma will guide the member through a series of screens and questions to help determine the best available plan for his/her situation.

An FAQ section is also available, in which the member can select questions in the drop-down field to help define health care terminology or watch videos for more information on the offered benefits.

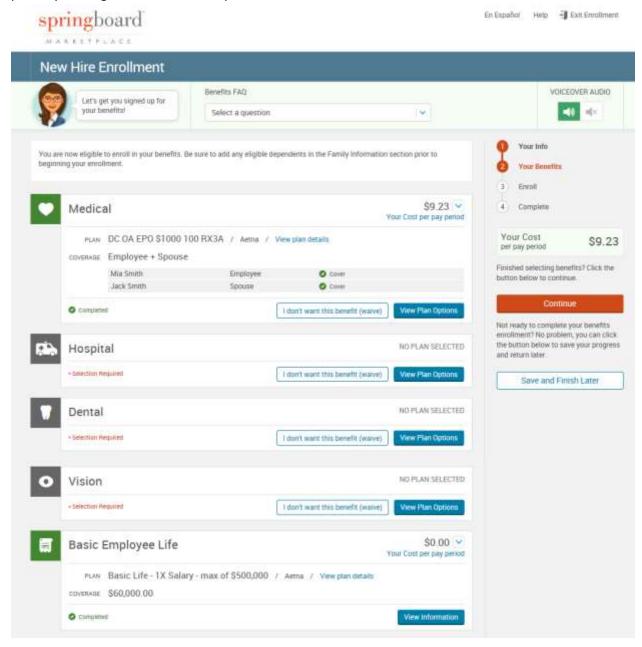


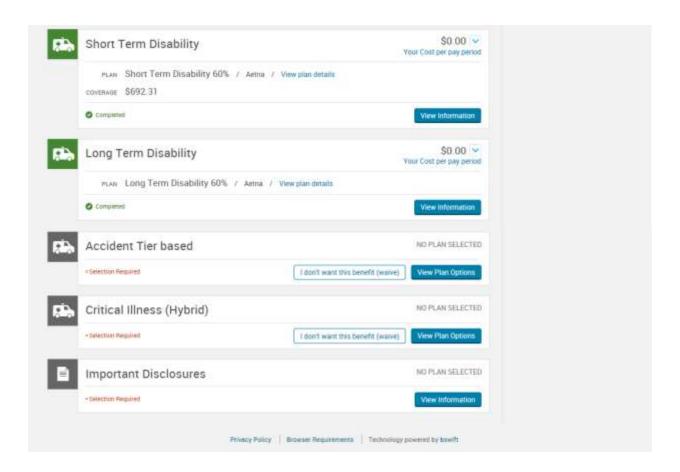
Once the member clicks on the "Ok, Got it!" button, Medical plans available for selection are displayed.



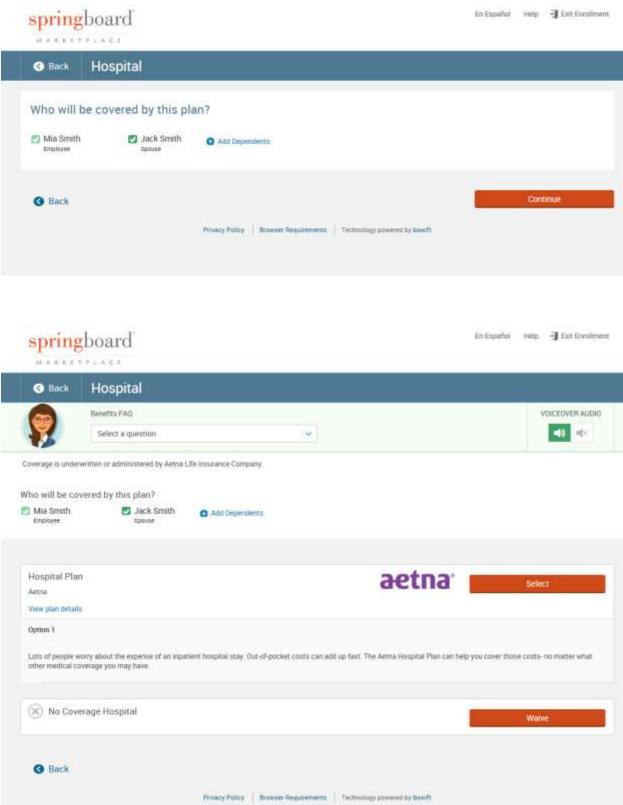


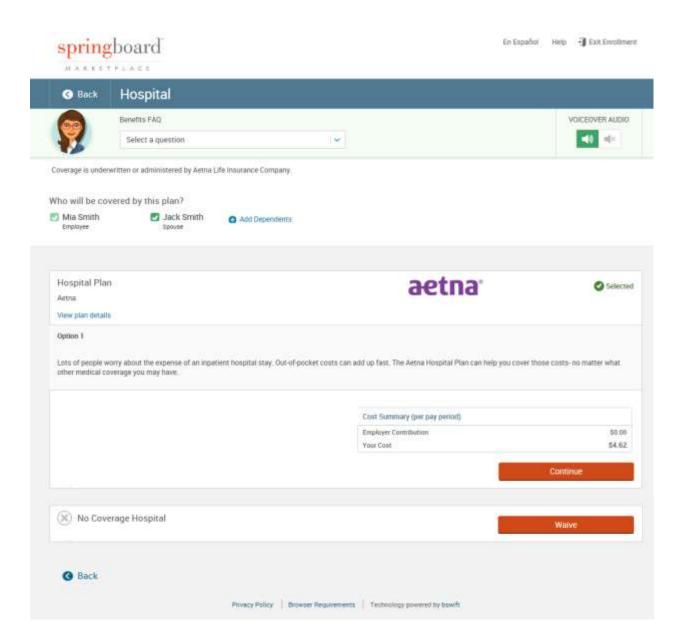
Once a selection is made, the member is brought back to the summary of products screen with the medical election shown as complete. The member can proceed to view available Hospital Indemnity plans by clicking on the View Plan Options button in the dental section.



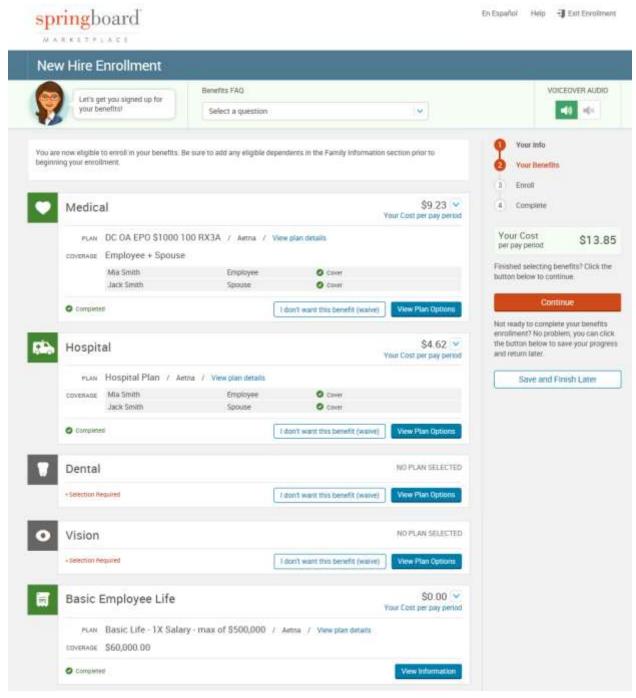


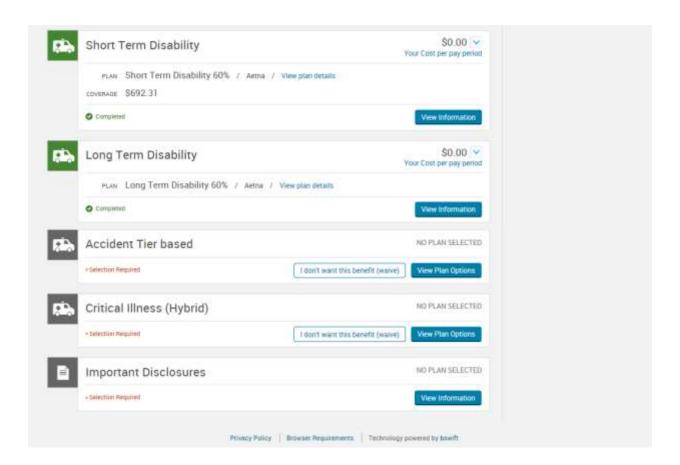
Member is asked to select dependents to be covered under the Hospital Indemnity plan.



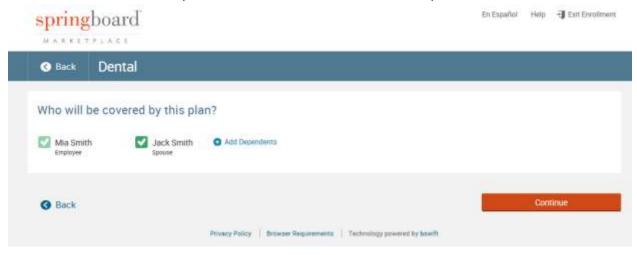


Once a selection is made, the member is brought back to the summary of products screen with the medical election shown as complete. The member can proceed to view available Hospital Indemnity plans by clicking on the View Plan Options button in the dental section.

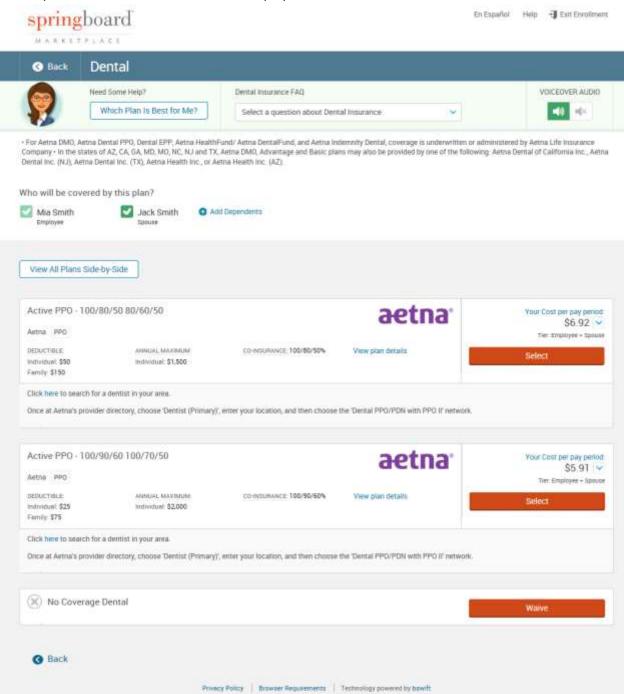




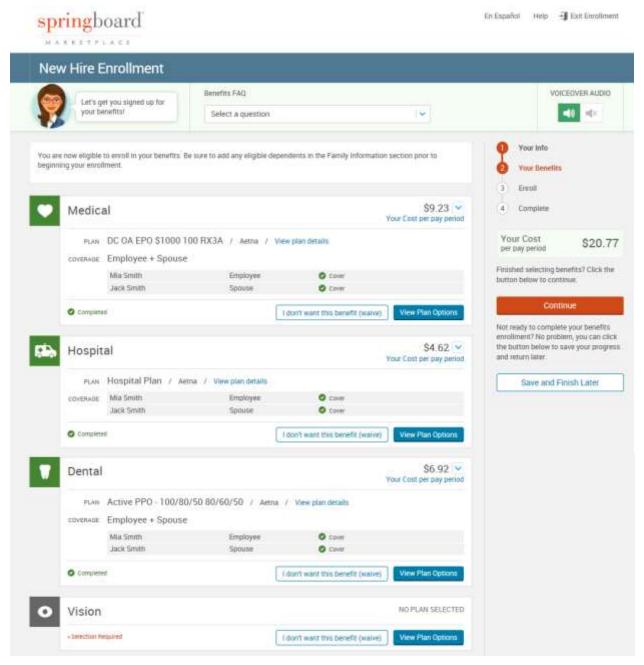
Member is asked to select dependents to be covered under the dental plan.

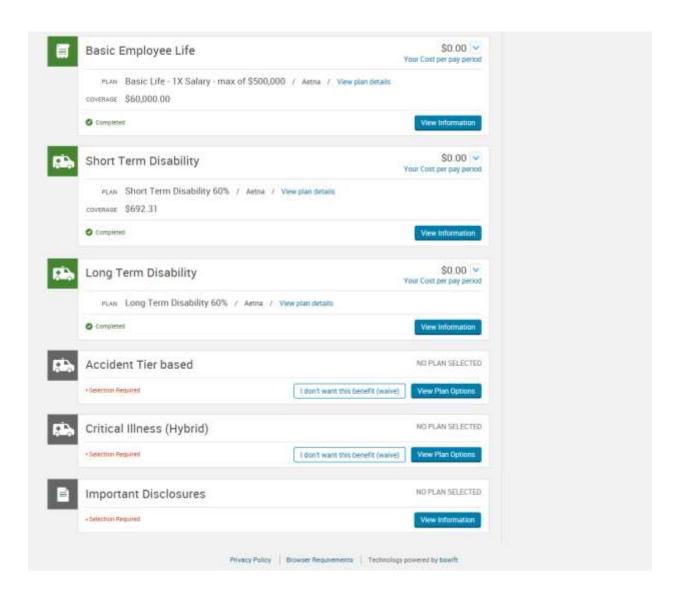


## Dental plans available for enrollment are displayed.

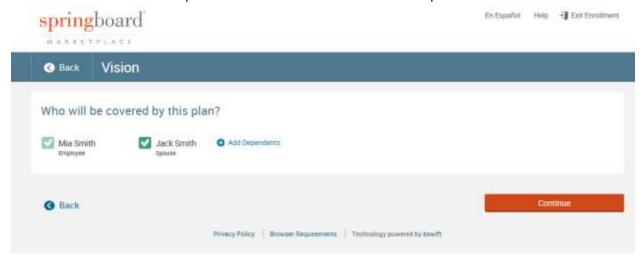


Once a selection is made, the member is brought back to the summary of products screen with the dental election shown as complete. The member can proceed to view the Vision plans by clicking on the View Information button.

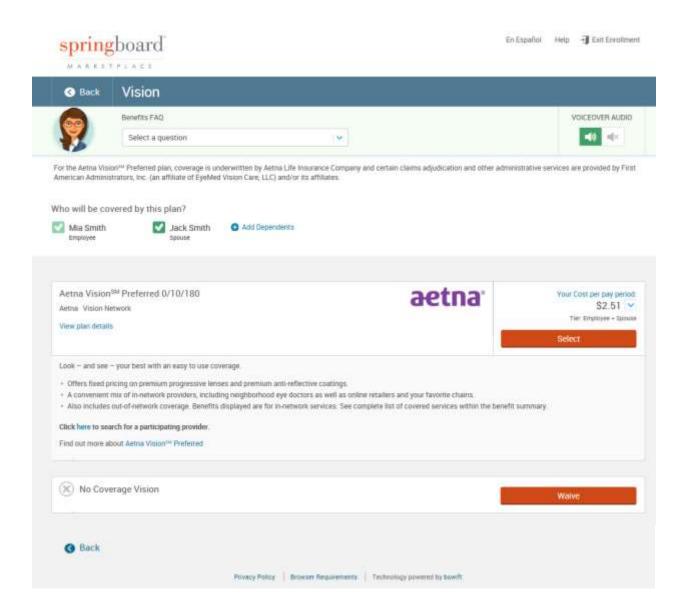




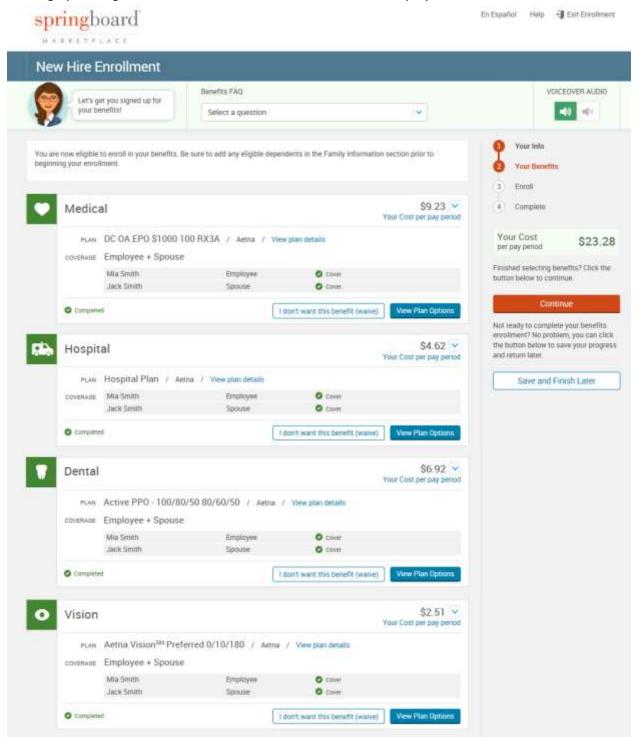
Member is asked to select dependents to be covered under the vision plan.

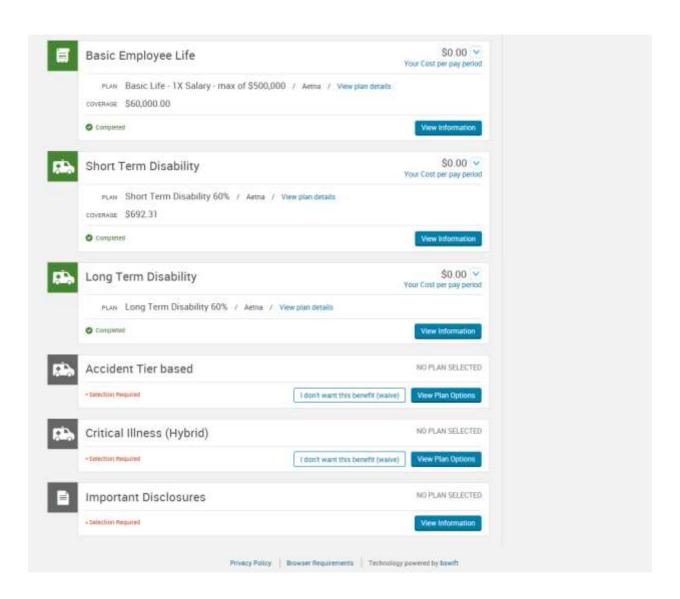


Vision plans available for enrollment are displayed.

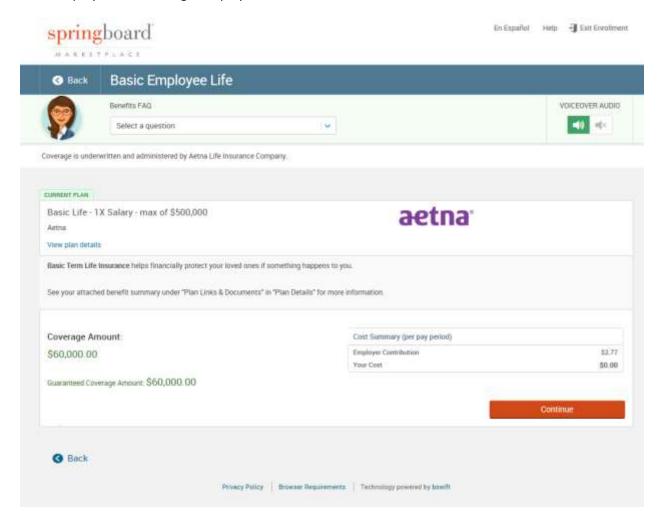


Once the Continue button is clicked, the member is brought back to the summary of products screen with the vision election shown as complete. The member can proceed to view the Basic Employee Life offering by clicking on the View Information button in the Basic Employee Life section.

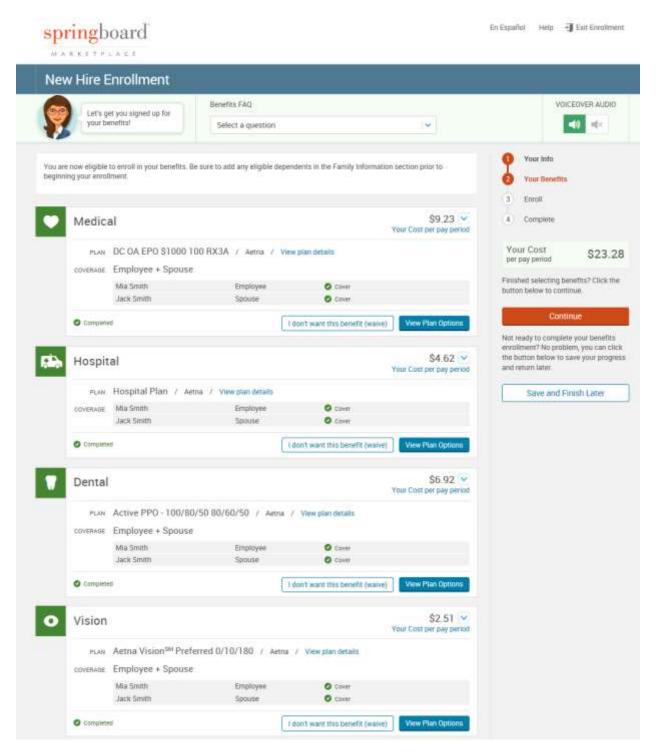


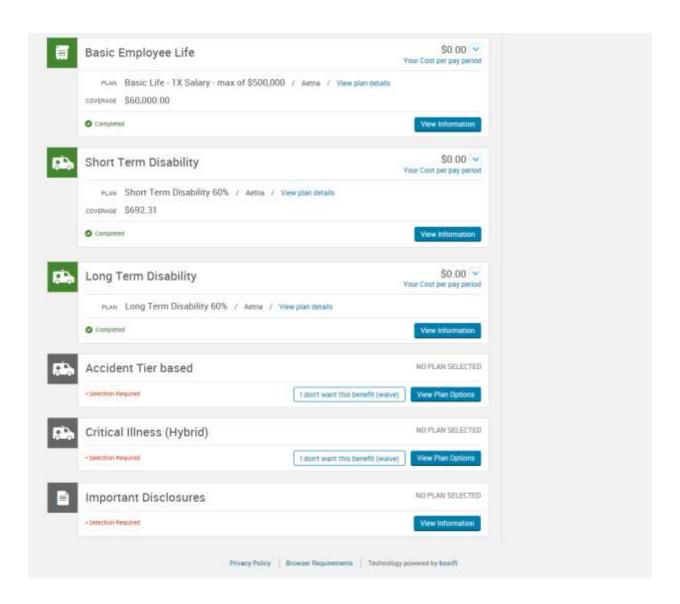


Basic Employee Life offering is displayed.

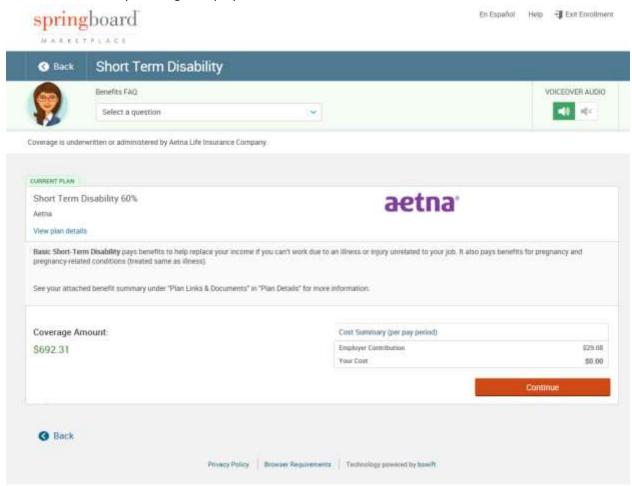


Once the Continue button is clicked, the member is brought back to the summary of products screen with the Basic Employee Life election shown as complete. The member can proceed to view the Short Term Disability offering by clicking on the View Information button in the Short Term Disability section.

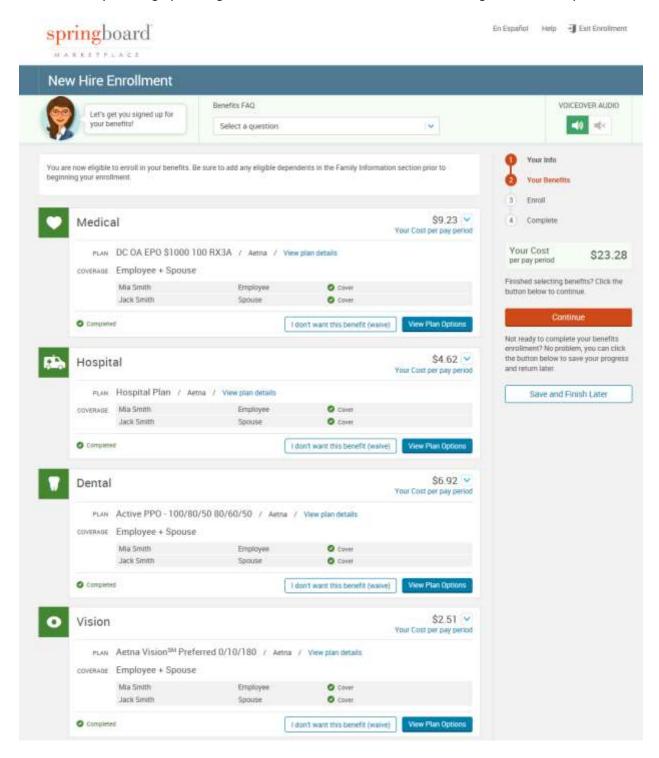


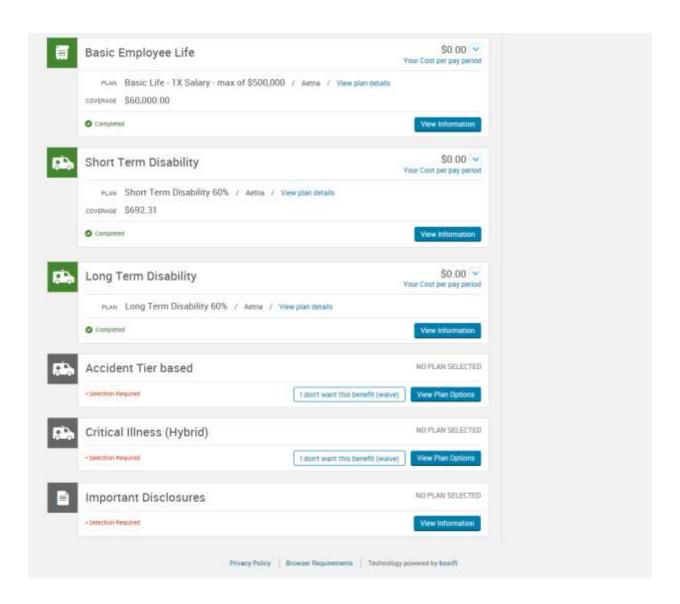


# Short Term Disability offering is displayed.

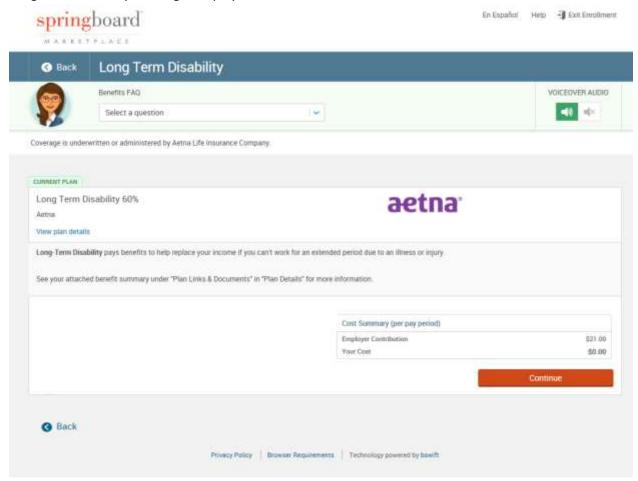


Once the Continue button is clicked, the member is brought back to the summary of products screen with the Short Term Disability election shown as complete. The member can proceed to view the Long Term Disability offering by clicking on the View Information button in the Long Term Disability section.

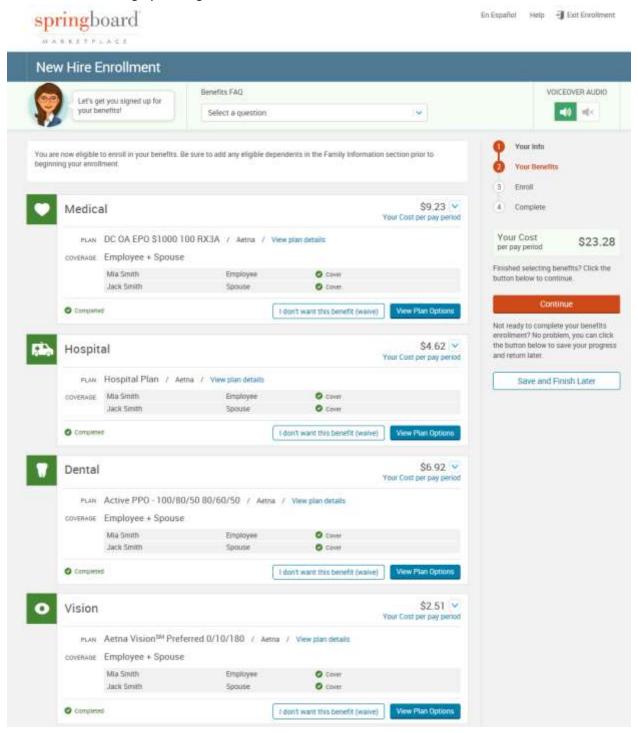


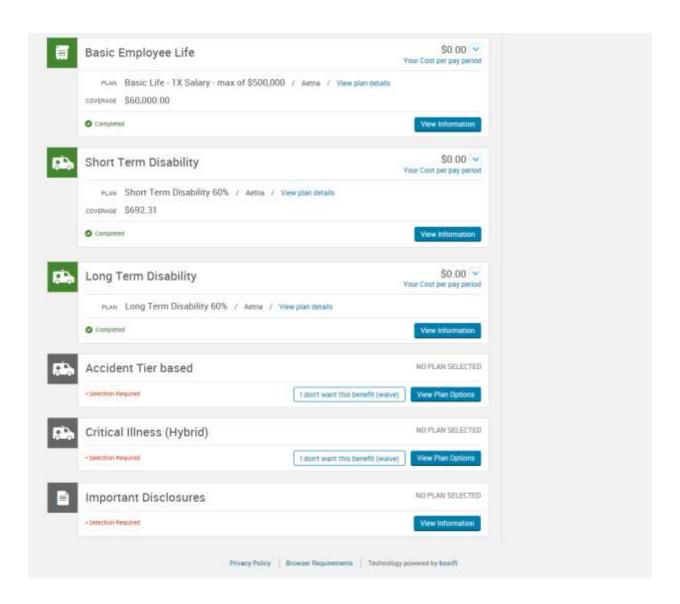


Long Term Disability offering is displayed.

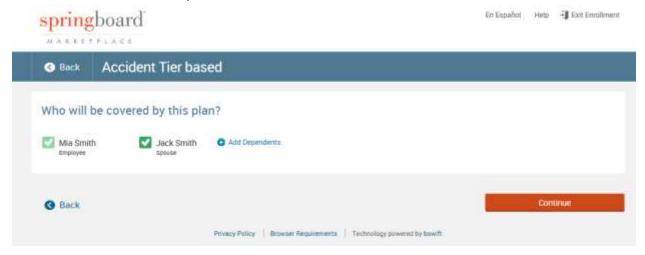


Once the Continue button is clicked, the member is brought back to the summary of products screen with the Long Term Disability election shown as complete. The member can proceed to view the Accident Plan offering by clicking on the View Information button in the Accident Plan section.

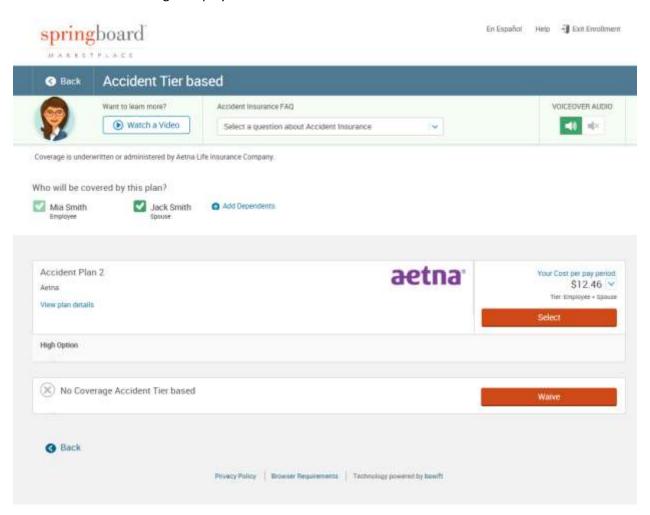




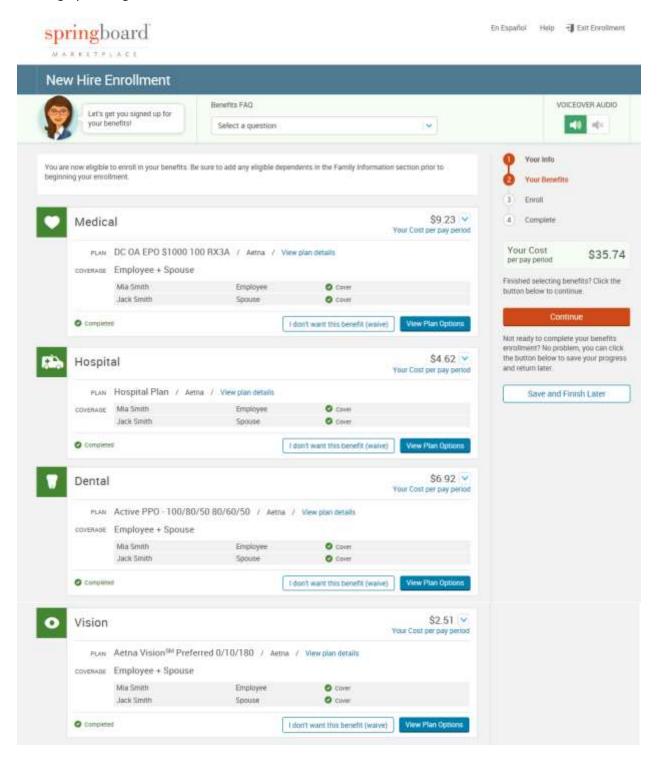
Member is asked to select dependents to be covered under the Accident Plan.

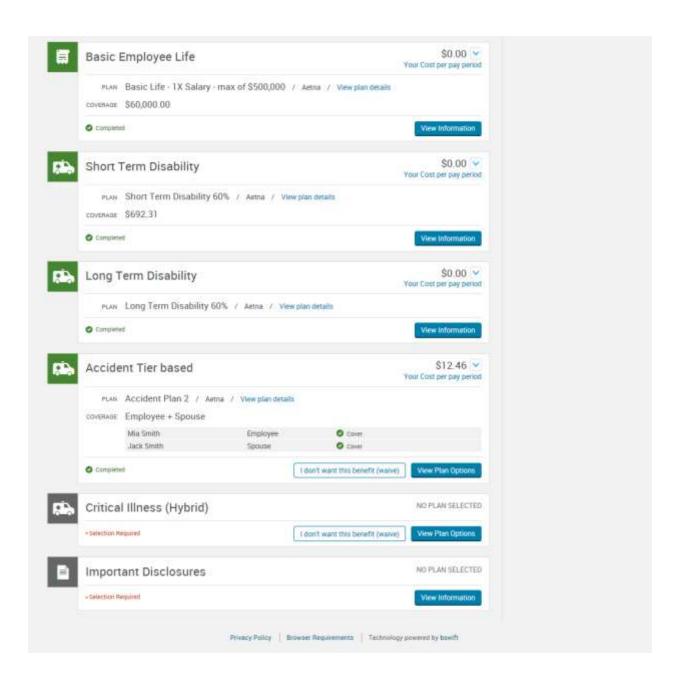


The Accident Plan offering is displayed.

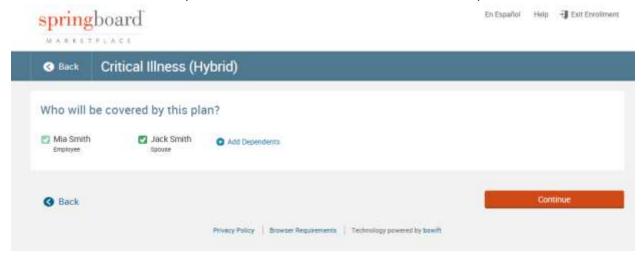


Once the Continue button is clicked, the member is brought back to the summary of products screen with the Accident Plan election shown as complete. The member can proceed to view the Critical Illness offering by clicking on the View Information button in the Critical Illness section.

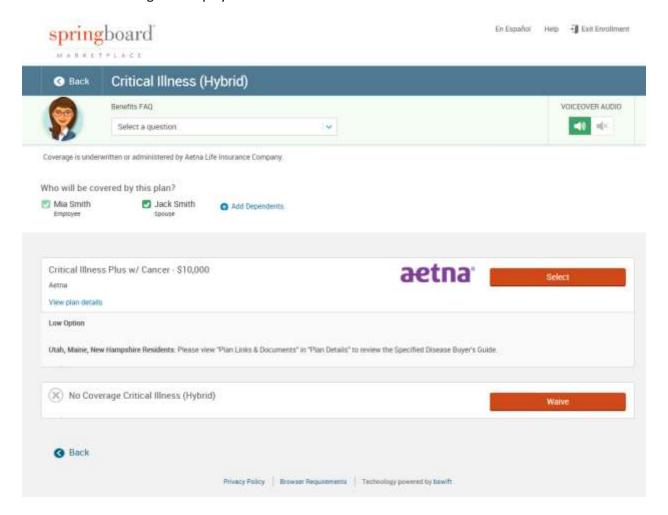


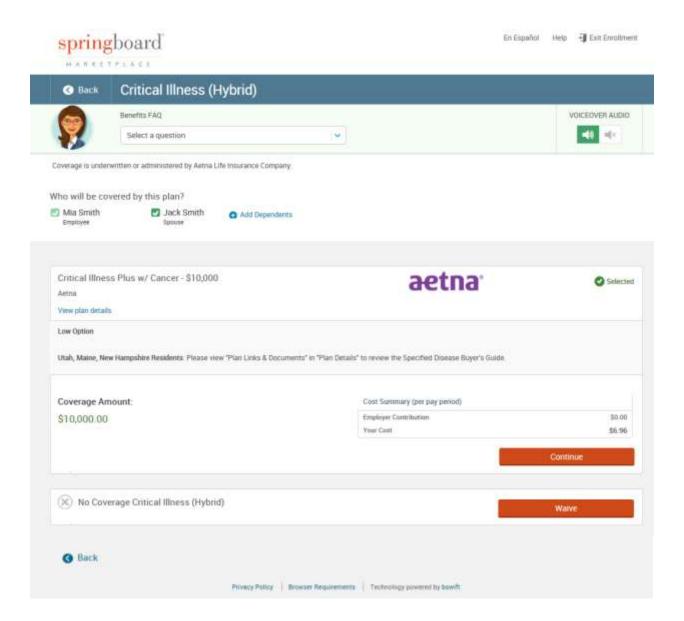


Member is asked to select dependents to be covered under the Critical Illness plan.

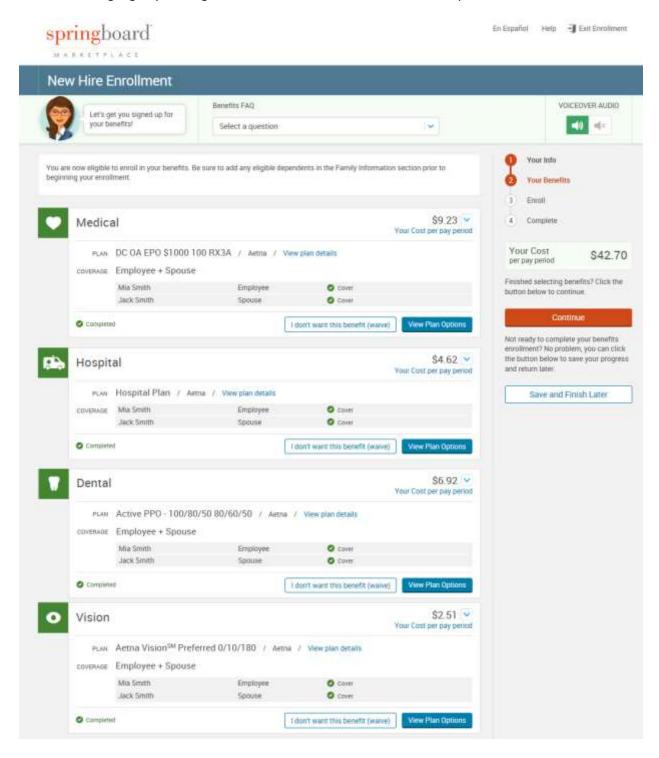


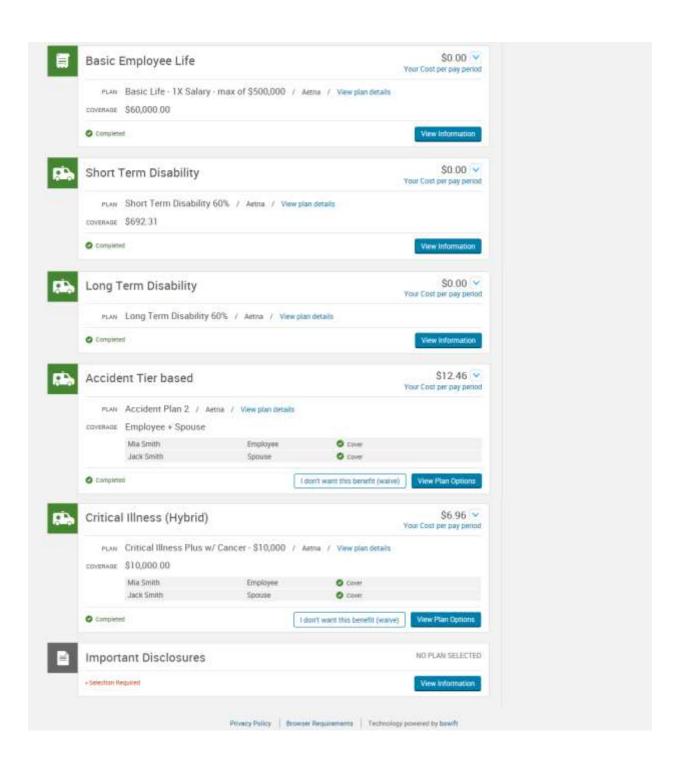
Critical Illness offerings are displayed.



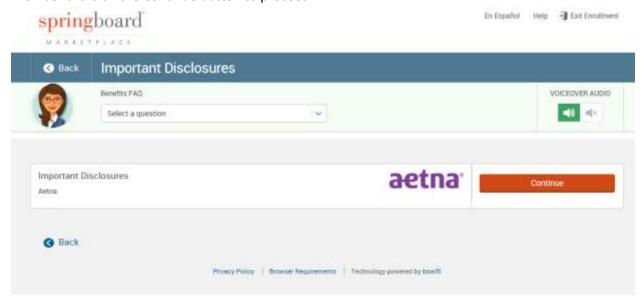


Once a selection is made, the member is brought back to the summary of products screen with the Critical Illness election shown as complete. The member can proceed to review the Important Disclosures language by clicking on the View Information button in the Important Disclosures section.

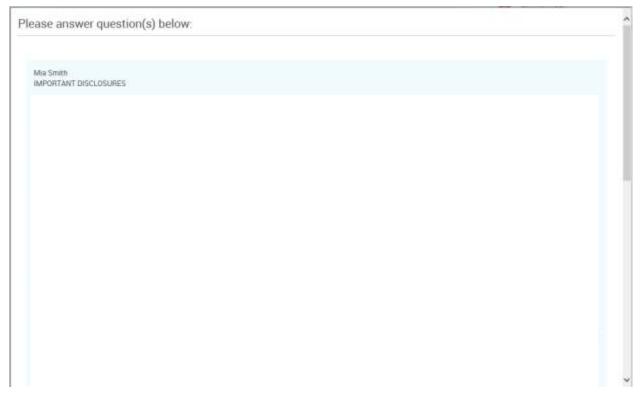


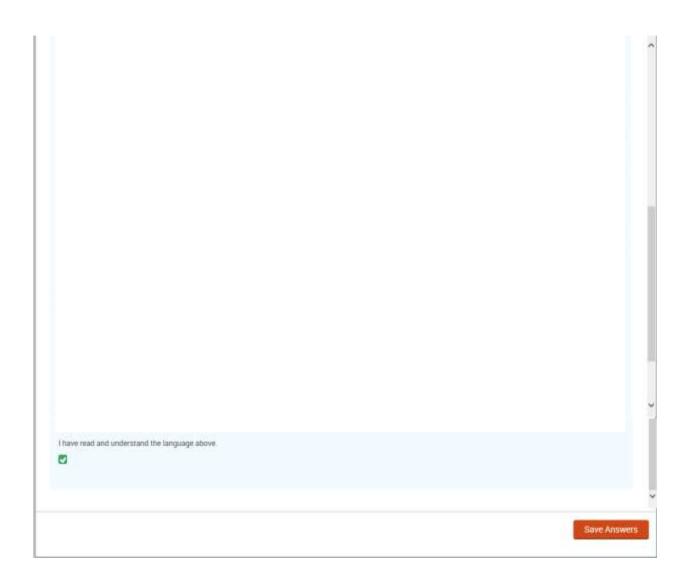


Member clicks on the Continue button to proceed.

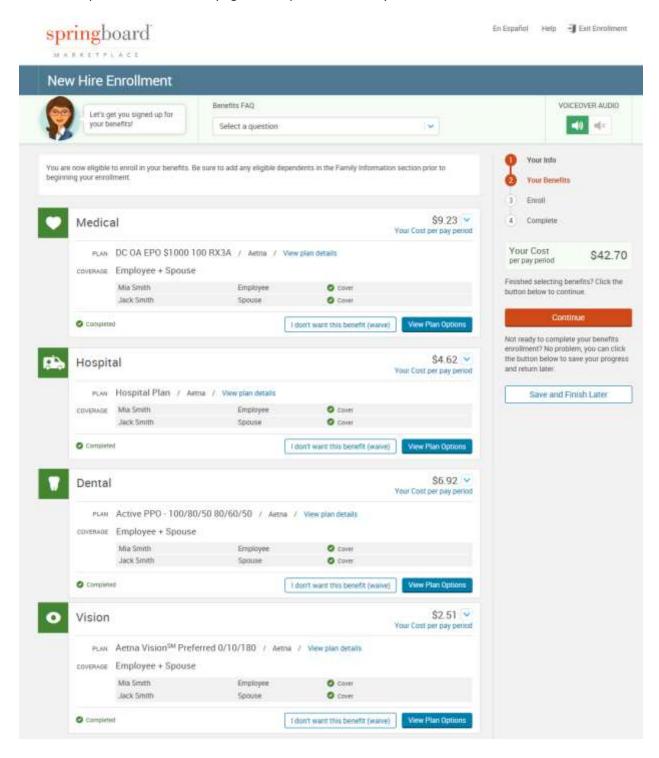


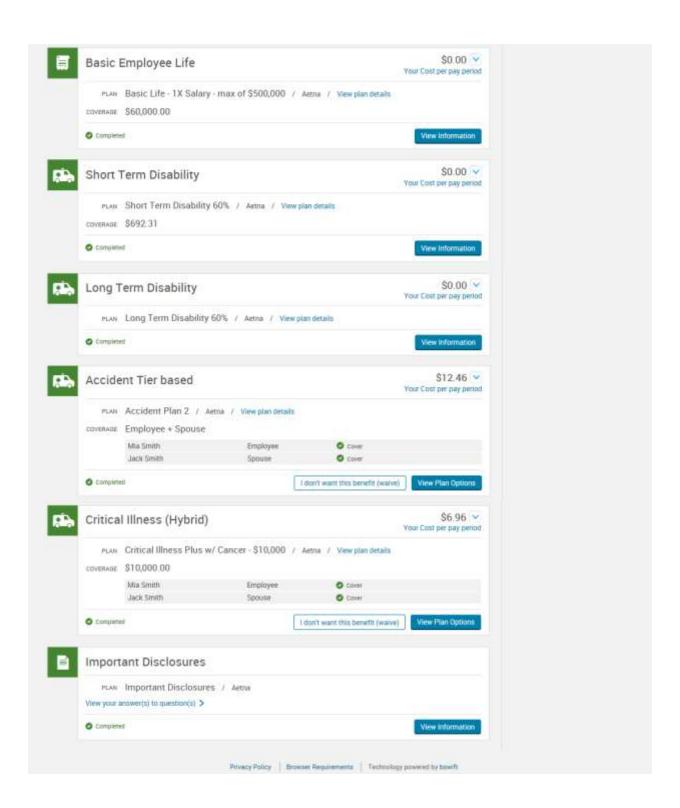
The Important Disclosures language, presented in Form AELG-DRA-DC (11-16), is displayed in the blank area below for the user to review.



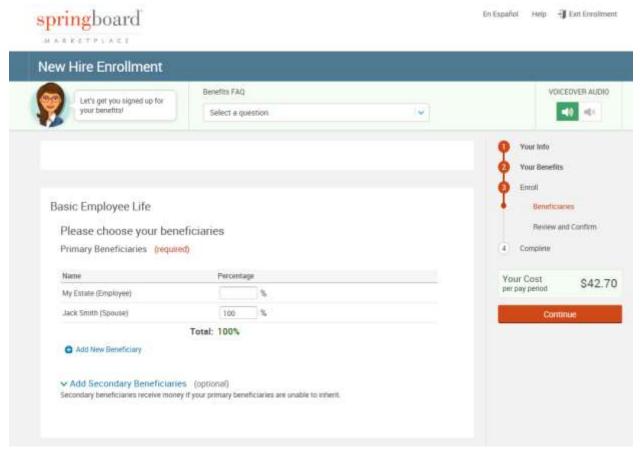


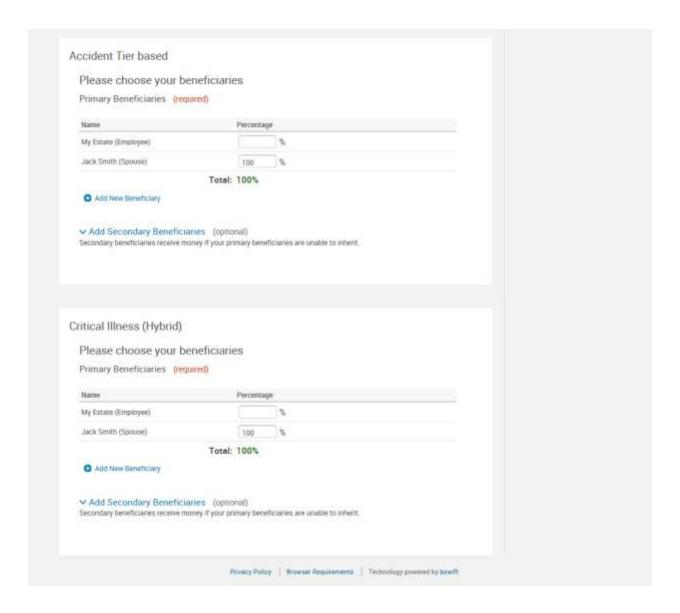
Once the member has reviewed the information, he/she is brought back to the summary of products screen with the Important Disclosures section shown as complete. The member clicks on the Continue button and proceeds to the next page to complete beneficiary information.



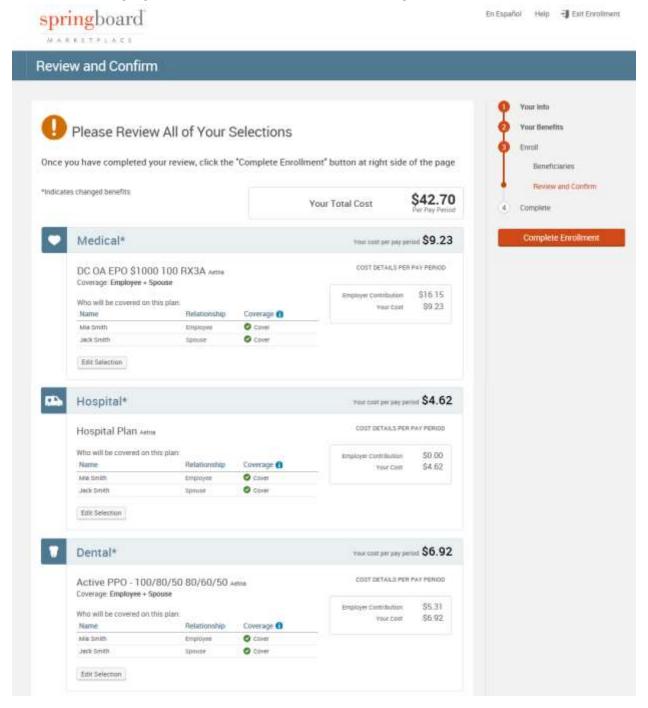


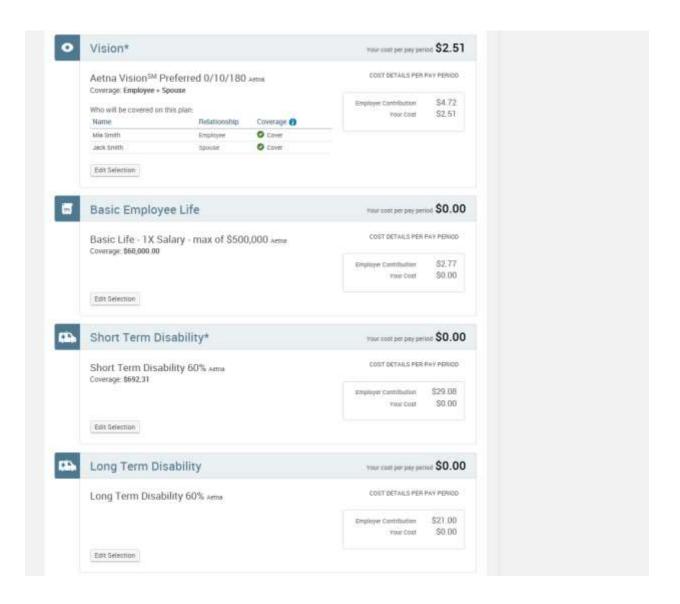
The user clicks on the "Continue" button on the right-hand side of the screen. A Basic Employee Life, Accident Plan, and Critical Illness beneficiaries assignment screen is displayed, and the user must enter the percentage allotted to each beneficiary.

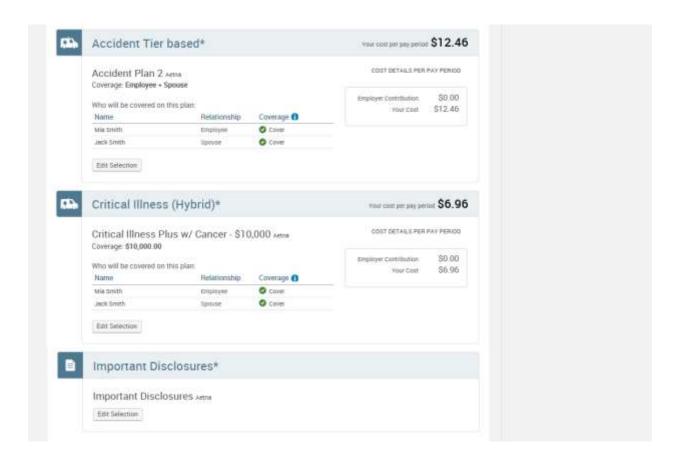


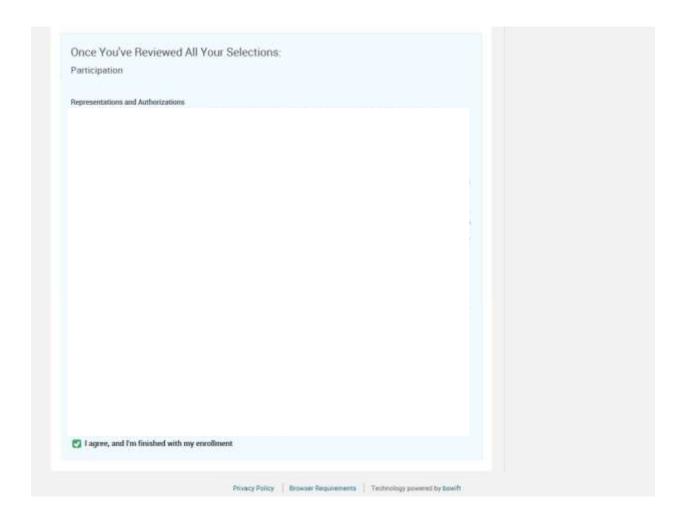


A summary page of all plan selections is displayed to allow the member to review and make any necessary edits. The Representations and Authorizations language, presented in Form AELG-DRA-DC (11-16), is displayed in the blank area below. Member must acknowledge the Representations and Authorizations language at the bottom of the screen before saving enrollment information.

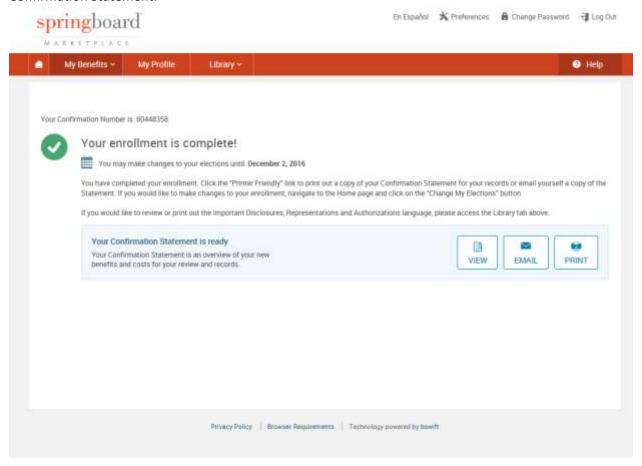








An enrollment confirmation page is displayed and member is able to view, email or print a copy of their Confirmation Statement.



SERFF Tracking #: AETN-130810230 State Tracking #: Company Tracking #:

State: District of Columbia Filing Company: Aetna Health Inc. PA AZ DC DE IN KY MA MD NV NC OK TN VA

WV

TOI/Sub-TOI: ML02 Multi-Line - Other/ML02.000 Multi-Line - Other

Product Name: 2016 LG bSwift Online Enrollment Forms (AHI)

Project Name/Number: AHI/201606

# **Supporting Document Schedules**

Satisfied - Item:	Explanation of Variability
Comments:	
Attachment(s):	HI DC EOV.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Certification
Comments:	
Attachment(s):	HI Readability Cert.pdf
Item Status:	
Status Date:	

# Explanation of Variability Online Employee Enrollment Form

## Form ABS-LG-EE-DC (11-16) (WEB) Form AELG-DRA-DC (11-16)

#### Applicable to Form AELG-DRA-DC (11-16)

The form AELG-DRA-DC (11-16) contains limited variability, as indicated by bracketed material in the form. The form may be modified by moving or removing sections to reflect the customer's product offerings. For example, bracketed information related to dental coverage would be removed if dental products were not being offered.

#### Applicable to Form ABS-LG-EE-DC (11-16) (WEB)

The drafting notes at the top of each screen will not be displayed to the member. They have been included for instructional information for the reviewer only.

#### Page 5 (Homepage)

- **Pictures:** the picture presented on the screen may be updated from time to time.
- "Start Your Enrollment" button: once the member has completed his/her enrollment, the button will change to say "Change My Elections".
- My Benefits (center panel): once the member's enrollment period is complete, the center panel beneath "My Benefits" will display a summary of their benefit selections.

#### Page 11

The header within the blue ribbon of the page will indicate the actual type of enrollment for which the member is participating. Types of enrollment include:

- New Hire Enrollment
- Company Wide (Open) Enrollment
- Life Event Enrollment
- Rehire Enrollment

#### **Product Summary and Plan Selection pages**

The products and plans displayed are illustrative. The types and variety of product and plans displayed will be based on each individual employers benefit offerings.

#### Pages 53 and 54 (Beneficiary Selection page)

This screen would not display if the employer does not offer a Life, Accident Plan or Critical Illness products or if the enrollee waives Life, Accident Plan or Critical Illness coverage.

#### Page 59

The Confirmation Number displayed will be unique for each user upon enrollment completion.

DC EOV 1

## DISTRICT OF COLUMBIA Certification

#### AETNA HEALTH INC.

Subject: Aetna Health Inc. NAIC No. 001-95109

2016 LG bSwift Online Enrollment Forms

Forms: AELG-DRA-DC (11-16) ABS-LG-EE-DC (11-16) (WEB)

This certifies that the forms listed above are in full compliance with District of Columbia Insurance Codes §31-4725 and §31-4726. The forms exceed the minimum reading ease score on the Flesch Test in accordance with any applicable law or regulation.

Stephen W Hallorar	Digitally signed by Stephen W Halloran DN: cn=Stephen W Halloran, o, ou, email=HalloranS@aetna.com, c=US Date: 2016.11.17 08:58:04 -05'00'	_
Signature		<u> </u>
Stephen W. Halloran	Product and Regulatory Approva	ls Senior Manager
Name and Title		-
November 17, 2016  Date		