



New York Employer Funding Certification and Statement of Understanding for Small Employers

Aetna considers underlying plans or arrangements that either partially or completely subsidize any member cost sharing, including, but not limited to, copayments, deductibles and/or member coinsurance balances and the Employer's funding of the deductible in excess of 50% to be material to the provision of coverage. In setting the premium rate for the plan selected, Aetna has assumed both that there are no underlying plans or arrangements subsidizing any portion of the members' cost-sharing responsibilities and that the Employer will not put in place any plan or arrangement that funds the deductible in an amount exceeding 50%. As such, it is important for us to understand when underlying plans or arrangements are in use and/or when the Employer implements a plan or arrangement that funds the deductible in excess of 50%.

Underlying plan or arrangement offered? Yes____ No____

If "yes," please attach a complete description of the underlying plan or arrangement and confirm the following:

Employer further represents and certifies that it is not funding the deductible of the quoted health plan in excess of 50% (whether through an HSA, HRA or any other arrangement created or purchased for this purpose). Yes ____ No____

By signing below, you are certifying that the information provided above is true and complete, and that you will notify us immediately if you intend to use an underlying plan or arrangement to subsidize your employees' cost-sharing responsibilities, or if you intend to put in place any plan or arrangement that funds employees' deductibles in excess of 50%.

Employer

Signature of Officer

Title

Date

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