

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetnaSM

The solution for uninsured small
business and sole proprietor in New York

Healthy New York Program

www.aetna.com



Small businesses and sole proprietors today are looking for solutions to help them weather the economic downturn.

Many face rising business costs and reduced profits due to decreased sales.

At the same time, health insurance premiums are rising, hitting small employers and sole proprietors especially hard. Many may find it harder to afford traditional health insurance coverage.

Healthy New York aids the uninsured

Helping uninsured businesses is what the Healthy New York program is all about. It lets small employers and sole proprietors have the health insurance they need. Healthy New York plans offer health benefits which include:

- Inpatient and outpatient hospital services
- Physician services
- Maternity care
- Preventive health services
- Diagnostic and X-ray services
- Emergency services

These plans offer your customers peace of mind plus attractive benefits and affordable rates. They are the perfect solutions for small groups and sole proprietors that meet certain criteria.

Small Business criteria:

- Business is located in New York State and has 50 employees or fewer
- Business did not provide health insurance to its employees in the last 12 months
- Employees work 20 or more hours per week
- Thirty percent of the employees earn \$40,000 or less in annual wages
- Fifty percent of the employees must be enrolled in the Healthy New York plan; or, they must have coverage through another source
- Fifty percent of the Healthy New York plan premium is paid by the employer

Sole Proprietor criteria:

- Applicant resides in New York State
- Applicant or spouse worked during the past 12 months
- Applicant has not had comprehensive health insurance coverage in place during the past 12 months or lost their insurance due to certain reasons outlined in the application
- Meets household income limitations set by law outlined in the application

Sell Healthy New York plans and earn 4 percent commission

Select from among two benefits packages

We offer two benefits packages with rates less than \$377/month. Your customers can choose a benefits package with or without a limited prescription drug benefit:

- Healthy New York high-deductible health plan with a prescription drug card
- Healthy New York high-deductible health plan without a prescription drug benefit

Healthy New York plans can help your clients manage this challenging economy more effectively. And, selling these plans could open up a whole new block of business for you.

Brokers: Call your Aetna account executive for more information about these benefits plans.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. Plans are underwritten by Aetna Health Inc. (Aetna).

Information is believed to be accurate as of the production date; however, it is subject to change. Health benefits and health insurance plans contain exclusions and limitations. For more information about Aetna plans, refer to www.aetna.com.

www.aetna.com

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The Aetna logo consists of the word "aetna" in a bold, lowercase, sans-serif font. The letter "a" is significantly larger than the other letters. A small "SM" trademark symbol is located at the top right of the letter "a".