



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



Build sustainable, long-term health care solutions with **Aetna medical products for small businesses**

**No two employer groups are alike. So to build healthy communities and keep your business healthy, we offer a portfolio of benefit solutions and insurance that meet your needs.**

Your company is unique. You have your own culture, your own family of employees — and your own health care needs. We answer those unique needs with a wide selection of health benefits and insurance options. We have designed our medical, pharmacy and specialty benefits for the health of your company. Using a broad range of network, cost sharing and funding options, we can help map out a plan that works for you.

## You have more options with our network

We're proud of the physicians and facilities in our network. And we're working with them to deliver more efficient health care. We have many full-network and tiered-network options to lower employer costs while still providing employees with access to high-quality care.

Savings come from using the networks made up of Accountable Care Organizations (ACO)—a group of high-quality local health care providers. ACOs have financial incentives that drive physicians to improve quality and control costs. And we do our part by providing timely information that helps doctors and patients make more informed health care decisions.

## We help your employees to make wise choices

Our cost-sharing arrangements encourage employees to become more involved in their own health care. As a result, they become better health care consumers. Employees with these plans receive more preventive care, have lower overall costs and use online tools more frequently.

Consumer-directed plans offer lower premiums with optional fund or savings accounts. These accounts can help your employees pay for their own out-of-pocket expenses, helping to reduce costs for your company. Employees who enroll in consumer-directed plans engage in more preventive care. The result is a healthier work place, a healthier bottom line — and a healthier community.

## You can control costs with funding options

From traditional fully insured to enhanced self-insured solutions, you can choose different levels of cost and plan controls, and information access. In addition, our defined contribution plan offers an attractive benefits package and motivates your employees to get more involved in their health care.

Let us help build a benefits plan that fits your culture and budget. To get started, call your Aetna representative or broker today.

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**Policy forms issued in OK include:** HMO OK COC-5 09/07, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23 and/or GR-29/GR-29N.

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