

Medical Coverage Summary - For all the people adding up to the "Grand Total" figure you reported above, please classify them into the following categories:

Eligible* Employees Enrolled in an Aetna Medical Benefits Plan	Eligible* Employees Enrolled in another Carrier's Medical Benefits Plan	Eligible* Employees Waiving Medical Benefits Coverage for Spouse/ Partner's Medical Benefits Plan	Eligible* Employees Waiving Medical Benefits Coverage for any other Creditable Coverage Reason	Eligible* Employees Waiving Medical Benefits Coverage for any reason OTHER than Creditable Coverage (do not want coverage, cannot afford coverage, etc.)	All Other Employees NOT Eligible* for Medical Benefits Coverage (including retirees, State Continuation & COBRA Enrollees)	Grand Total

Retirees - please list by name any retirees currently covered under your medical plan.

PART II - EMPLOYER INFORMATION

1. Full-time Employees and Full-time Equivalents for the Prior Calendar Year

For the purpose of certification as a small employer, the counting methodology set forth in § 4980H(c)(2) of the Internal Revenue Code is used to determine whether an employer is a small employer. For more details go to http://www.irs.gov/irb/2014-9_IRB/ar05.html

Number of Full-time Employees - worked on average 30 hours or more per week for at least 120 days (even if they are not eligible nor enrolling for health coverage).	
Number of Part-time employees - worked on average less than 30 hours per week, but more than 120 days per year.	
Number of seasonal workers that work 120 or fewer days.	
Number of Full-time Equivalents - total hours worked on average in a week by all of the part-time employees (recorded in the question above), and divide those hours by 30.	Hours in a week Divided by 30 =

2. Medicare Primary versus Secondary

How many full-time and part-time employees have you employed for at least 20 or more weeks during the current or prior calendar year? <i>Include: Full-time, Part-time, Seasonal, Temporary, Union, Owners, Partners, Officers</i> <i>Exclude: Self-employed persons, Independent contractors (1099), Directors</i>	
If you employed fewer than 20 employees for 20 weeks in the current or prior year, your group is Medicare Primary. If you employed 20 or more employees for 20 weeks in the current or prior year, your group is Medicare Secondary.	

3. COBRA/TEFRA/DEFRA

How many full and part-time employees did you employ for 50% of the business days in the prior calendar year? <i>Include: Full-time, Part-time, Seasonal, Temporary, Union, Owners, Partners, Officers</i> <i>Exclude: Self-employed persons, Independent contractors (1099), Directors</i> Each part-time employee counts as a fraction of an employee, with the fraction equal to the number of hours that the part-time employee worked divided by the hours an employee must work to be considered full-time.	
Is your employer group required to comply with COBRA?	<input type="checkbox"/> Yes <input type="checkbox"/> No

20151003B01 J62A
 Env [1] 4 of 996 B 2:3
 J1BTK3P
 [EX-RO]
 20151002 000002

4. Is there at least one enrolled W-2 employee who is not the owner and not the owner's spouse? Yes No

5. **Total Average Number of Employees - Used for ACA Medical Loss Ratio (MLR) Purposes**

Do not leave blank. To calculate total average number of employees, determine the number of employees for each month, add each month's number to get an annual total, and then divide by 12. Round up or down to the nearest whole number - example: 24.6 = 25. Do not spell out the number - example: write 3, not three.

<p>What is the average number of employees you employed for the entire previous calendar year regardless of whether or not they were eligible for coverage? <u>For MLR purposes, the law defines the number of employees as "the average number of employees employed by the employer's company during the preceding calendar year."</u> It defines an employee as any person for whom the company issues a W-2, including full time, part-time, temporary, seasonal workers, salaried, and hourly, regardless of insurance eligibility. The determination of how to count employees of related corporate entities when calculating group size for MLR purposes is based on whether the entities are considered a single employer under Section 414 of the Internal Revenue Code (subsection (b), (c), (m), or (o)) - and is <u>not</u> based on the multiple tax ID status of the related entities.</p>	
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20151003B01 J62A
Env [1] 5 of 996 B 2.3
J1BTK3P
[EX-RO]
20151002 000002



PART III - SIGNATURE

By signing below, I represent to Aetna that the above information is accurate to the best of my knowledge and belief, and I understand that:

- Aetna is relying on what I have stated above;
- Aetna may raise premiums if anything stated above is materially incorrect;
- It is unlawful to defraud an insurer;
- If I have knowingly misrepresented anything above, Aetna may have the right to rescind or cancel my company's insurance; and
- Subject to state and federal law restrictions, Aetna may have the right not to renew coverage if my company does not meet Aetna's contribution and participation requirements as stated in my application/contract.

Signature of Owner/Officer or Authorized Representative of the Company:		Telephone Number:
Print Name:	Date Signed:	Tax Identification Number (TIN):

* Please note, the minimum # of hours to be eligible for Small Group medical coverage by state:

20 hours: NY, WA

24 hours: OK

25 hours: CO, GA, IL, IA, KY, LA, NJ, ND, PA, WV

25 hours: FL: An employer may not set eligibility rules that would require an employee to work more than 25 hours a week to obtain small group coverage. As long as the employee works the 25 hour per week they are considered full-time for purposes of coverage.

25 hours: AZ: Employer can choose a number of hours as low as 10.

30 hours: AR, DC, DE, IN, NE, NV, NC, OH, SC, SD, TX, UT, VA, WI, WY

30 hours: CA: Part-time employees working at least 20 hours per week, but less than 30 hours per week.

30 hours: AK, CT, ID, MT: The employer may also choose to offer coverage to employees who work at least 20 hours.

30 hours: KS, MO: Number of hours per week to be eligible for coverage (can be 25 to 30 hours). An employer may not set eligibility rules that would require an employee to work more than 30 hours a week to obtain small group coverage. Any employee who routinely works 30 hours per week is eligible for purposes of coverage.

30 hours: ME: Employer may elect to treat as eligible employees part-time employees who work a normal work week of 10 hours or more as long as at least one employee works a normal work week of 30 hours or more.

30 hours: MD, MI: At the option of the small employer, the term may include only full-time employees or full-time employees and part-time employees. Full-time is defined as an employee working at least 30 hours a week and part-time is defined as a normal workweek of at least 17.5 hours and is not a full-time employee.

30 hours: TN: Employer may cover employees who work full time, 25 hours or more; however, to determine if Small Group Reform applies, 30 hours is used to determine if the group meets the definition of a small employer.

20151003B01 J62A
 Env [1] 6 of 996 B 2,3
 J1BTK3P
 EX-RO
 20151002 000002

