



Supplemental Benefits

Affirmation for 1/1/2024 – 12/31/2025 Plan Year

Prepared for

**Seminole County Board of County
Commissioners**

Provided by

Kevin Rolack

July 21st, 2023

Dear Christina Brandolini:

Thank you for choosing Aetna Voluntary to provide supplemental insurance plans for your employees. Below you'll see information about your continuing current program coverage for 1/1/2024 – 12/31/2025 plan year.

As you evaluate what benefits mean to your employees and culture, please keep our pledge in mind: You can count on us. We see your employees not as costs to be managed, but individuals to support. We do our part by giving them quality benefits they value, simple processes, and extra support when they need it most. In the end, our efforts result in a better overall experience for you and them.

Please inform us of your intent if coverage under current conditions is changing. The following terms and conditions will apply.

Plan Summary

The following voluntary supplemental benefits plan(s) are currently being offered to your employees:

- **Aetna Critical Illness Plan:** pays benefits upon diagnosis for covered illnesses

While the coverage is in force, Seminole County Board of County Commissioners will not offer a Critical Illness plan with a carrier other than Aetna.

Renewal Rate Action

Premium rates will not change for the plan year and are valid through your guarantee period.

Contributions and Open Enrollment

- **Plan Contribution:** no employer contribution will be given for any plans.
- **Open Enrollment:** is projected to be in October 2023. Please advise of actual enrollment dates once known.

Commissions Paid to Broker

Commissions will not change for the plan year. No commissions are paid for current Critical Illness plans.

Payroll Deductions

- **Plan administration:** deductions are obtained on a post-tax basis.

Participation Requirements

A minimum level of participation is required for each product to drive long-term program viability and sustainability. The minimum participation required is 10% per product line with 25 unique members overall.

If minimum participation goals are not attained, subsequent renewal rates could be impacted. Aetna Voluntary may also elect to terminate the offering prior to its subsequent renewal due to low participation.

Marketing Plan and Campaign

To drive employee participation levels, all offerings will be promoted to the entire benefits-eligible population through an active marketing and employee outreach campaign. All parties agree to execute their duties under the plan.

- **Enrollment Platform:** Seminole County Board of County Commissioners will use Plan Source as their enrollment method.
- **Plan Sponsor Ownership of Employee Engagement:** while Aetna Voluntary will provide support, resources and expertise and work collaboratively with Seminole County Board of County Commissioners to assist in all aspects of marketing campaign development and execution, employee engagement is ultimately the responsibility of the plan sponsor.
- **Training and education:** training and education for key personnel such as site managers and recruiters who have the most frequent and direct interaction with the eligible staff is an important part of the process. Seminole County Board of County Commissioners will be responsible for driving internal training activities and results.
- **Funding:** Aetna Voluntary will fund certain aspects of the agreed upon marketing campaign within the pre-established budgets built into product pricing which will be reviewed at a separate marketing planning meeting.
- **Written Plans:** please note that, in order to ensure adequate engagement and enrollment in your selected plans, we require your participation in the development of an Open Enrollment and New Hire Plan (see Appendix 1).

Continue to Collaborate with a Strong Partner

As a leading medical carrier, we're able to offer advantages that you just won't find elsewhere.

- **Online simplified claims process:** for Aetna medical customers, we can use their claims' information to process supplemental benefits claims; claims submission is available via computer, tablet or smart phone (paper forms are also available)
- **Single enrollment feed with an Aetna medical file**
- **100% guaranteed issue:** for employee, spouse and children with open enrollment every year (no evidence of insurability required)
- **Aetna Navigator secure member website:** members can view their claims online after they sign up.
- **Discounts on products and services:** including blood pressure monitors, gym memberships, weight-loss programs, eye care, hearing and dental products and more.

Acknowledgement

We look forward to partnering with you on a successful year of your Aetna Voluntary supplemental benefits and extend our deepest appreciation for your business. If it is not your intent to renew your coverage pursuant to the terms outlined above, please inform us immediately.

Prepared for Aetna Voluntary

Name: Kevin Rolack

Title: Sr. Voluntary Account Manager

Signature:



Date: July 21st, 2023

Appendix I

Open Enrollment and New Hire Plan

Open Enrollment and New Hire Goal

Maximize engagement and education opportunities throughout the open enrollment period and continue this practice as new hires are placed.

Business Case

Pre and Post-Open Enrollment attrition and turnover will deplete participation levels, which will impact overall risk pool profile. New enrollees may need to be added during the open enrollment period and ongoing in order to maintain acceptable participation levels and to keep the program healthy, viable, and sustainable over the long-run. The objective is to make “perpetual engagement and enrollment” a business discipline for the overall benefit of the plan. A successful Open Enrollment is critical as is the engagement process during new hire onboarding.

Open Enrollment Activities	When	Responsible Party	Measurement
1. Client provides an enrollment kit or flyer to all new hires along with how to elect their coverage.	Weekly, as each new hire is on-boarded	Seminole County Board of County Commissioners	Quarterly review of new hires and participation
2. Discuss benefit information during on-boarding process. Ask new hires to make benefit elections as soon as they are hired or eligible	Daily, as each new hire is on-boarded	Seminole County Board of County Commissioners	Quarterly review of new hires and participation
3. Enrollment information is posted to the Aetna website for review by the newly hired employees.	Annually the information is updated	Aetna Voluntary	Quarterly review of new hires and participation

New Hire Activities	When	Responsible Party	Measurement
1. Client provides information to all new hires along with how to elect their coverage.	Weekly, as each new hire is on-boarded	Seminole County Board of County Commissioners	Quarterly review of new hires and participation
2. Discuss benefit information during on-boarding process. Ask new hires to make benefit elections as soon as they are hired.	Daily, as each new hire is on-boarded	Seminole County Board of County Commissioners	Quarterly review of new hires and participation
3. Enrollment information is posted to the Aetna website for review by the newly hired employees.	Annually the information is updated	Aetna Voluntary	Quarterly review of new hires and participation