

**Aetna Affordable Health Choices®
limited benefits insurance plan***

Questions and Answers

Membership information you need to know

How do I decide if this plan is right for me?

You should start by reading the information in this enrollment kit, including your Benefits Summary, which explains some of the benefits, limitations, features, and exclusions of this plan. Consider the amount you will pay in premiums, as shown on the Election Form, and compare this plan to any other medical coverage options you may have. If you have any questions or need additional information, please call us toll free, at **1-888-772-9682**.

How do benefit limits work?

This plan has limits on the amount of money it will pay. Some limits may be overall maximums, and some may be limits on particular kinds of charges. After a particular limit or maximum is reached, the plan will not pay any more for that benefit. Your Benefits Summary, found in this enrollment kit, explains these limits, maximums, and other features of your plan, such as deductibles. Please read it carefully so that you understand what your plan will pay before you enroll.

Who can enroll?

All active hourly-paid employees are eligible to enroll. If you are an eligible employee, you can also enroll your eligible dependents (except for Short Term Disability). Dependent age and status requirements may vary by state.

When does coverage begin?

Coverage is effective on the first day of the pay period following the pay period in which a deduction occurs.

When do maximums and deductibles reset?

Annual deductibles, maximums, and limits add up throughout the coverage year, then reset and begin again on the anniversary date of your coverage year, July 29.

Will I get ID cards?

If you choose medical and/or dental coverage, you will get plastic member identification (ID) cards. Until you get your plastic IDs, please use the temporary member ID at lower right. This ID is valid after you enroll and your coverage begins.

How do I file a claim?

Claim forms are available from www.aetna.com/docfind/custom/aahc, by calling SRC toll free at **1-888-772-9682**, or by writing to Strategic Resource Company, Attn: Claims Department, PO Box 23759, Columbia, SC 29224-3759.

More questions?

To get help in any language, call toll free **1-888-772-9682**
Monday through Friday, 8 a.m. to 8 p.m. ET.

¿Tiene más preguntas?

Si necesita ayuda en cualquier idioma, llame sin cargo al **1-888-772-9682**
de lunes a viernes de 8 a.m. a 8 p.m., hora del Este.



**Open enrollment
begins
September 1
and ends
October 5, 2008.**

**Just hired?
You have 30 days from
the date you are hired
to enroll.**

**If you do not enroll
now, you cannot
enroll until the next
open enrollment,
unless you have a
qualifying life event.**

Notice to members concerning health care services: *Your share of the payment for health care services may be based on the agreement between your health plan and your provider. Under certain circumstances, this agreement may allow your provider to bill you for amounts up to the provider's regular billed charges.*

Cut out your temporary member identification along the dotted line.

	DOI	
MEDICAL/DENTAL		An Aetna Company AETNA AFFORDABLE HEALTH CHOICES® RX
PERSONNEL SOURCE, INC. COMPANY NO.: 500014		BIN# 610502
EMPLOYEE NAME: _____		AND COVERED DEPENDENTS _____
FOR MEMBER SERVICES CALL	1-888-772-9682	
PAYOR NUMBER 57604 0039		

* In all states except NY, this plan is filed as a major medical plan that contains an annual benefit maximum and a number of additional coverage limitations and exclusions.

Aetna Life Insurance Company

Company name	Group number	Today's date (mm/dd/yyyy)
Personnel Source, Inc.	500014	
Member name (last, first, middle initial)	Member daytime telephone number	Member Social Security number

Payment will be applied to the oldest gap in coverage within the last 45 days from the postmark on your mailed payment. To find out what gaps in coverage you may have, please call us toll free at 1-888-772-9682.

Instructions: Make a copy of this page. Complete the payment coupon. Cut along the dotted line. Mail coupon with your full amount, made payable to SRC/Aetna, to:

**Strategic Resource Company
Attn: Missed Premium Department
PO Box 23759
Columbia, SC 29224-3759**

_____ X \$ _____ = \$ _____
 Number of pay periods missed Amount of deduction per pay period Full premium payment due

What if I miss a payroll deduction?

Your coverage will not begin until you have your first payroll deduction. Each payroll deduction pays for coverage for one payroll period. If you miss a payroll deduction after your coverage begins, you will not have coverage during the time that payroll deduction would cover, unless you pay the full missed premium directly to SRC.

Will my insurance be canceled if I don't make up a missed premium?

Once your coverage has begun, it will not be canceled because you do not make up a missed premium. However, no claims will be paid for losses or covered expenses that occur during the period for which premium is unpaid.

How do I pay my missed premium?

To pay by **personal check, cashier's check, or money order**, make payable to **SRC/Aetna** and send with a completed copy of the coupon above to: Strategic Resource Company, Attn: Missed Premium Department, PO Box 23759, Columbia, SC 29224-3759. You can get additional payment coupons from **www.src-web.com**, or by calling **1-888-772-9682**.

Can I pick which missed premiums I wish to pay?

No. Your missed premium payment will always be applied to the oldest gap in coverage within the last 45 days (from the postmark on your mailed payment). You cannot choose to cover a later gap in coverage if you have an earlier gap within the past 45 days from the date your payment is postmarked. To find out what gaps in coverage you may have, please call toll free **1-888-772-9682**, Monday through Friday, 8 a.m. to 8 p.m. ET.

How long do I have to pay a missed premium?

You may pay for a gap in coverage that is up to 45 days old, from the date your payment is postmarked.

Can I pay just a part of a missed premium?

No. You must pay the full premium deduction that was missed in your paycheck, for all coverage you have. We cannot accept partial payments.

If I become ineligible or my employment ends, can I continue coverage with missed premium payments?

No. If your coverage terminates, you may not continue coverage by paying missed premiums. There may be other ways you can continue coverage, such as state continuation of coverage or COBRA, if eligible.

HEALTH CARE PROVIDER: The person listed on the front of this card has been enrolled under a limited major medical indemnity plan sponsored by the employer listed on the front of this card. Covered members are entitled to benefits under the applicable plan, subject to exclusions and limitations. This card does not guarantee coverage. For verification of coverage, filing a claim or for questions other than the discount programs, contact us at the number printed on the front of this card or mail us at the address below.

INSURED: Physicians, hospitals, and other health care providers are independent contractors and are neither agents nor employees of Aetna Life Insurance Company.

EMERGENCY URGENT CARE: Call your local emergency hotline (ex.911) or go to the nearest emergency facility. For AETNA VISION DISCOUNTS call 1-800-793-8616. For LASIK call 1-800-422-6600. For CONTACTS DIRECT call 1-800-391-5367.

Strategic Resource Company
P.O. Box 23759
Columbia, SC 29224-3759

Insurance Plans are underwritten by Aetna Life Insurance Company. Plans are administered by Strategic Resource Company (SRC). Aetna Affordable Health Choices® is a registered service mark of Aetna Inc. Health insurance plans contain exclusions and limitations. Material is subject to change. For OK residents only, policy forms issued include GR-9/GR-9N and GR-29/GR-29N.

