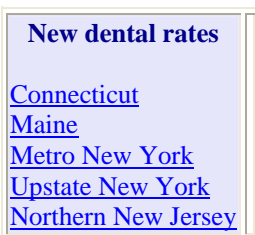


We have just released out 4th Q dental rates for the Northeast. At the bottom is a reminder of our Broker trip to Aspen, only 200 points to qualify.



Fourth Quarter Aetna Small Group Dental Rates

Fourth quarter dental rates with October 1 - December 15, 2008 effective dates are now available for Aetna Small Group in Connecticut, Maine, Northern New Jersey and New York markets. Simply click the link for the market you are interested in and a PDF will appear with current rates.



FOC benefits

Our FOC plans provide the administrative ease of one plan with the flexibility of two plans. Members get to choose between the DMO and PPO Max plans on a monthly basis.

Voluntary dental

When quoting our dental options, please keep in mind the benefits of our voluntary dental plans:

- Employer contribution of 50% or less of premium
- Participation of 25% or a minimum of 3 enrollees, whichever is greater
- Orthodontic coverage available to groups with 10 or more eligible employees with a minimum of 5 enrolled
- Easy administration
- Flexible
- Low group rates
- Payroll deduction

Dental Medical Integration

Plan sponsors who have both Aetna medical and dental plans have access to the Aetna Dental Medical Integration (DMI) program as part of our standard benefits package. The DMI program is designed to:

- Motivate high-risk members to seek care
- Encourage good oral health

- Help lower individuals' overall medical risk
- Improve outcomes

For more information about Aetna's DMI program, [view the DMI broker flyer](#).

Note: Members who have both Aetna medical and dental receive their statement on one bill.

Remember that dental sales qualify for Aetna's Cool Trip to a Hot Spot in 2009

Qualifying Dates

January 1 to December 31, 2008 (group effective dates)

Eligibility

Appointed and licensed agents who accumulate **a minimum of 200 points** by selling Aetna Small Group products.

Qualifications (for each small group (2-50) new subscriber sale)

1 point per application

- Medical
- Dental
- Packed Life/Disability
- Medicare Advantage

1/2 point per application

- Life

Visit www.stregisaspen.com to check out the St. Regis in Aspen.

Eligibility for participation in this program is conditioned on the producer's advance written disclosure to customers of the nature of the compensation the producer may be entitled to receive from Aetna. More detail concerning disclosure requirements can be found by accessing our standard producer agreement at <https://www.aetna.com/producers>

Company records determine broker's eligibility and final results. Awards will be considered income and fully taxable. Programs are subject to modification at any time and will be administered at the sole discretion of Aetna. Aetna reserves the right to end these programs at any time. This material is for informational purposes and contains only a partial, general description of program terms and conditions. This material does not constitute a contract.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna companies that offer, underwrite or administer benefits coverage for dental plans include Aetna Life Insurance Company and Aetna Dental Inc