

BULLETIN 09-05
TO: ALL HUMAN RESOURCE AND
BENEFITS CONTACTS

FROM: DEPARTMENT OF ADMINISTRATIVE SERVICES (DAS)
HUMAN RESOURCE DIVISION
BENEFITS ADMINISTRATION SERVICES (BAS)

DATE: May 15, 2009

SUBJECT: AETNA LONG TERM CARE - PAYROLL DEDUCTIONS STOP EFFECTIVE JULY, 2009

The Aetna long term care (LTC) insurance program is a fully-insured, 100% employee-paid voluntary supplemental benefit program. Currently, state employees make their LTC premium payments through a payroll deduction. To reduce the administrative costs associated with this type of arrangement, the decision has been made to **move all State of Ohio LTC insurance participants from a payroll deduction arrangement to a direct bill arrangement with Aetna effective July 1, 2009**. Participants have the option to have their premium payments debited directly from their checking accounts. Aetna recently sent a letter to affected employees to advise of the change. A sample of the employee letter is provided within this bulletin.

With respect to program participants for whom the Ohio Public Employees Retirement System (OPERS) currently deducts long term care premium payments directly from their pension checks, OPERS is moving such Aetna Group Long Term Care business to another carrier, effective July 2009. This deduction service, therefore, will no longer be provided by OPERS. Effective July 2009, Aetna will directly bill these participants. As with active employees, who currently participate in the long term care program, the convenience of debiting the premium payment from the checking account will be provided. Aetna will send a letter advising of the change to these participants, also.

It is crucial that payroll officers stop the LTC insurance payroll deductions for their LTC participating employees. Considering pay frequencies, the last deduction should be taken for the month of June 2009. New hire employees who elect to participate in the LTC program must be directly billed by Aetna.

Should you have any questions regarding this matter, feel free to contact LaVerne Johnson at (614) 466-6833.

Aetna Direct Bill Letter Sample

Date

Name

Address

City, State Zip

Re: Group Long Term Care Insurance underwritten by Aetna Life Insurance Company (Aetna)

Dear Name:

This letter is regarding your Aetna long term care insurance and the method in which you will pay your premiums in the future. Your LTC premium will no longer be deducted from your payroll check after the last deduction in June 2009.

Aetna will bill you directly at your home address on a quarterly basis. You should expect to receive the first quarterly bill on or before August 7, 2009. This bill will be for the months of July, August and September. If you have a spouse for whom LTC premium is being deducted from your payroll check, he or she will receive a separate bill. If you do not receive a bill directly from Aetna within 90 days of your last payroll deduction, please contact Aetna immediately to ensure that your coverage continues.

Please call Aetna to ensure we have your current mailing address on file.

You also have the option to pay on a monthly basis via Electronic Fund Transfer (EFT) from your checking account. Please call Aetna Customer Service to request an EFT kit.

Your LTC benefit with Aetna will not change and will continue to be available to you at the same premium rate.

We value you as a customer and apologize for any inconvenience this may cause. Please feel free to call our Customer Service Hotline with any questions you may have regarding your payment method at **1-800-537-8521**.

Sincerely,
Aetna Long Term Care Department