

# Get smart

## Small Market Aetna Rating Tool (SMART) User guide

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# Introduction

**Small Market Aetna Rating Tool (SMART) is a web-based quoting tool designed to give brokers and general agents access to real-time new business quoting. With this system, you can:**

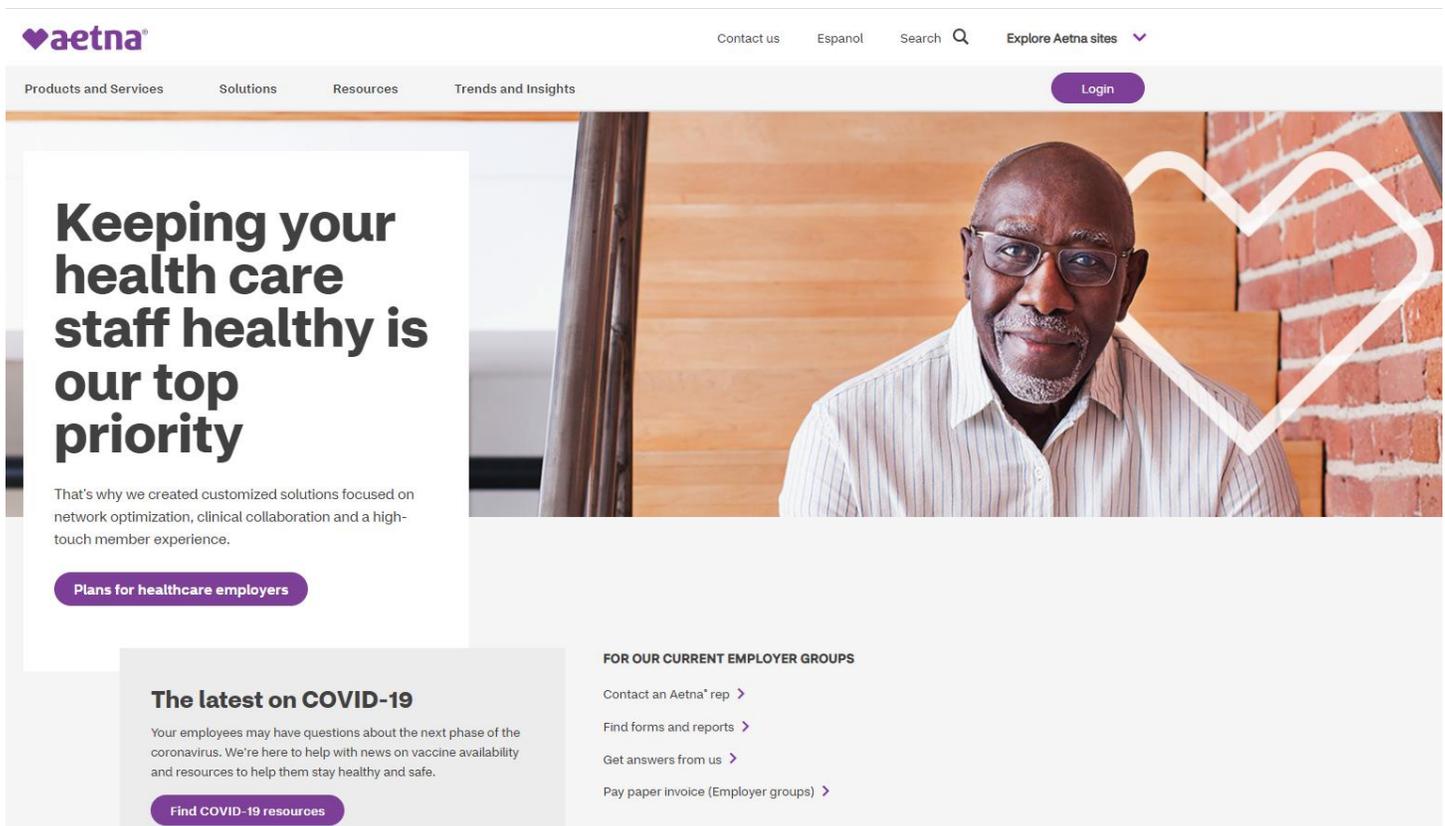
- Create new business quotes
- Send proposals to customers
- Access renewals for current customers

This quick reference guide gives a basic overview of the new business quoting capability available on the Small Market Aetna Rating Tool.

**Please note: The screen samples shown in this guide have been reformatted for training purposes. Employer, plan and premium information shown on the following screens is for demonstration purposes only. Actual screens may differ slightly and contain additional information.**

## Accessing SMART:

You can access the system via the Producer World<sup>® provider</sup> portal on [aetna.com/insurance-producer.html](https://aetna.com/insurance-producer.html).



After you log in to Producer World, select the "Quote / Renewal" on the left menu and then select "Small Group" tab. segment page from the top menu. Under the "Small Group" tab, select the employer state in the drop-down field.

- Products ▾
- Find the right plan
- Quote / Renewal
- Enrollment
- Forms
- Tools & apps
- Compensation
- Book of business
- Medicare reports
- License and appointment
- Manage your personal information ▾
- Manage access for others
- Find a provider
- Find a medication
- Compliance
- Contact us / Help

**Browser compatibility:**

For maximum user experience in the SMART application it is preferable to use Internet Explorer 8.0/9.0/10.0.  
**Note:** Please uncheck "Compatibility View" in Internet Explorer tools menu.

Safari users - you must turn off pop-up blocker for maximum performance.

- Individual
- Small Group**
- Middle Market
- National Accounts
- Medicare
- Student health

**Small Group**

**Please select the state where the employer is located:**

Select a state ▾

- Select a state
- Alaska
- Arizona
- California
- Colorado
- Connecticut
- Delaware
- District of Columbia
- Florida
- Georgia
- Idaho
- Illinois**
- Indiana
- Iowa
- Kansas

**All states** - For those groups domiciled or situated outside of the state of Missouri, the OAMC or MC plans are not available to those groups. The available options for those employees.

**Q. How can I give my firm employees access to shared quotes?**  
**A.** Only the Firm's Quoting Designee can set up associate users with unlimited number of users with quoting access. Note: Only one user per firm location is allowed. To add/change or remove additional associate users, contact your Quoting Designee or Principal Assign Designee.

**Q. How do I run a quote?**  
**A.** Visit our SMART User Guide

For any questions or support regarding quoting and/or renewals, please contact us.

employees residing in the state of Missouri, the OAMC or MC plans are not available to those groups. The available options for those employees.

The firm can have an unlimited number of users with quoting access. Note: Only one user per firm location is allowed. To add/change or remove additional associate users, contact your Quoting Designee or Principal Assign Designee.

Select "Illustrative quoting" for AFA or "ACA Small Market Aetna Rating Tool (SMART)" for ACA.

- Products ▾
- Find the right plan
- Quote / Renewal
- Enrollment
- Forms
- Tools & apps
- Compensation
- Book of business
- Medicare reports

**Illinois**

**Aetna Funding Advantage (AFA)**

- Illustrative quoting
- Underwritten quotes

**Affordable Care Act (ACA)**

ACA Small Market Aetna Rating Tool (SMART)

- SMART user guide
- 1-50 member level census template

For any questions or support regarding quoting and/or renewals, please contact us.

If quoting Aetna Funding Advantage (AFA), click on "Use the SMART platform". This will bring you to the Welcome to the Small Group Aetna Rating Tool page. Select the "Proceed" link at the bottom of the grid.

You will see the following disclaimer regarding this system being exclusively for Aetna agents and agencies that are appropriately licensed and appointed according to applicable state requirements. Hit "OK."



This will take you to the Small Group Aetna Rating Tool (SMART) Welcome page.

**New Business**

- Enter a Prospect (new group) into the system
- Set up a case for a new group
- Run quotes for a new group
- Search based on IU, GA, Broker or specific group
- Maintain notes related to a group
- Submit a case to underwriting
- Generate and distribute a Quote package
- Generate and distribute a Final Rates package
- Accept a Final Rates package on behalf of a group

**Renewal**

- Assign renewals to Internal User
- Update the renewal schedule
- Add a new group manually
- Maintain notes related to groups
- Search group renewals based on IU, GA, Brokers or specific group
- Review and/or update group, agent and census information
- Modify quotes to include specific plans
- Compare the cost and benefits of various plans within a quote
- Distribute proposals to all users
- Renew a policy on behalf of the group
- Terminate a group
- Print a quote
- Print the proposal
- Print the Case Sheet

### Agency access

SMART allows two levels of access to quotes: shared and non-shared.

Those with shared access can allow administrative users and quoting designees in an agency to access:

- Quotes created by other users/brokers in the agency
- Quotes assigned to the firm by a general agent or Aetna
- Renewal information for the agency's book of business

Agency brokers will continue to have non-shared access. This means they can access only quotes they create or a general agent (if retail user) or Aetna assigns.

# Running a new business quote

## 1. Welcome page

Select "Add New Business" on the Welcome page.



## 2. Group information

Complete the fields with an asterisk on the Group Information screen. Hit "Next."

Group Name\* :

Zip Code\* :

Phone :  -  -

Company Contact First Name :

Company Contact Last Name :

Firm/Broker :

Total Replacement :  Yes  No

Employer Classification Code :

BWP Period 1 :

BWP Option 1 :  Class Information 1 :

BWP Period 2 :

BWP Option 2 :  Class Information 2 :

### ? How to:

Add firm/broker information (general agencies only): Select the "Add" button next to the Firm/Broker field. This will take you to the Agent screen, where you can search for and add the firm/broker. If you log in as a broker, you don't have to add yourself. If you are a general agent, you can add a broker using this function.

Save your information and go to "Client Manager." Select "Save."

## 3. Enrollment information

- Enter the information on the Enrollment Information screen.
- Enter the Standard Industrial Classification (SIC) code. You can use the "Search" button to look up the type of business for the numeric SIC code.

## Helpful hints:

The Medicare Primary/Secondary field can be manually adjusted by the user. The field defaults to Medicare primary or secondary based on the number of eligible employees entered. Depending on the makeup of a particular group, the default selection may not reflect the correct answer to that question. If the default selection is known to be incorrect for a particular group, the field should be manually changed.

**Enrollment Information** PSUID/Group ID  Advanced Search

**Enrollment Information** \* indicates 'Required Field'

Quote Effective Date\* :

Quote Renewal Date\* : 04/01/2023

Number of Eligible Employees\* :

Number of Enrolling Employees\* :

Aetna Original Effective Date\* :

SIC Code :

NOTE: Actual enrolling employees will be determined in the census section. Participation rules will be enforced by the underwriter

SMART allows for **out-of-state** quoting functionality. Use the "Add" button from the Enrollment Information screen to enter additional work locations, including work-at-home. Map specific employees to their locations to ensure they are quoted the correct products. If all employees work at the headquarters location, hit "Next."

**Group Work Location**

Select All Work Locations

Del	Location	Address Line 1	Address Line 2	City	State	Zip Code	Address Type	
<input type="checkbox"/>	3390519				TX	78201	Alternate Billing Address, Alternate Mailing Address	<a href="#">Modify</a>

To delete Work Location(s), select the check box to the left of the Work Location(s) you wish to delete and click 'Delete Work Location(s)'.

Manually input the address (or abbreviation), city, state and ZIP code. When completed, choose "Update."

**Group Locations** \* indicates 'Required Field'

Address Line 1\* :

Address Line 2 :

City\* :

State\* :

Zip Code\* : 78201 -

Business Phone :  -  -

Fax :  -  -

Default Location :

Alternate Mailing Address :

Alternate Billing Address :

Use the "Upload Work Location(s)" button and functionality to upload multiple locations at once.

**Group Work Location**

Select All Work Locations

Del	Location	Address Line 1	Address Line 2	City	State	Zip Code	Address Type	
<input type="checkbox"/>	3390519	123 Main St		San Antonio	TX	78201	Alternate Billing Address, Alternate Mailing Address	<a href="#">Modify</a>
<input type="checkbox"/>	3390520	123 Peachtree St		Atlanta	GA	30305		<a href="#">Modify</a>

**To delete Work Location(s), select the check box to the left of the Work Location(s) you wish to delete and click 'Delete Work Location(s)'.**

#### 4. Census data

Input or upload employee data, including out-of-state and out-of-area employees. Hit "Next." To upload the Census Data, click on download on step 1 and follow the steps displayed on the screen.

**Upload Census Data**

**Group Summary**

Group Name : [#TEST# QRS Quick Reference 2014](#)

PSUID/Group ID: Effective Date : 06/01/2014 Broker/Firm : QRSTestFirm1Broker1DesiAL QRSTestFirm1Broker1DesiAL

QRS Tracking # : QRS2467005 Renewal Date : 06/01/2015 GA Name :

**Instructions:**

1. Create (or [download](#)) a spreadsheet with the following information, in this order.

Employee ID	Member Class	Last Name	First Name	Home ZipCode	Age / Date of Birth	Gender	Employment Status	Tobacco Status	Medical Tier	Dental Tier	Life - AD&D Tier	STD Tier	Work ZipCode
-------------	--------------	-----------	------------	--------------	---------------------	--------	-------------------	----------------	--------------	-------------	------------------	----------	--------------

2. The Employee ID may be entered as a Numeric value; this should start with number 1 and then will keep on incrementing for each additional Subscriber. The Employee ID should be same for given Subscriber and its Dependents (i.e. Spouse and Child) if applicable. See Example as point 13. as shown below.
3. Member Class may be entered as text or a number; the valid values are: "Subscriber" (0), "Spouse" (1), "Child" (2)
4. Home Zip Code:  
Note: The Dependents (i.e. Spouse and Child) will have NO selection or values for the Home Zip Code
5. Employment Status may be entered as text or a number; the valid values are: blank for "Active" (0), "COBRA" (1), "CalCOBRA" (2), "Mini-COBRA" (4)  
Note: The Dependents (i.e. Spouse and Child) will have NO selection or values for the Employment status.
6. Tobacco Status may be entered as text or a number; the valid values are: "UNK" (1), "Y" (2), "N" (3)  
Note: For Tobacco Status "UNK" - Unknown, "Y" - Yes, "N" - No
7. Medical Tier may be entered as text or a number; the valid values are: "ENROLL" (14), "WAIVE" (0)  
Note: The Medical Tier valid value will be applicable for BOTH Subscribers and Dependents (i.e. Spouse and Child)
8. Dental Tier may be entered as text or a number; the valid values are: "EE Only" (1), "EE & Spouse" (2), "EE & Child(ren)" (3), "Family" (4), "Spousal Waiver" (8), "Decline Coverage" (13)  
Note: The Dependents (i.e. Spouse and Child) will have NO selection or values for the Dental Tier.
9. Life - AD&D Tier may be entered as text or a number; the valid values are: "Waive" (0), "EE Only" (1), "EE & Dep" (7)  
Note: The Dependents (i.e. Spouse and Child) will have NO selection or values for the Life Tier.

## ? How to:

Upload a census from an Excel spreadsheet: Select the “Upload Census” button. The window above will open with step-by-step instructions on how to upload a census.

## Census page

The screenshot shows a web interface for managing a census. At the top, there are filters for Tobacco Status, Medical Tier, and Dental Tier. Below is a table with columns: Del, Member Class, Last Name, First Name, Home Zip Code, Age DOB, Gender, Employment Status, Medicare Status, Tobacco Status, Medical Tier, Work Zip Code, and Add/Delete Member. The table lists subscribers and their family members (spouses and children). Two callouts are present: a purple box labeled 'Add' pointing to a '+' icon in the 'Add/Delete Member' column, and another purple box labeled 'Delete' pointing to a '-' icon in the same column.

Del	Member Class	Last Name	First Name	Home Zip Code	Age DOB	Gender	Employment Status	Medicare Status	Tobacco Status	Medical Tier	Work Zip Code	Add/Delete Member
	Subscriber	Watson	Dave	78201	12/11/1983	M	Active	Secondary	No	Enroll	78201	+ -
	Spouse	Watson	Amy		06/23/1984	F		Secondary	No	Enroll		+ -
	Child	Watson	John		02/14/2008	M		Secondary	No	Enroll		+ -
	Subscriber	Jones	Bob	78201	01/11/1972	M	Active	Secondary	No	Enroll	Family 78201	+ -
	Spouse	Jones	Ann		04/10/1972	F		Secondary	No	Enroll		+ -
	Child	Jones	Billy		03/15/2010	M		Secondary	No	Enroll		+ -
	Child	Jones	Bobby		04/12/1999	M		Secondary	No	Enroll		+ -
	Child	Jones	Ben		05/11/2011	M		Secondary	No	Enroll		+ -
	Child	Jones	Gary		06/12/1988	M		Secondary	No	Enroll		+ -

The Member level census (valid for all states except those that are community rated, such as New York) requires all members (subscribers plus their spouses and children) to be inputted. To support these changes, new census columns have been added:

**Member class** — A drop-down menu with “Spouse” or “Child” selections for each subscriber.

**Medicare status** — A member-level drop-down menu with defaults based on group situs and member age. When manually adding a row, SMART will warn if the wrong Medicare status is selected based on group situs and member age.

**Add/delete member** — Selecting the “+” button on the Subscriber line adds a new member row for that subscriber. Choosing the “-” button removes a member under a subscriber. [Checking the “Del” checkbox and “Delete Employee” button removes a subscriber and any associated members.]

Medical Tier now defaults to Enroll because everything is now defined by the members (spouses and/or children) set up under each subscriber.

## 💡 Helpful hints:

Different tiers of coverage may be selected for medical and dental (as shown in the example above), and employees may waive one coverage while opting for another.

## Out of state and out of area

The subscriber lives and works in Georgia on this sample Texas group. They are assigned to the Georgia work location (Zip Code) set up on the previous screen.

Employee Data: indicates 'Required Field'

[Upload Census](#) [Export](#)

Del	Member Class*	Last Name*	First Name*	Home ZipCode*	Age DOB*	Gender*	Employment Status	Medicare Status*	Medical Tier*	Dental Tier*	Work ZipCode*	Add/Del
<input type="checkbox"/>	Subscriber	LastName1	FirstName1	75001	8/19/1975	F	Active	Primary	Enroll	EE & Spouse	78201	+/-
	Spouse	LastName1	FirstName1		12/15/1973	M		Secondary	Enroll			+/-
<input type="checkbox"/>	Subscriber	LastName2	FirstName2	75001	4/15/1986	F	Active	Primary	Enroll	EE & Child(ren)	78201	+/-
	Child	LastName2	FirstName2		3/19/2019	F		Secondary	Enroll			+/-
<input type="checkbox"/>	Subscriber	LastName3	FirstName3	75001	3/9/1982	M	Active	Primary	Enroll	EE Only	78201	+/-
<input type="checkbox"/>	Subscriber	LastName4	FirstName4	75001	9/18/1974	M	Active	Primary	Enroll	EE Only	78201	+/-
<input type="checkbox"/>	Subscriber	LastName5	FirstName5	30092	6/19/1980	F	Active	Primary	Enroll	EE Only	30092	+/-

## 5. Medical plan selection

- Select the medical plans you wish to quote by checking the appropriate checkboxes. **Note: Each 2 - 50 ACA Small Group medical plan is now bundled with a pediatric dental plan (which only covers pediatrics and is not meant to replace stand-alone dental coverage).** Hit "Next" to go to the Supplemental Quote Details screen. Or choose the "Dental" tab to quote additional lines of coverage.

**Medical** **Dental** [Previous](#) [Search Plans](#) [Next](#)

ACA Rating Method:

Employer Contribution Information

Employer Contribution for Employee :  %  
 Employer Contribution for Dependent:  %

Risk Class :   
 AFA Tier :   
 ISL Value :   
 ASL Value :   
 Surplus Amount :

All Medical Plans

**AFA Plans**

Select All 67 plans selected

- Traditional
  - Aetna Plans
    - AFA CPOSII 100/50 \$35 CY#
    - AFA CPOSII 1000 100/50 CY#
    - AFA CPOSII 1000 80/50 CY#
    - AFA CPOSII 1500 100/50 CY#
    - AFA CPOSII 1500 80/50 CY#
    - AFA CPOSII 1600 HSA 100/50 CY#
    - AFA CPOSII 2000 100/50 CY#
    - AFA CPOSII 2250 HSA 100/50 CY#
    - AFA CPOSII 2500 100/50 CY#
    - AFA CPOSII 2500 100/50 IntRX CY#
    - AFA CPOSII 2500 80/50 CY#
    - AFA CPOSII 2750 50/50 CY#

**ACA Plans**

Select All 0 plans selected

- HMO
  - Aetna Plans
    - IL Silver QPOS 7000 80/50
  - Traditional
    - Aetna Plans
      - IL Silver PPO 7000 80/50

## 6. Dental plan selection

- Select the "Dental" tab to go to the Dental Plan selection screen. Select the plan(s) you wish to quote by checking the appropriate boxes. If known, complete the appropriate prior dental coverage and contribution percentage fields.

These could affect the rates or plans that are available.

- Select "Next" to proceed to the Supplemental Quote Details page.

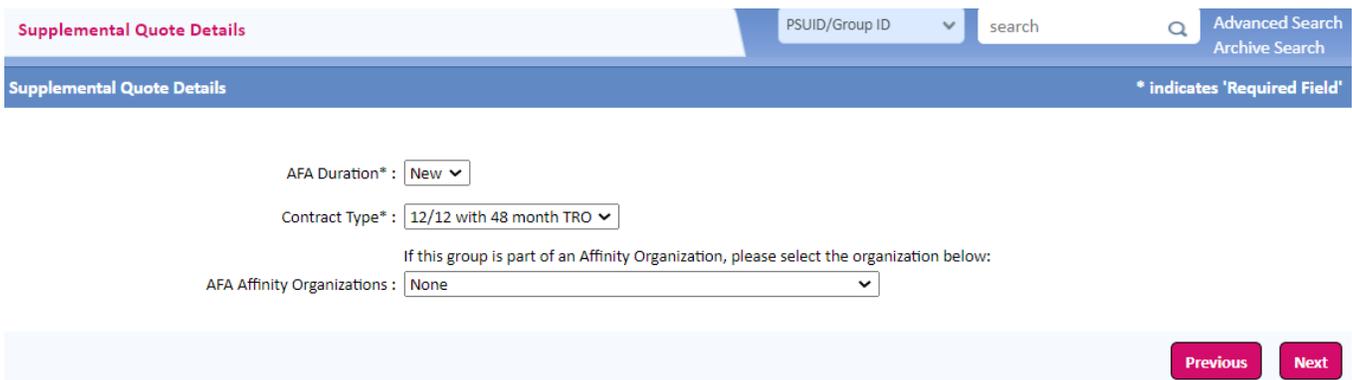
### **Helpful hints:**

Default dental plans are automatically selected on every quote. If you do not want a dental quote or if you prefer other plan options, you can add or remove dental plans on this page.

When completing the census for the Dental Tier column, make sure all eligible employees are entered, including those waiving a dental plan. Dental plan selection is determined by the total number of eligible employees (not just the total number enrolling).

## 7. Supplemental Quote Details page

- The screen below appears after clicking the Next button on the Dental Plan Selection screen. For AFA, the AFA Duration and Contract Type fields will display as well as the AFA Affinity Organizations. If the group is part of one of the eligible Affinity Organizations, select it from the options in the drop-down menu. This field will also display for NonACA groups in addition to the NonACA Duration.



Supplemental Quote Details

PSUID/Group ID search Advanced Search Archive Search

Supplemental Quote Details \* indicates 'Required Field'

AFA Duration\* : New

Contract Type\* : 12/12 with 48 month TRO

If this group is part of an Affinity Organization, please select the organization below:

AFA Affinity Organizations : None

Previous Next

## 8. Plan Assignment screen single option vs. multiple option quoting

- The screen below appears after selecting the "Next" button in the Supplemental Quote Details screen. It allows you to quote single option, multiple option or a combination of both.
- To quote all single option alternate plans, scroll down to the bottom section of the screen labeled "Select Single Options below". To select all plans, click on the "Select Options below" checkbox. If only a few plans need to be quoted as single option, then select them one by one on this section before proceeding. Plans previously selected in the Plan Selection screen will not be included as single options if not selected in this screen: Medical Plan Assignment screen.
- For multiple option quoting, enter 1 in the box and select "Add Package".

Medical Plan Assignment

PSUID/Group ID search Advanced Search

AFA

Last Name	First Name	Home Zip Code	DOB	Gender	Work Zip Code
LastName1	FirstName1	75001	08/19/1975	F	78201
LastName2	FirstName2	75001	04/15/1980	F	78201
LastName3	FirstName3	75001	03/08/1982	M	78201
LastName4	FirstName4	75001	09/18/1974	M	78201
LastName5	FirstName5	30092	06/19/1980	F	30092

ZME Plans

Select AFA Single Options below

All Texas Health Funding Advantage Plans

- 30005394-THAFA Open EPO Plus 100% \$25 CY VP
- 30005395-THAFA Open EPO Plus 100% \$35 CY VP

All Aetna Funding Advantage Plans

- 30004700-AFA CPOSII 100/50 \$25 CY VP
- 30004701-AFA CPOSII 100/50 \$35 CY VP

- Then, Package # 1 will display next to the census. Click on the "Package 1" hyperlink to select the plans to be quoted for this package.
- Select the plans by clicking on Package 1 hyperlink.

Medical Plan Assignment

PSUID/Group ID search Advanced Search

AFA

Last Name	First Name	Home Zip Code	DOB	Gender	Work Zip Code	Package 1
LastName1	FirstName1	75001	08/19/1975	F	78201	30005394-THAFA Open EPO Plus 1
LastName2	FirstName2	75001	04/15/1980	F	78201	30005394-THAFA Open EPO Plus 1
LastName3	FirstName3	75001	03/08/1982	M	78201	30005394-THAFA Open EPO Plus 1
LastName4	FirstName4	75001	09/18/1974	M	78201	30005394-THAFA Open EPO Plus 1
LastName5	FirstName5	30092	06/19/1980	F	30092	30005394-THAFA Open EPO Plus 1

ZME Plans

Select AFA Single Options below

All Texas Health Funding Advantage Plans

- 30005394-THAFA Open EPO Plus 100% \$25 CY VP
- 30005395-THAFA Open EPO Plus 100% \$35 CY VP

All Aetna Funding Advantage Plans

- 30004700-AFA CPOSII 100/50 \$25 CY VP
- 30004701-AFA CPOSII 100/50 \$35 CY VP

Top Previous Next

- A pop up will display to assign plans for Package 1. Click on "None selected" to display the plans available for assigning. Once plans for this package are selected, click somewhere in the pop up screen to close the drop down menu. Then, from the options selected in the plan(s) menu, select the Base Plan that will be automatically assigned to all members once Update is clicked.

Medical Plan Assignment

PSUID/Group ID search Advanced Search Archive Search

ACA AFA

Last Name	First Name	Home Zip Code
LastName1	FirstName1	60625
LastName2	FirstName2	60625
LastName3	FirstName3	60625
LastName4	FirstName4	60625
LastName5	FirstName5	60625

ZME Plans

Select AFA Single Options below

All Aetna Funding Advantage Plans

- 30004700-AFA CPOSII 100/50 \$25 CY VP

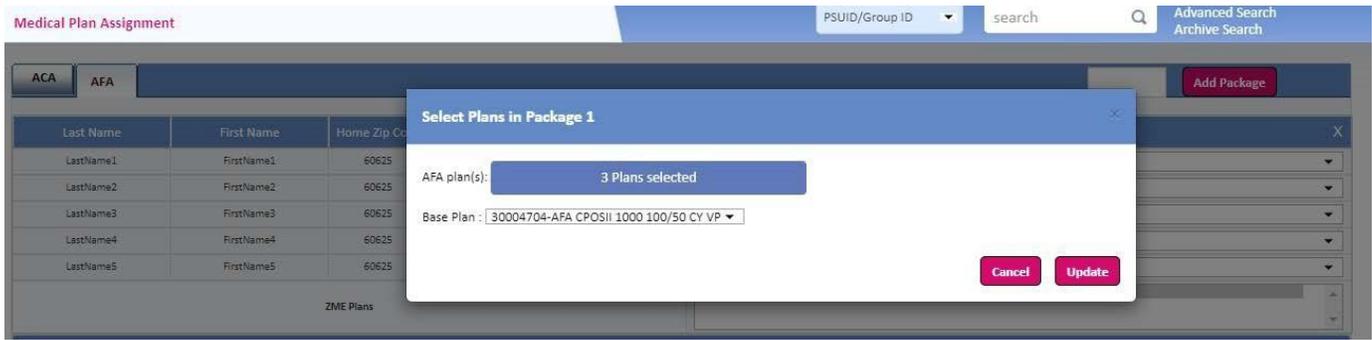
Select Plans in Package 1

AFA plan(s): 3 Plans selected

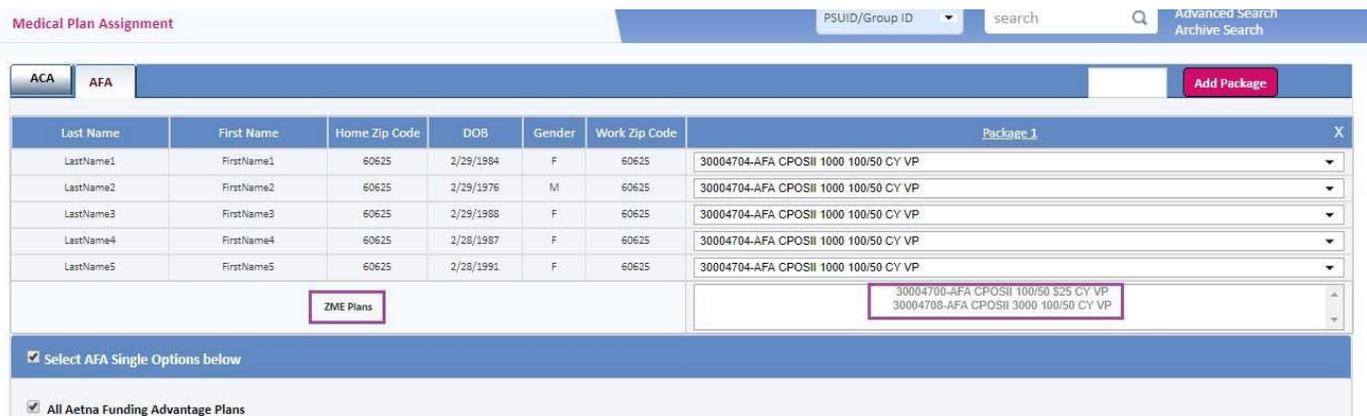
Base Plan:

- 30004700-AFA CPOSII 100/50 \$25 CY VP
- 30004701-AFA CPOSII 100/50 \$35 CY VP
- 30004702-AFA CPOSII 100/50 \$40 CY VP
- 30004703-AFA CPOSII 500 100/50 CY VP
- 30004704-AFA CPOSII 1000 100/50 CY VP
- 30004705-AFA CPOSII 1500 100/50 CY VP
- 30004706-AFA CPOSII 2000 100/50 CY VP
- 30004707-AFA CPOSII 2500 100/50 CY VP
- 30004708-AFA CPOSII 3000 100/50 CY VP
- 30004709-AFA CPOSII 4000 100/50 CY VP
- 30004710-AFA CPOSII 5000 100/50 CY VP
- 30004711-AFA CPOSII 6750 100/50 CY VP

Cancel Update



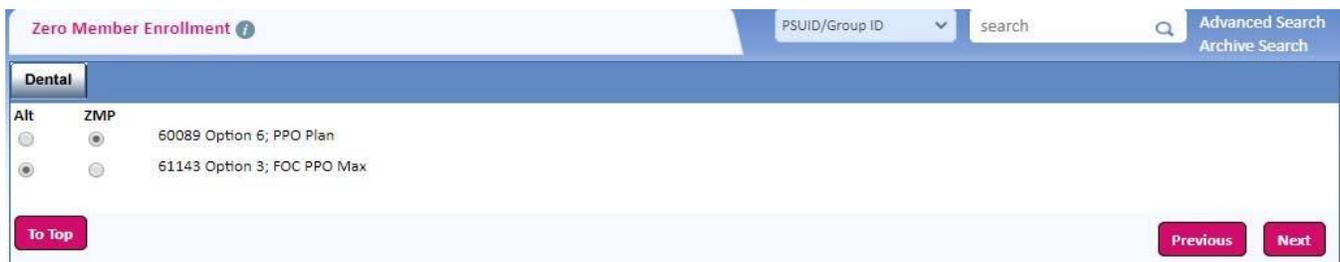
- To assign a different plan to any member, select the plan from the drop down menu next to each member.
- Any plan selected in the package that is not assigned to any members will become a ZME (Zero Member Enrollment) plan displaying below the census section on this screen.



- Once plans have been assigned to Package 1 for multiple option and single option alternate plans selected from the bottom section of the screen, click on Next to go to the Cost and Benefits screen.

## 9. Zero Member Enrollment (ZME) screen

- For any plans not assigned on the Dental Plan Assignment page, the Zero Member Enrollment (ZME) page will display to assign plans as either Alternate (Alt) or Zero Member Plan (ZMP).



## 10. Cost and Benefits

- Select the plan(s) you wish to include in the quote package by marking the appropriate checkbox(es). Then hit "Save Quote." **Only the plans you selected will be included in the saved quote.**

The screenshot shows the 'Cost and Benefits' interface. At the top, there is a search bar and a 'PSUID/Group ID' dropdown. Below that, there are action buttons: 'Group Details', 'Quote', 'Proposal', 'Download Cost & Benefits', 'Save', and 'Package'. A blue notification bar at the top of the main content area reads 'Quote is Saved'. Below the notification, there are filters for 'Select All Options' and 'Sort Packages'. The main area displays a grid of eight ACA Medical Packages, each with a total cost and a list of plan names and their individual costs. For example, Package #1 has a total cost of \$7,299.70 and includes 'AZ Silver HNOption 40...' for \$5,845.21 and 'AZ Banner Broad PPO ...' for \$1,454.49.

• A blue “Quote is Saved” message will then display.

## **?** On the Cost and Benefits page:

- **Select plans:** Check the box(es) below the plan(s), or the “Select All Options” box.
- **Sort Packages:** Select “Sort Packages.” This opens a pop up screen where you can sort the quoted plans by Product Type, Premium, Benefits, and many more categories. To add more categories, select the **+** or the **-** to remove. Then, select Apply.

### Sort Packages

**Apply** **Cancel**

Sort By   **+**  
  **-**

\*Not all sorting criteria will be applicable for a quote

- **Print proposal:** Select “Print Proposal.”
- **Send proposal:** Select “Quote Package.”
- **Download Cost & Benefits:** Select “Download Cost & Benefits” to retrieve the benefits in Excel format.
- **Update group information or quote different plans:** Select “Group Details.” This takes you to the screen where you can run an additional quote to include updated group information or new plans.
- **Save a quote after making changes or selecting plans:** Select “Save Quote.”
- **Remove the group from your work queue:** Select the “Inactivate” button. You will still be able to search for the group using the search function in the Client Manager.

**The following tools are also available:**

- **Filter by:** Drop this box down to filter tiles by product type (medical or dental).
- **Compare:** Select two to three tiles and hit this button to compare plans.
- **My selection:** Mouse over this to see the number of options selected per product type.

Quoted options display in tiles. They can be expanded by choosing the “” buttons. The expanded view pops up and provides a more detailed view of the plans, benefits, rates, etc.

**Package Details**

Close 

MEDICAL OPTION #1										
Total Premium : \$6,629.40										
TX Bronze OAMC 3750 50/50										
Network	Coinsurance	Deductible (calendar year unless otherwise noted)	Coinsurance Maximum (calendar year unless otherwise noted)	Non Specialist OV	Outpatient Surgery	Inpatient Hosp. Copay/Ded	Prescription Drug - Retail (30 day supply)	Specialist Office visit	Rate Grid	Total Cost
In-Network	50%	\$3,750/\$7,500	\$6,350/\$12,700	\$50	N/A	N/A	50%/50%/50% up to \$500 /30% up to \$300	50%	<a href="#">View</a>	\$526.28 <a href="#">details</a>
Out-of-Network*	50%	\$7,500/\$15,000	\$12,700/\$25,400	50%	N/A	N/A	50%/50%/50% /30%	50%		
TX Bronze OAMC 3500 80/50 HSA										
Network	Coinsurance	Deductible (calendar year unless otherwise noted)	Coinsurance Maximum (calendar year unless otherwise noted)	Non Specialist OV	Outpatient Surgery	Inpatient Hosp. Copay/Ded	Prescription Drug - Retail (30 day supply)	Specialist Office visit	Rate Grid	Total Cost
In-Network	20%	\$3,500/\$7,000	\$6,350/\$12,700	20%	N/A	N/A	\$10/50%/50% up to \$500 /30% up to \$300	20%	<a href="#">View</a>	\$6,103.12 <a href="#">details</a>
Out-of-Network*	50%	\$7,000/\$14,000	\$12,700/\$25,400	50%	N/A	N/A	\$10 + 30%/50%/50% /30%	50%		
TX Bronze EPO 3750 50%										
Network	Coinsurance	Deductible (calendar year unless otherwise noted)	Coinsurance Maximum (calendar year unless otherwise noted)	Non Specialist OV	Outpatient Surgery	Inpatient Hosp. Copay/Ded	Prescription Drug - Retail (30 day supply)	Specialist Office visit	Rate Grid	Total Cost
In-Network	50%	\$3,750/\$7,500	\$6,350/\$12,700	\$50	N/A	N/A	50%/50%/50% up to \$500 /30% up to \$300	50%	<a href="#">View</a>	\$0.00
Out-of-Network*										



- **View employee premium:** Choose “Rate Grid View” or “Total Cost Details.”
- **View benefit details:** Select the plan name.
- **View benefit definitions:** Place your mouse over the terms in the first row of each table/plan.

 **Helpful hints:**

Be sure to hit the “Save Quote” button after selecting the desired plans.

## 11. Cost and Benefits screen to Group Details

From the Cost and Benefits screen, you can choose "Group Details."

The screenshot displays the 'Cost and Benefits' interface. At the top, there is a navigation bar with 'Cost and Benefits' on the left, a search bar with 'PSUID/Group ID' and 'search', and an 'Advanced Search' button. Below the navigation bar is a menu with 'Action on Group' and 'Action on Quote'. The 'Group Details' option is circled in purple. Other menu items include 'More', 'Proposal', 'Download Cost & Benefits', 'Save', and 'Package'. Below the menu, there are controls for 'Select All Options', 'Sort Packages', 'Filter by', 'Compare', and 'My Selection : 16'. The main content area shows four ACA Medical Package options, each with a table of plan names and costs.

ACA MEDICAL PACKAGE #1	ACA MEDICAL PACKAGE #2	ACA MEDICAL PACKAGE #3	ACA MEDICAL PACKAGE #4
<b>Total Cost</b> \$7,299.70	<b>Total Cost</b> \$7,685.99	<b>Total Cost</b> \$7,685.99	<b>Total Cost</b> \$8,810.49
<b>Plan Name</b>	<b>Plan Name</b>	<b>Plan Name</b>	<b>Plan Name</b>
<b>Cost</b>	<b>Cost</b>	<b>Cost</b>	<b>Cost</b>
AZ Silver HNOption 40... \$5,845.21	AZ Banner Silver Open ... \$6,231.50	AZ Silver HMO 5500 8... \$6,231.50	AZ Banner Broad PPO ... \$8,810.49
AZ Banner Broad PPO ... \$1,454.49	AZ Banner Broad PPO ... \$1,454.49	AZ Banner Broad PPO ... \$1,454.49	
Option Selected <input checked="" type="checkbox"/>			

## 12. Group Details screen and proposal generation

The Group Details information is split across three tabs: Group Information, Quote Details and Additional Information. The purpose of this is to both increase screen-load performance and format the information so it is more user friendly.

**Group Details** PSUID/Group ID search

**Group Information** Quote Details Additional Information

Action on Quote **+**  
Add Quote

**Group Summary** **Quote Status : Prospect**

Group Name : **#TEST# IL**

PSUID/Group ID :	QRS Tracking # :	Effective Date :	Renewal Date :	Broker/Firm :
QRS5468873	QRS5468873	07/01/2020	07/01/2021	
				GA Name :

Group Name	:	#TEST# IL		
Type	:	New Business	CFO*	: 102
Added Method	:	Manual	Assigned State	: Pennsylvania
Contact (First/Last)	:		Total Replacement	:
Plan Sponsor's Email	:		ERISA Indicator	:

- If you want to print a proposal, select "Print Proposal" on the "Quote Details" tab of the Group Details screen. If you want to download the Cost and Benefits in Excel format, select "Download Cost & Benefits".

**Group Details** PSUID/Group ID search

**Group Information** **Quote Details** Additional Information

10014940

Action on Quote **Proposal**  
Cost and Benefits Save Package

**Quote Information** [More](#) [Census Data](#) [Product Availability](#) **Quote Status**

Effective Date	:	08/01/2020	SIC Code	:	5411
# Employees	:	8			

Prospect  
Default Quote

- After choosing “Print Proposal,” or “Download Cost & Benefits” a pop-up directs you to the Proposal/Download Status page (link on the top menu bar).

Your Proposal is being generated. Please visit Proposal/Download Status page to view the Proposal



Your Cost & Benefits document is being generated. Please visit Proposal/Download Status page to view the Cost & Benefits document



- After navigating to the Proposal/Download Generation Status page, wait for the download link to display by your quote. Hit “Refresh” to update the screen. Once the download link displays, select it to get a file download prompt.

**Proposal/Download Generation Status** PSUID/Group ID search

**Refresh**

Print Request ID	Print Request Status	Print Request Date	Download	Group Type	Group ID	Group Name	Quote ID	Delivery Type	Format
8780553	Ready for view	7/17/2020 1:12:31 PM	<a href="#">Download</a>	New Business		Oak Park School	15029899	Print	PDF
8780552	Ready for view	7/17/2020 1:12:10 PM	<a href="#">Download</a>	New Business		Oak Park School	15029899	Print	Excel

You can then open it to print or save.

### 13. New business quote status descriptions

You can find a quote’s status indicator on the Cost and Benefits or Group Details screen, in the Work Queue or in search results. From the Work Queue or search results, select the hyperlink to view the status history for a quote.

**Search Results** PSUID/Group ID search Advanced Search

1 records matched your selection.

Group	Group Effective Date	Group Type	Group ID	QRS Internal Tracking Number	# Enrollees	Quote Status	Case Status	Action
#TEST# AZ	1/1/2020	N	104863945	QRS5386534	5	<a href="#">Group Install In Progress</a>	<a href="#">Group Install In Progress</a>	Quotes and Proposals

For reference, the following chart gives a description of each possible status.

## New business quote status description

External status	Explanation
<b>Approved: Awaiting plan sponsor signed rates</b>	Quote has been approved and a signed rate page is required for installation
<b>Broker needs licensing</b>	Broker credentials are invalid or missing — contact the Licensing and Appointment Unit to have licensing credentials updated
<b>Case submitted</b>	Quote has been submitted to underwriting (UW)
<b>Declined: Underwriting guidelines not met</b>	Quote has been declined due to not meeting underwriting guidelines
<b>Group install in progress</b>	Quote has been submitted for installation
<b>Group install initiated</b>	Installation process has been initiated
<b>Inactive</b>	Quote record has not been worked on for some time and has moved out of prospect status
<b>Needs UW review</b>	UW review is required before quote and proposal are available
<b>Pending additional requirements</b>	Additional requirements are needed for quote to be processed
<b>Pending UW review</b>	UW is currently in process of reviewing
<b>Plan sponsor withdrew</b>	Plan sponsor has declined the quote
<b>Prospect</b>	Quote can be accessed and additional work can be done to quotes in this status
<b>Rates accepted</b>	Quote has sold and has begun installation process

## 14. Send/print quote package

- If you'd like to email the proposal, select the "Quote Package" button at the bottom of the Group Details screen under the most recent Quote ID created for the group.

The screenshot shows the 'Group Details' interface. At the top, there's a search bar with 'PSUID/Group ID' and a search icon. Below that are tabs for 'Group Information', 'Quote Details', and 'Additional Information'. The 'Quote Details' tab is active, showing a quote ID of 10014940. Underneath, there's an 'Action on Quote' section with icons for 'Cost and Benefits', 'Proposal', 'Download Cost & Benefits', 'Save', and 'Package'. The 'Package' icon is circled in purple. Below this is a table with columns for 'Quote Information' and 'Quote Status'. The 'Quote Information' section includes links for 'More', 'Census Data', and 'Product Availability', and displays fields for 'Effective Date' (08/01/2020), 'SIC Code' (5411), and '# Employees' (8). The 'Quote Status' section shows 'Prospect' and 'Default Quote'.

- Select recipients by marking the appropriate checkbox. Edit address information, if needed, and then hit "Next."

The screenshot shows the 'Send' screen with a search bar and 'Advanced Search' button. Below is the 'Choose Recipients' section. A checkbox is checked for 'Broker - QRSTestFirm1Broker1DesiAL QRSTestFirm1Broker1DesiAL'. The form includes fields for 'Email\*' (aa@bb.com), 'Address\*' (123), 'Paper RD', 'City\*' (Abington), 'State\*' (Pennsylvania), 'Zip\*' (19001), 'Fax', and 'Delivery Method\*' (Email). A 'Preview Document' button is visible. To the right, there's a 'CC:' field with 'aa@bb.com' and a note: '(Multiple Email ID's should be semi-colon delimited)'.

## Helpful hints:

You have the option of sending the proposal to yourself and one other contact.

To preview and/or print the quote package, select "Preview Document." A message pops up directing you to the Proposal Status page. From there, you can view and print the proposal. Or save it to your computer.

## 15. Configure email

The subject line can be changed. The system requires a message before allowing you to choose "Next."

**Configure Email Content**

Subject\* : ASG Prospect Proposal

Broker ( QRSTestFirm1Broker1DesiAL QRSTestFirm1Broker1DesiAL )

To: aa@bb.com

Cc: aa@bb.com

Add a message here...

Message\* :

Previous Next

## 16. Confirm send

- Review the plan and recipient information.
- To send the quote to the recipient(s), hit "Send Proposal."

**Details**

**Your proposal includes the following plans:**

Option 5; PDN 1500  
 TX Bronze EPO 3750 50%  
 TX Bronze OAMC 3750 50/50  
 TX Bronze OAMC 3500 80/50 HSA

**Your proposal will be sent to the following recipient(s):**

Broker- QRSTestFirm1Broker1DesiAL QRSTestFirm1Broker1DesiAL via E-mail ( aa@bb.com )

**Your email(s) will be configured as follows:**

Subject: ASG Prospect Proposal  
 Broker - QRSTestFirm1Broker1DesiAL QRSTestFirm1Broker1DesiAL via E-mail ( aa@bb.com )  
 Message : Add a message here...

Modify Send Proposal Rates & Benefits

## 17. Proposal sent

- This screen confirms the proposal has been sent. The presale quote process is now complete.
- To view the proposal for printing, select the "View in Browser" link.
- To exit this page, choose from the following options on the navigation bar:
  - **Work Queue:** View/access your quotes in process.
  - **New Business:** Run a quote for a new group.
  - **Proposal Status:** Check the status of your proposals being generated.
  - **Quick Search:** Use PSUID (Plan Sponsor Unique Identification)/Group ID, Quote ID, Internal Tracking # or Group Name to search.
  - **Advanced Search:** Find a group based on criteria you specify.
  - **Back to Producer World:** Leave SMART and go back to the Producer World Small Group home page.

## 18. Retrieve quote

- If you need to retrieve a quote that has been generated under your user account, you can use the "Quick Search" box, Advanced Search or Work Queue, located at the top of the screen.

**Group Search** PSUID/Group ID   Advanced Search

PSUID/Group ID\*\* :  Quote ID\*\* :

Internal Tracking #\*\* :  Group Name\*\* :

---

Group Type :  Group Effective Date :    To :

From :

Broker/Firm Name :  Default State :

Status :  Region :

Product Category :

### Work Queue

987 records matched your selection.

[1](#) [2](#) [3](#) [4](#) [5](#) [6](#) [7](#) [8](#) [9](#) [10](#) [11](#) [12](#) [13](#) [14](#) [15](#) [16](#) [17](#) [18](#) [19](#) [20](#)

Group	Group Effective Date	Group Type	Group ID	QRS Internal Tracking Number	# Enrollees	Status	Action
TestProposal	8/15/2014	N	—	QRS2465362	3	Case Submitted	<a href="#">Quotes and Proposals</a>
<a href="#">n628375 testing Broker assignment 2 firm</a>	8/15/2014	N	—	QRS2466345	3	Prospect	<a href="#">Quotes and Proposals</a>
<a href="#">n628375 testing Broker assignment</a>	8/15/2014	N	—	QRS2466335	4	Prospect	<a href="#">Quotes and Proposals</a>

### ? How to:

Retrieve quote using Advanced Search: Select or enter the search criteria and hit "Search." Selecting "Search" without specifying any search criteria will link you to the Search Results page, where all your groups will be displayed. Select the "Quotes and Proposals" link in the Action column for the group on the page.

To retrieve a quote using the Work Queue: Select the "Quotes and Proposals" link to go to the Cost and Benefits page.

# How to run additional quotes for a group

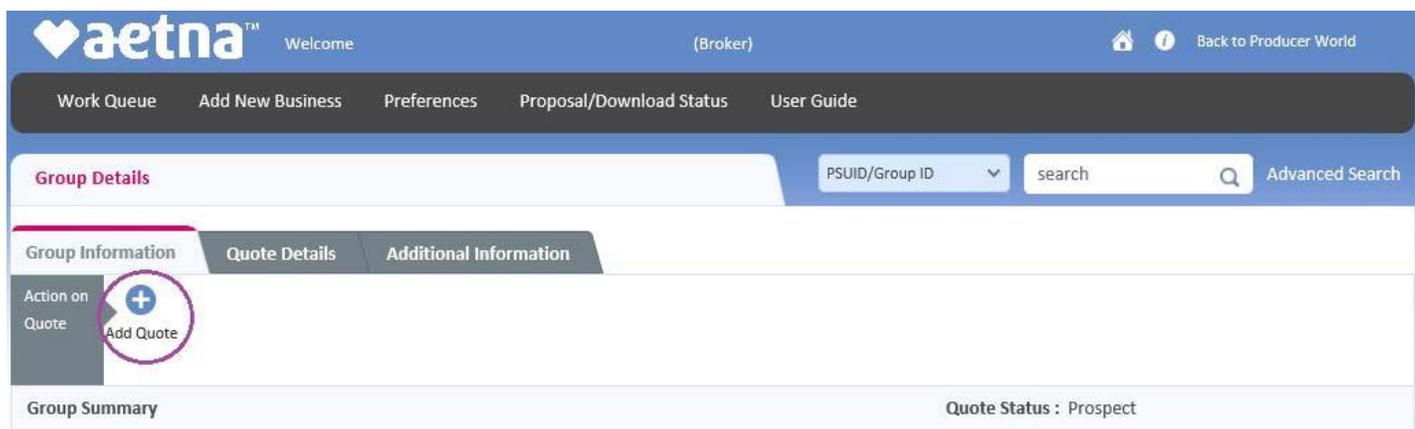
The Additional Quote function allows you to edit group and plan selection information and create a new quote for the group without overwriting (modifying) the original quote.

## 1. Group search

- Locate the group by using Quick Search or Advanced Search, or via the Work Queue.
- Select the "Group Name" link on the Search Results page or the Work Queue.

## 2. Group details

- Once on the Group Details screen, choose the "Add Quote" button located in the Action on Group toolbar.

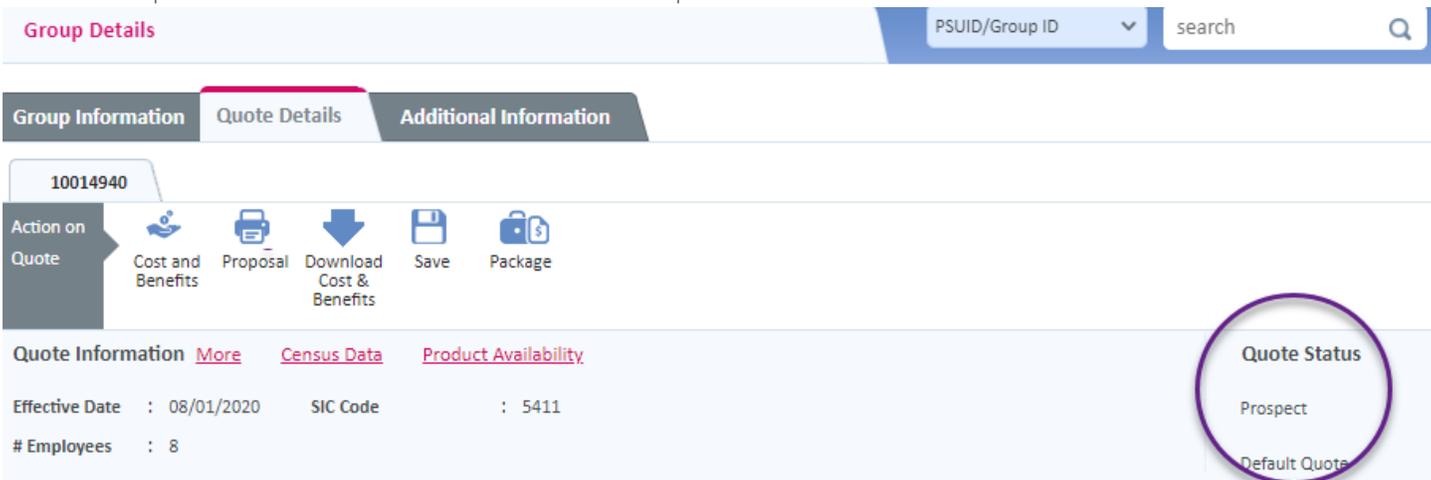


## 3. Group information

- The information you entered for the original quote will be prefilled on the quote path.
- Proceed along the quote path and make changes where needed.

### Helpful hints:

If you need to run an additional quote, the information will populate from the quote marked with the default quote status. The quote status indicator is located on the Group Details screen.



## 4. New Quote ID assigned

- After you complete the additional quote and save it, a new Quote ID is assigned. You can then access the original quote or the additional quote(s) by selecting the appropriate Quote ID drop-down on the Cost and Benefits page.

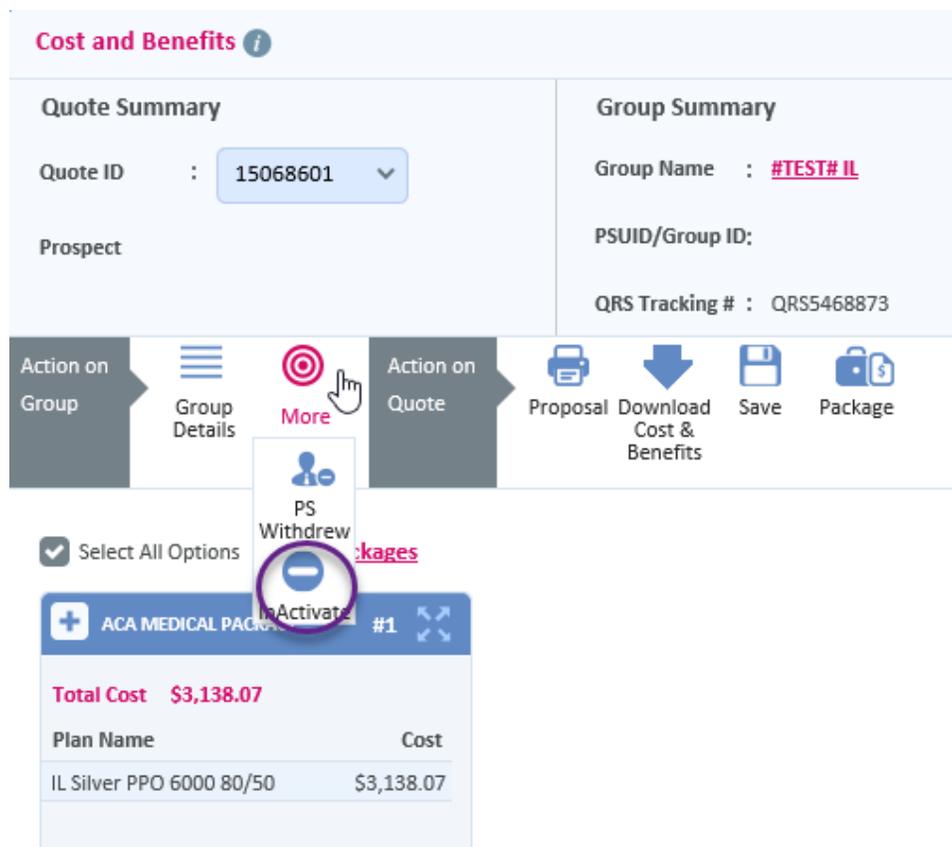


# Inactivate

The inactivate function allows you to set a group to inactive so that it no longer shows up in your Work Queue on the Client Manager screen.

## 1. Inactivate button

- To make the quote inactive, select "Inactivate" on the Cost and Benefits page.



## 2. Confirm group inactivation

- Choose "Inactivate" to confirm group inactivation. You'll get a confirmation page indicating the group's status has been

successfully changed.

 **Helpful hints:**

Once the status is set to inactive, you'll no longer see it in your Work Queue. But you will still be able to retrieve the status by searching for it in the Client Manager.

# New business case submission

## 1. How to notify us that a new business 2 – 50 group has sold

1.1) When a new business ACA 2 – 50 group has sold, Aetna requires all new business paperwork be sent to the Affordable Care Act New Business Sold Case Mailbox: **ACANBUSoldcasesubmission@aetna.com**.

To submit a case in SMART, search for the quote using Quick Search. Once on the Group Details screen, select the "Quote Details" tab.

The screenshot shows the SMART interface for a group. At the top, there are navigation tabs: Work Queue, Add New Business, Preferences, Reports, Proposal Status, and User Guide. Below this is a search bar with 'PSUID/Group ID' and a search icon. The main content area has three tabs: Group Information, Quote Details (selected), and Additional Information. Under the Quote Details tab, there's a section for 'Action on Quote' with icons for Rates & Benefits, Proposal, Package, and Submit (circled in purple). Below that, there's a 'Quote Information' section with links for More, Census Data, and Product Availability. The information includes Effective Date (12/01/2015), SIC Code (0111), and # Employees (7). A 'Quote Status' section shows 'Prospect' and 'Default Quote'. At the bottom, there's a 'MEDICAL OPTION #1' section with a table showing 'Total Premium' of \$9,673.34 and a table with 'Plan Name' and 'Cost'.



### Helpful hints:

The "Quote Details" tab displays all quotes completed for a group. When there are multiple quotes, please ensure the correct "Quote ID" tab is selected.

Select "Submit." SMART will ask you to confirm the group's change in status. Choose "Submit Case."

The screenshot shows the 'Confirm Group Case Submission' page. At the top, there are navigation tabs: Confirm Group Case Submission, PSUID/Group ID, search, and Advanced Search. Below this is a 'Group Summary' section with the following information: Group Name: #TEST# QRS Quick Reference 2015; PSUID/Group ID: ; Effective Date: 12/01/2015; Broker/Firm: QRSTestFirmSetoneNYBrokerF; QRS Tracking #: QRS2513821; Renewal Date: 12/01/2016; GA Name: . At the bottom, there is a confirmation message: 'Please confirm that you are changing the group's status to "Case Submission."' and two buttons: 'Submit Case' and 'Cancel'.

Once submitted, SMART will feed the quote to Salesforce.com. And, once the new business paperwork has been received, a confirmation note will be sent.

1.2) For AFA, sold new business, follow the Automated New Business Submission instructions in Producer World. After logging into Producer World, select the “Quote / Renewal” on the left vertical menu and then select the “Small Group” tab. Under Small Group tab, select the employer state in the state drop-down field. Select Underwritten quotes to access the AFA New Business submission checklist.

## 2. How to work through a case submission error

When selecting the “Submit” button on the Quote Details screen, SMART might display the following error message: “Please select only one plan (per product line) before submitting to underwriting.”

The screenshot shows the 'Rates & Benefits' interface. At the top, there's a search bar and 'Advanced Search' link. Below that, the 'Quote Summary' shows Quote ID: 8395810. The 'Group Summary' shows Group Name: #TEST# QRS Quick Reference 2015, PSUID/Group ID, Effective Date: 12/01/2015, Broker/Firm: QASetoneBrokeroneNYF QASetoneBr..., QRS Tracking #: QRS2513821, and Renewal Date: 12/01/2016. A toolbar contains buttons for 'Action on Group', 'Group Details', 'PS Withdraw', 'Action on Quote', 'Proposal', 'Submit', 'Save', and 'Package'. A red-bordered error box contains the message: 'Please select only one plan (per product line) before Submitting to underwriting.' Below the error, there are controls for 'Select All Options', 'Sort by Premium', 'Filter by', 'Compare', and 'My Selection: 3'. The 'Compensation Type' is 'Percentage of Premium' and 'Producer Service Fee' is '5.0%'. Three medical options are listed:

Medical Option #	Total Premium	Plan Name	Cost
#1	\$9,940.90	TX Silver OAMC 3000 1...	\$9,940.90
#2	\$9,673.34	TX Silver OAMC 2000 8...	\$9,673.34
#3	\$9,114.56	TX Silver OAMC 2500 7...	\$9,114.56

This occurs when multiple medical plans are selected in the quote as single options. To fix this error, an additional quote needs to be run to either:

- 1) Remove all but the sold plan where only one plan has sold
- 2) Remove all the single options and only keep the package selected in the Medical Plan Assignment page

Note: If the quote is composite rated and multiple plans were quoted in one package, it will generate the member’s actual rates because each member is assigned to their correct plan (in applicable states).

To run an additional quote, navigate to the Group Details screen of the quote and select the “Add Quote” button on the “Group Information” tab.

The screenshot shows the 'Group Details' screen. At the top, there's a navigation bar with 'Work Queue', 'Add New Business', 'Preferences', 'Reports', 'Proposal Status', and 'User Guide'. Below that, there's a search bar and 'Advanced Search' link. The 'Group Information' tab is selected, and the 'Add Quote' button is circled in purple. Other tabs include 'Quote Details' and 'Additional information'. The 'Action on Group' section shows 'Add Quote', 'PS Withdraw', and other options.

Submit through each of the quote’s subsequent screens until the Medical Plan Assignment Option screen appears.

For a scenario wherein only one plan has sold but multiple plans are selected, please deselect all other plans on the Medical Plan Selection screen and keep the sold plan selected. Hit "Next" to continue to the Medical Plan Assignment screen.

Once in the assignment screen, if the group chose only one plan, then keep that plan selected in the "Select Single Options below" section. Hit "Next" to continue to the Cost and Benefits screen. At this point, try submitting the case again.

**Medical Plan Assignment** PSUID/Group ID search Advanced Search

AFA Add Package

Last Name	First Name	Home Zip Code	DOB	Gender	Work Zip Code
LastName1	FirstName1	60625	05/01/1984	F	60625
LastName2	FirstName2	60625	05/01/1998	M	60625
LastName3	FirstName3	60625	05/01/1981	F	60625
LastName4	FirstName4	60625	05/01/2001	F	60625
LastName5	FirstName5	60625	05/01/1998	F	60625

ZME Plans

Select AFA Single Options below

All Aetna Funding Advantage Plans

30007218-AFA IL SavingsPlus OAAS Essentials1500 100%CYVP

Top Previous Next

For multiple plans sold, add the plans to the package as described in the "Plan Assignment screen single option vs. multiple option" section of this document to assign each member to their chosen plan using the drop-down boxes. Remove any plans from the Select Single Options below section.

**Medical Plan Assignment** PSUID/Group ID search Advanced Search

AFA Add Package

Last Name	First Name	Home Zip Code	DOB	Gender	Work Zip Code	Package 1
LastName1	FirstName1	60625	05/01/1984	F	60625	30004700-AFA CPOSII 100/50 \$25
LastName2	FirstName2	60625	05/01/1998	M	60625	30004701-AFA CPOSII 100/50 \$35
LastName3	FirstName3	60625	05/01/1981	F	60625	30004701-AFA CPOSII 100/50 \$35
LastName4	FirstName4	60625	05/01/2001	F	60625	30004700-AFA CPOSII 100/50 \$25
LastName5	FirstName5	60625	05/01/1998	F	60625	30004700-AFA CPOSII 100/50 \$25

ZME Plans

Select AFA Single Options below

All Aetna Funding Advantage Plans

30004700-AFA CPOSII 100/50 \$25 CY VP

30004701-AFA CPOSII 100/50 \$35 CY VP

30007218-AFA IL SavingsPlus OAAS Essentials1500 100%CYVP

Top Previous Next

Hit "Next" to continue to the Cost and Benefits screen. At this point, try submitting the case again.

**Confirm Group Case Submission** PSUID/Group ID search Advanced Search

**Group Summary**

Group Name : #TEST# QRS Quick Reference 2015

PSUID/Group ID: Effective Date : 12/01/2015 Broker/Firm : QRSTestFirmSetoneNYBrokerF

QRS Tracking # : QRS2513821 Renewal Date : 12/01/2016 GA Name :

Please confirm that you are changing the group's status to "Case Submission."

Submit Case Cancel

# Renewals

## 1. Searching for a renewal plan in SMART

Search for the group by Group Name or PSUID/Group ID number by selecting it from the drop-down box. Enter the information and select the hourglass. Or choose a group from the Work Queue.

The screenshot displays the Aetna SMART Group Search interface. At the top, there is a navigation bar with the Aetna logo, a 'Welcome' message, a '(Broker)' label, and a 'Back to Producer World' link. Below this is a dark navigation bar with links for 'Work Queue', 'Add New Business', 'Preferences', 'Proposal/Download Status', and 'User Guide'. The main search area is titled 'Group Search' and includes a search bar with the value '10011467' and an 'Advanced Search' button. A dropdown menu is open over the search bar, showing options: 'PSUID/Group ID', 'Quote ID', 'Internal Tracking #', and 'Group Name'. The search form contains several input fields and dropdown menus: 'PSUID/Group ID\*\*', 'Quote ID\*\*', 'Internal Tracking #\*\*', 'Group Name\*\*', 'Group Type', 'Group Effective Date' (with 'From' and 'To' sub-sections), 'Default State', 'Quote Status', 'Case Status', 'Broker/Firm Name', 'Region/Territory', and 'Product Category'. At the bottom of the form are 'Clear' and 'Search' buttons.

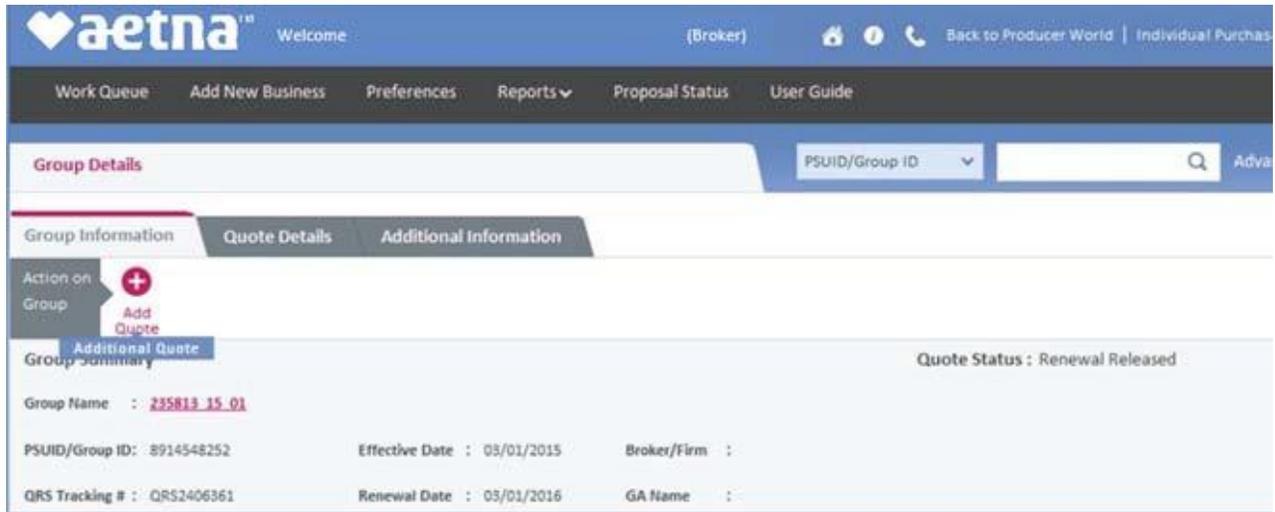
## Work Queue

1 records matched your selection.

Group	Group Effective	Group Type	Group ID	ORS Internal Tracking Number	# Enrollees	Quote Status	Case Status	Action
-------	-----------------	------------	----------	------------------------------	-------------	--------------	-------------	--------

## 2. Quoting alternates in SMART

Select the "Add Quote" button with the  symbol to start a new quote.



Group Details

PSUID/Group ID

Group Information | Quote Details | Additional Information

Action on Group  Add Quote

Additional Quote

Group Summary Quote Status : Renewal Released

Group Name : 235813\_15\_01

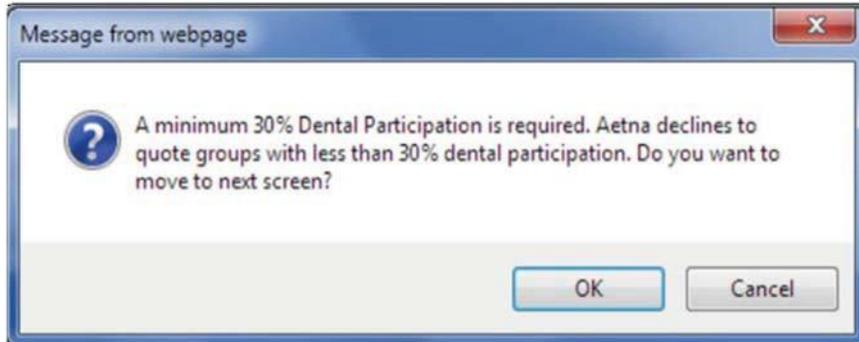
PSUID/Group ID : 8914548252      Effective Date : 05/01/2015      Broker/Firm :

QRS Tracking # : QRS2406361      Renewal Date : 05/01/2016      GA Name :

Choose "Next" when finished updating.

 **Helpful hints:**

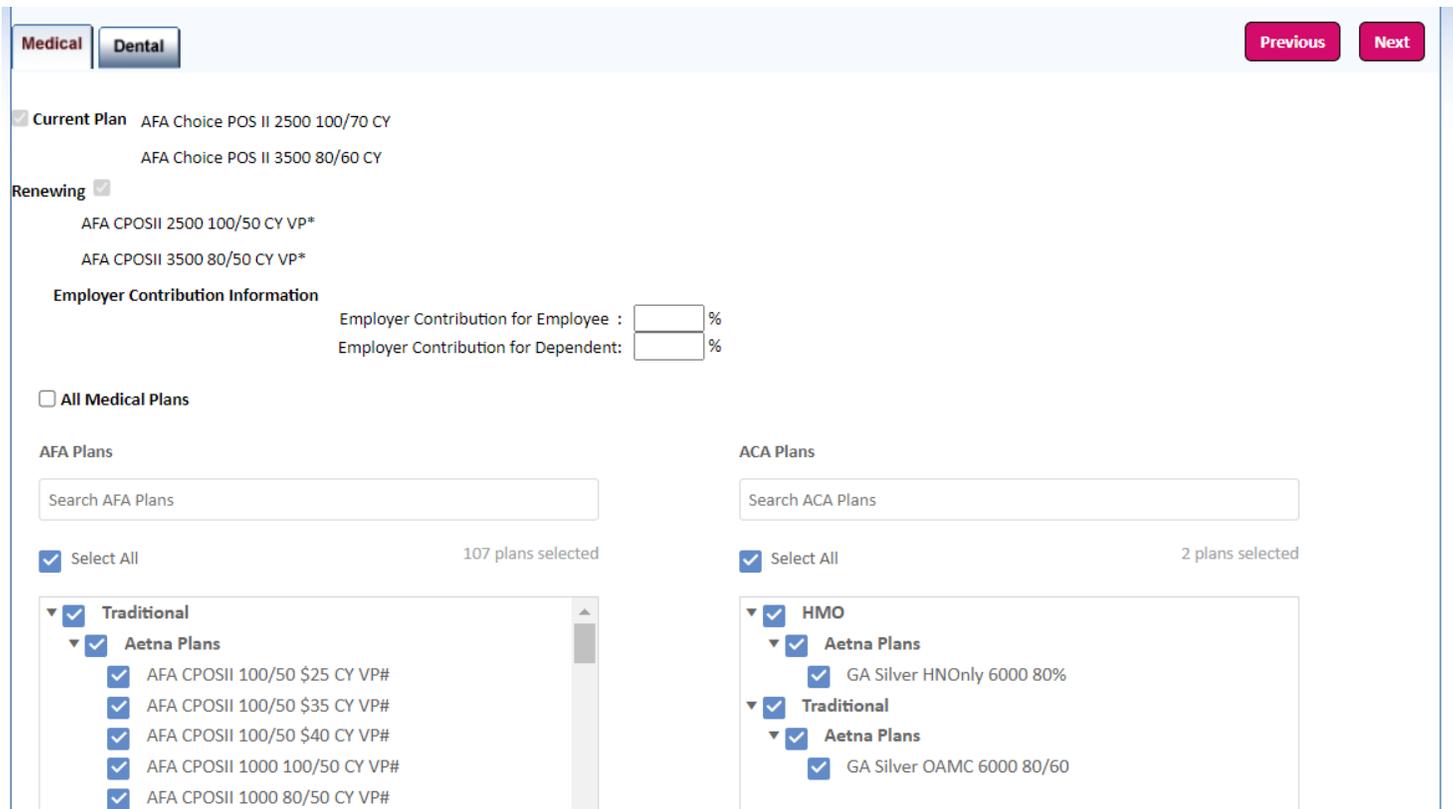
If the following pop-up appears after you've selected "Next," the number of employees enrolled in dental on the census relative to the total number of enrollees is less than 30 percent. If this is incorrect and needs to be updated, have your client manager work with underwriting to make the necessary changes.



On the Plan Selection screen, the group's inforce plans display at the top. Select the new plan(s) from the plan options displayed.

If the group also wants to change their inforce dental plan, select the dental tab and then choose the desired plans. If you choose "Next" from the "Medical" tab without selecting dental tab first, you'll bypass the Plan Selection screens for that coverage.

Once the required plans have been selected, hit "Next."



**Medical** **Dental** Previous Next

**Current Plan** AFA Choice POS II 2500 100/70 CY  
AFA Choice POS II 3500 80/60 CY

**Renewing**

AFA CPOSII 2500 100/50 CY VP\*  
AFA CPOSII 3500 80/50 CY VP\*

**Employer Contribution Information**

Employer Contribution for Employee :  %  
Employer Contribution for Dependent:  %

**All Medical Plans**

**AFA Plans**

Search AFA Plans

Select All 107 plans selected

- Traditional**
  - Aetna Plans**
    - AFA CPOSII 100/50 \$25 CY VP#
    - AFA CPOSII 100/50 \$35 CY VP#
    - AFA CPOSII 100/50 \$40 CY VP#
    - AFA CPOSII 1000 100/50 CY VP#
    - AFA CPOSII 1000 80/50 CY VP#

**ACA Plans**

Search ACA Plans

Select All 2 plans selected

- HMO**
  - Aetna Plans**
    - GA Silver HNOnly 6000 80%
- Traditional**
  - Aetna Plans**
    - GA Silver OAMC 6000 80/60

Note: For **Virginia groups** that qualify for Innovation Health plans, a pop-up warning that Innovation Health alternate plans have not been selected will display on the Medical Plan Selection. A Virginia group qualifies for Innovation Health plans if they have members in Innovation Health-applicable counties in Virginia and Maryland, or in Washington, D.C.

Hit "OK" to continue with Aetna-only plans, or "Cancel" to go back and include Innovation Health alternate plans. This is applicable to all states that offer a Joint Venture.



On the Medical Plan Assignment screen, do not alter the plan(s) defaulted in the drop-down boxes for any employees, as that would change the enforce plan(s).

**Medical Plan Assignment** PSUID/Group ID  search  [Advanced Search](#)

**AFA** [Add Package](#)

Last Name	First Name	Home Zip Code	DOB	Gender	Work Zip Code	Package 1
LastName1	FirstName1	60625	05/01/1984	F	60625	30004700-AFA CPOSII 100/50 \$25
LastName2	FirstName2	60625	05/01/1998	M	60625	30004701-AFA CPOSII 100/50 \$35
LastName3	FirstName3	60625	05/01/1981	F	60625	30004701-AFA CPOSII 100/50 \$35
LastName4	FirstName4	60625	05/01/2001	F	60625	30004700-AFA CPOSII 100/50 \$25
LastName5	FirstName5	60625	05/01/1998	F	60625	30004700-AFA CPOSII 100/50 \$25
ZME Plans						30007218-AFA IL SavingsPlus OAAS

**Select AFA Single Options below**

**All Aetna Funding Advantage Plans**

- 30004700-AFA CPOSII 100/50 \$25 CY VP
- 30004701-AFA CPOSII 100/50 \$35 CY VP
- 30007218-AFA IL SavingsPlus OAAS Essentials1500 100%CYVP

[Top](#) [Previous](#) [Next](#)

When quoting alternates, make sure all plans are selected under the Select Single Options below section.

Choose plans you want saved in the quote by either selecting the "Select All Options" checkbox or using the "Option Selected" checkbox under each Medical/Dental Option shown. Then hit "Save."

**Cost and Benefits** PSUID/Group ID search Advanced Search

Action on Group: Group Details More Action on Quote Proposal Download Cost & Benefits Save Package

**Information** X

**Quote is Saved**

Select All Options Sort Packages Filter by Compare My Selection : 114

#1	#2	#3	#4																
<p><b>AFA MEDICAL PACKAGE</b> #1</p> <p><b>Total Cost \$1,325.55</b></p> <table border="1"> <thead> <tr> <th>Plan Name</th> <th>Cost</th> </tr> </thead> <tbody> <tr> <td>AFA IL SavingsPlus CP...</td> <td>\$1,325.55</td> </tr> </tbody> </table> <p>Option Selected <input checked="" type="checkbox"/></p>	Plan Name	Cost	AFA IL SavingsPlus CP...	\$1,325.55	<p><b>AFA MEDICAL PACKAGE</b> #2</p> <p><b>Total Cost \$1,382.85</b></p> <table border="1"> <thead> <tr> <th>Plan Name</th> <th>Cost</th> </tr> </thead> <tbody> <tr> <td>AFA IL SavingsPlus CP...</td> <td>\$1,382.85</td> </tr> </tbody> </table> <p>Option Selected <input checked="" type="checkbox"/></p>	Plan Name	Cost	AFA IL SavingsPlus CP...	\$1,382.85	<p><b>AFA MEDICAL PACKAGE</b> #3</p> <p><b>Total Cost \$1,426.25</b></p> <table border="1"> <thead> <tr> <th>Plan Name</th> <th>Cost</th> </tr> </thead> <tbody> <tr> <td>AFA CPOSII 7350 100/...</td> <td>\$1,426.25</td> </tr> </tbody> </table> <p>Option Selected <input checked="" type="checkbox"/></p>	Plan Name	Cost	AFA CPOSII 7350 100/...	\$1,426.25	<p><b>AFA MEDICAL PACKAGE</b> #4</p> <p><b>Total Cost \$1,433.70</b></p> <table border="1"> <thead> <tr> <th>Plan Name</th> <th>Cost</th> </tr> </thead> <tbody> <tr> <td>AFA IL SavingsPlus CP...</td> <td>\$1,433.70</td> </tr> </tbody> </table> <p>Option Selected <input checked="" type="checkbox"/></p>	Plan Name	Cost	AFA IL SavingsPlus CP...	\$1,433.70
Plan Name	Cost																		
AFA IL SavingsPlus CP...	\$1,325.55																		
Plan Name	Cost																		
AFA IL SavingsPlus CP...	\$1,382.85																		
Plan Name	Cost																		
AFA CPOSII 7350 100/...	\$1,426.25																		
Plan Name	Cost																		
AFA IL SavingsPlus CP...	\$1,433.70																		

To generate the final proposal for the group, select "Print Proposal." You'll see a message telling you your proposal is being generated.

**aetna** Welcome (Broker) Back to Producer World | Individual Purchaser Solution

Work Queue Add New Business Preferences Reports Proposal Status User Guide

**Rates & Benefits** Advanced Search

Quote Summary	Group Summary
Quote ID : 8147641	Group Name : 235813_15_01
	PSUID/Group ID : 8914548252
	Effective Date : 03/01/2015
	Broker/Firm : QASetone BrokerTwoF QASetone Br...
	QRS Tracking # : QRS2406361
	Renewal Date : 03/01/2016
	GA Name :

Action on Group: Group Details Action on Quote Send Proposal Proposal Quote Save

Select All Options Compare My Selection : 57

Compensation Type : Per Employee Per M

#1	#4										
<p><b>RENEWING MEDICAL</b> #1</p> <p><b>Total Premium \$2,681.51</b></p> <table border="1"> <thead> <tr> <th>Plan Name</th> <th>Cost</th> </tr> </thead> <tbody> <tr> <td>FL Aetna Gold OAMC...</td> <td>\$1,123.76</td> </tr> <tr> <td>Current Premium</td> <td>\$0.00</td> </tr> </tbody> </table>	Plan Name	Cost	FL Aetna Gold OAMC...	\$1,123.76	Current Premium	\$0.00	<p><b>MEDICAL OPTION</b> #4</p> <p><b>Total Premium \$2,565.77</b></p> <table border="1"> <thead> <tr> <th>Plan Name</th> <th>Cost</th> </tr> </thead> <tbody> <tr> <td>FL Aetna Gold HNOn...</td> <td>\$2,565.77</td> </tr> </tbody> </table>	Plan Name	Cost	FL Aetna Gold HNOn...	\$2,565.77
Plan Name	Cost										
FL Aetna Gold OAMC...	\$1,123.76										
Current Premium	\$0.00										
Plan Name	Cost										
FL Aetna Gold HNOn...	\$2,565.77										

**Message from webpage**

Your Proposal is being generated. Please visit the Proposal Generation Status page to view the proposal

To print a PDF of the proposal, select "Proposal Status" at the top of the screen. Then select the link for "Download."

The screenshot shows the Aetna web portal interface. At the top left is the Aetna logo with the text "Welcome" and "(Broker)". To the right are icons for home, help, and phone, along with a "Back to Sales Web" link. Below this is a dark navigation bar with menu items: "Add New Business", "Add Renewals", "Rate Force", "Reports", "XMLs", "Admin", "User Management", and "Proposal Status".

Below the navigation bar is a section titled "Proposal Generation Status". It features a search bar with a dropdown menu labeled "PSUID/Group ID" and a search icon. To the right of the search bar is a link for "Advanced Search". Below the search bar is a red "Refresh" button.

Below the Refresh button is a table with the following data:

Print Request ID	Print Request Status	Print Request Date	Download	Group Type	Group ID	Group Name	Quote ID	Delivery Type
5768085	Ready for view	6/3/2015 9:51:02 AM	<a href="#">Download</a>	Renewal	10461039	HECTOR N. HERNANDEZ, M.D., P.A.	12210064	Print

At the bottom of the page, there are links for "Privacy Statement", "Legal Statement", "Information Practices", and "Member Disclosure". Below these links is the copyright notice: "Copyright © 2003-2015 Aetna Inc."

### 3. Renewal quote status descriptions

A quote's status indicator can be found on the Cost and Benefits or Group Details screen, in the Work Queue or in search results. From the Work Queue or search results, you can view the status history for a quote by selecting the hyperlink.

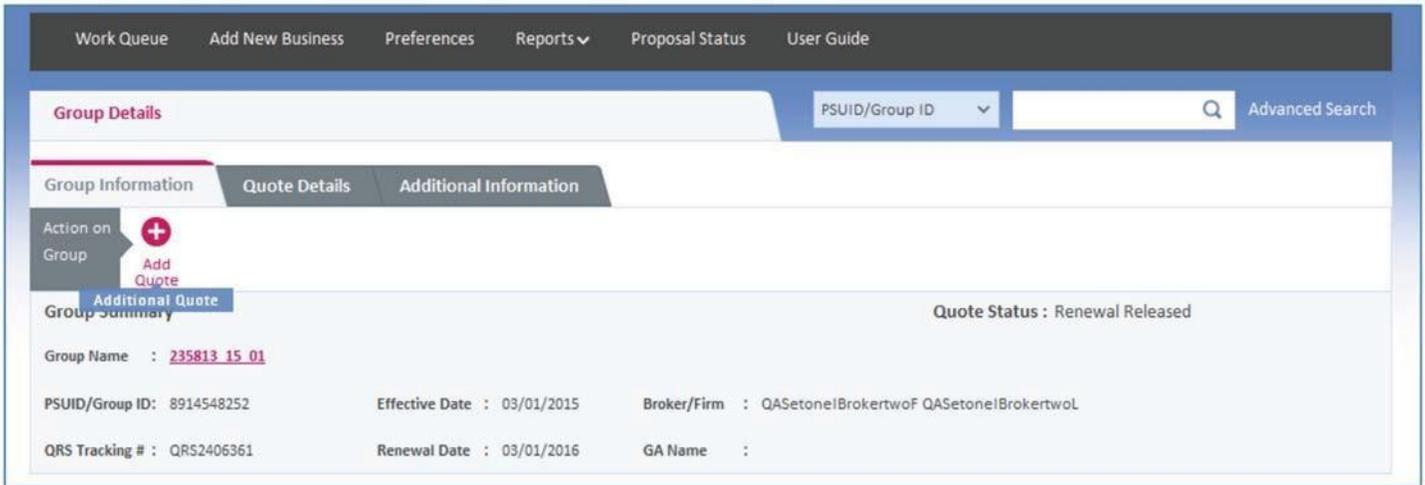
Group	Group Effective Date	Group Type	Group ID	QRS Internal Tracking Number	# Enrollees	Quote Status	Case Status	Action
Test 19796a #7 cp	11/1/2014	N	—	QRS2403683	5	<a href="#">Group Install In Progress</a>	<a href="#">Group Install In Progress</a>	Quotes and Proposals

For reference, the following chart describes each possible status:

Renewal quote status descriptions	
External status	Explanation
<b>Aetna initiated term</b>	Group termination initiated by Aetna
<b>Group install in progress</b>	Quote is currently being installed
<b>Group install initiated</b>	Group Install Initiated
<b>Group install initiated for proposed plan</b>	Group installation for proposed plan has been initiated
<b>Pending additional requirements</b>	Additional requirements are needed to continue quote process
<b>Plan sponsor initiated term</b>	Group termination initiated by plan sponsor
<b>Renewal alternate accepted</b>	Group selected one of the endorsed alternate quotes on the proposal
<b>Renewal deferred</b>	Groups deferred at the time of renewal
<b>Renewal proposal available</b>	Renewal proposal available
<b>Renewal proposal delivered</b>	Renewal proposal delivered
<b>Renewal released</b>	Renewal quote released
<b>Revision accepted</b>	Revision accepted
<b>Revision provided</b>	Revision quote created and provided
<b>UW guidelines not met</b>	Basic UW guidelines have not been satisfied and quote cannot proceed
<b>UW reviewing group</b>	Group quote is currently under UW review

# Quoting a final plan change

Select the "Add Quote" button with the  symbol to start a new quote.



Work Queue Add New Business Preferences Reports Proposal Status User Guide

Group Details PSUID/Group ID Advanced Search

Group Information Quote Details Additional Information

Action on Group **+** Add Quote

Additional Quote

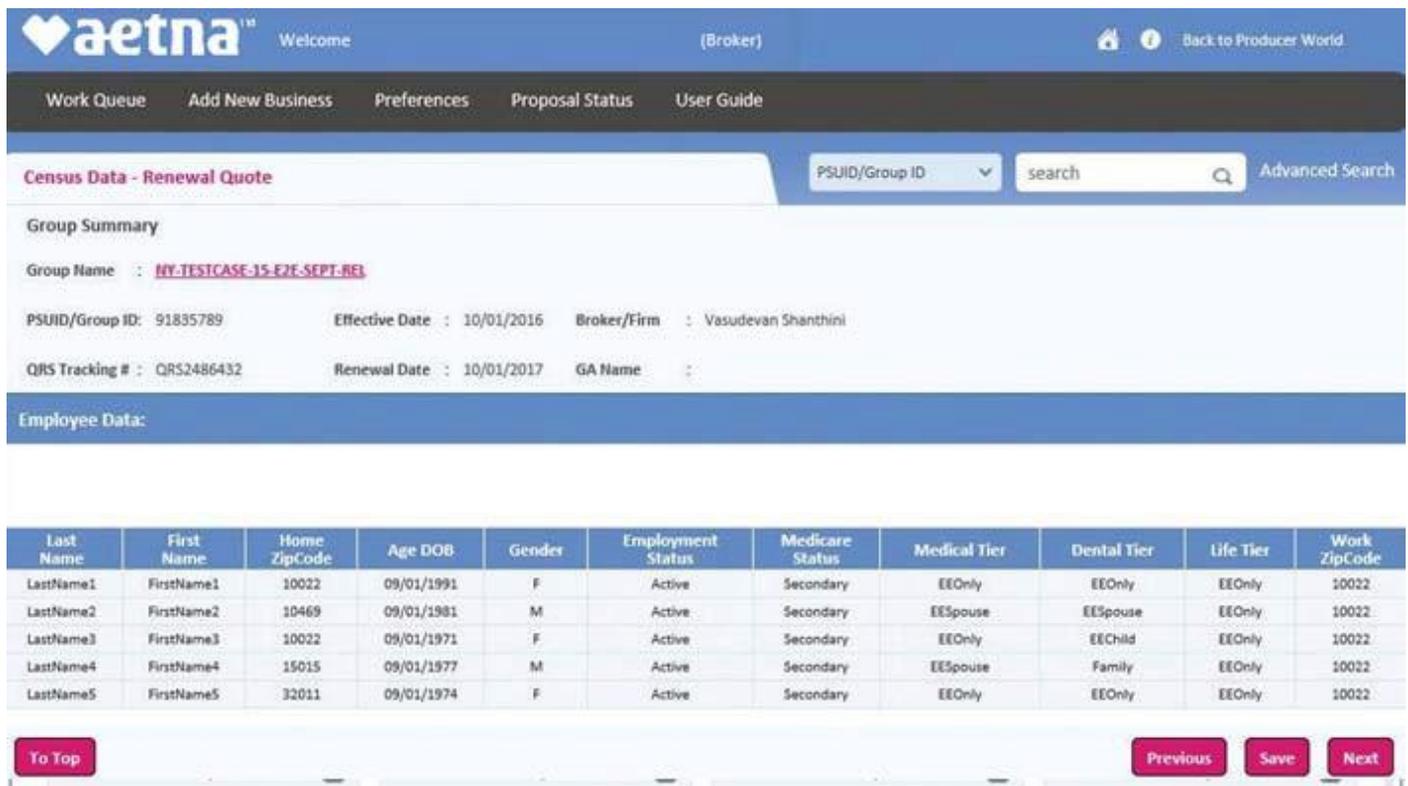
Group Summary Quote Status : Renewal Released

Group Name : 235813\_15\_01

PSUID/Group ID: 8914548252 Effective Date : 03/01/2015 Broker/Firm : QASetoneIBrokertwoF QASetoneIBrokertwoL

QRS Tracking # : QRS2406361 Renewal Date : 03/01/2016 GA Name :

Choose "Next" when finished updating.



WELCOME (Broker) Back to Producer World

Work Queue Add New Business Preferences Proposal Status User Guide

Census Data - Renewal Quote PSUID/Group ID search Advanced Search

Group Summary

Group Name : NY-TESTCASE-15-E2E-SEPT-REL

PSUID/Group ID: 91835789 Effective Date : 10/01/2016 Broker/Firm : Vasudevan Shanthini

QRS Tracking # : QRS2486432 Renewal Date : 10/01/2017 GA Name :

Employee Data:

Last Name	First Name	Home ZipCode	Age DOB	Gender	Employment Status	Medicare Status	Medical Tier	Dental Tier	Life Tier	Work ZipCode
LastName1	FirstName1	10022	09/01/1991	F	Active	Secondary	EEOnly	EEOnly	EEOnly	10022
LastName2	FirstName2	10469	09/01/1981	M	Active	Secondary	EESpouse	EESpouse	EEOnly	10022
LastName3	FirstName3	10022	09/01/1971	F	Active	Secondary	EEOnly	EEChild	EEOnly	10022
LastName4	FirstName4	15015	09/01/1977	M	Active	Secondary	EESpouse	Family	EEOnly	10022
LastName5	FirstName5	32011	09/01/1974	F	Active	Secondary	EEOnly	EEOnly	EEOnly	10022

To Top Previous Save Next

## Helpful hints:

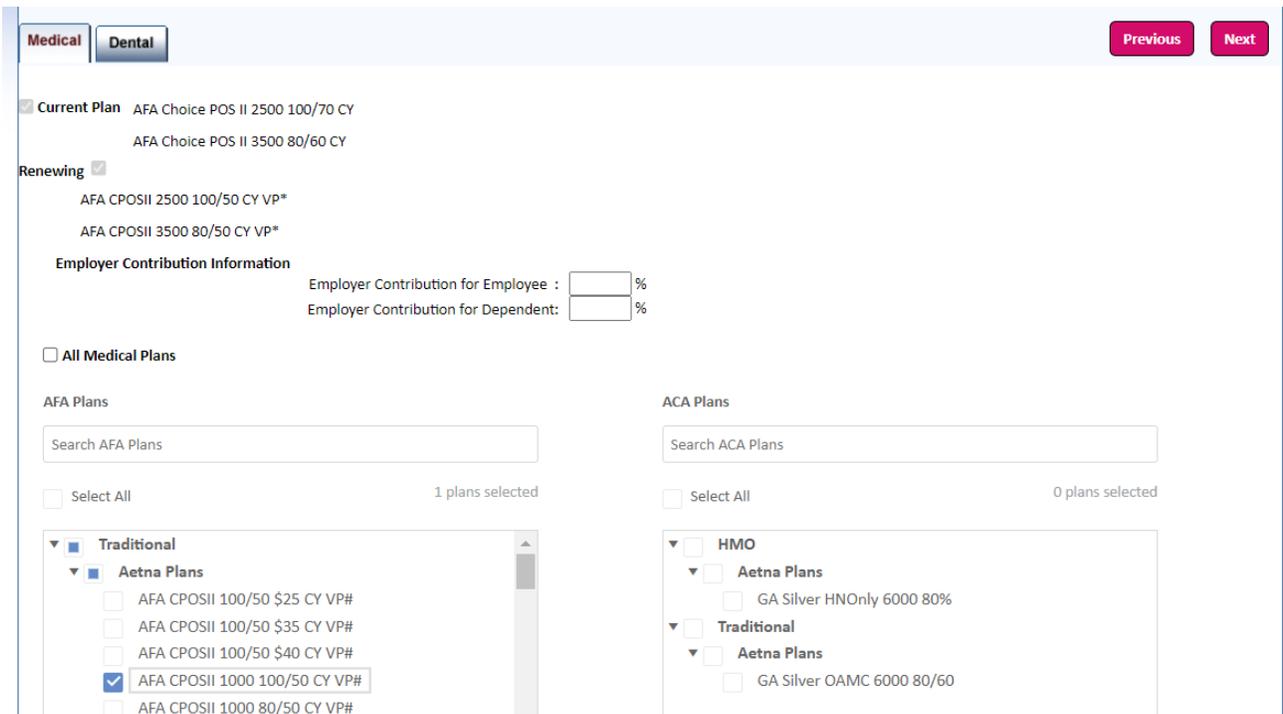
If the following pop-up appears after you hit “Next,” the number of employees enrolled in dental on the census relative to the total number of enrollees is less than 30 percent. If this is incorrect and needs to be updated, have your client manager work with underwriting to make the necessary changes.



On the Plan Selection screen, the group's inforce plans display at the top. Select the new plan(s) from the plan options displayed.

If the group also wants to change their inforce dental, select that tab and then choose the desired plan. If you choose “Next” from the “Medical” tab without selecting the dental tab first, you'll bypass the Plan Selection screens for that line of coverage.

Once you've selected the required plans, hit “Next.”

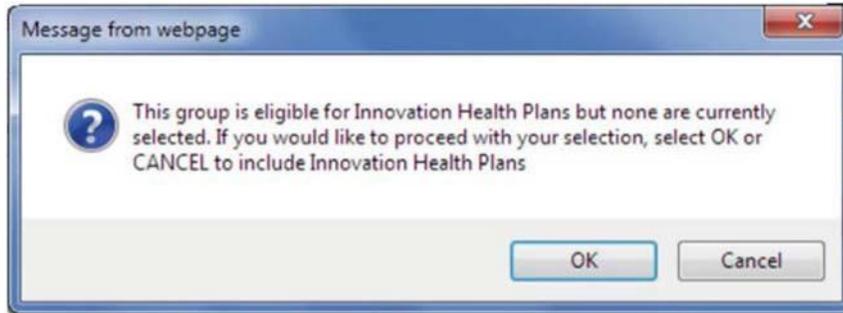


The screenshot shows the "Plan Selection" interface. At the top, there are "Medical" and "Dental" tabs, with "Dental" selected. To the right are "Previous" and "Next" buttons. The main content area is divided into several sections:

- Current Plan:** AFA Choice POS II 2500 100/70 CY and AFA Choice POS II 3500 80/60 CY.
- Renewing:** AFA CPOSII 2500 100/50 CY VP\* and AFA CPOSII 3500 80/50 CY VP\*.
- Employer Contribution Information:** Two input fields for "Employer Contribution for Employee" and "Employer Contribution for Dependent", both with a percentage sign.
- All Medical Plans:** A section with a search bar and a "Select All" checkbox. It shows "1 plans selected".
- AFA Plans:** A list of plans under the "Traditional" category, with "AFA CPOSII 1000 100/50 CY VP#" selected.
- ACA Plans:** A section with a search bar and a "Select All" checkbox. It shows "0 plans selected".

Note: For **Virginia groups** that qualify for Innovation Health plans, a pop-up warning that Innovation Health alternate plans have not been selected will display on the Medical Plan Selection. A Virginia group qualifies for Innovation Health plans if its members reside in Innovation Health-applicable counties in Virginia and Maryland, or in Washington, D.C.

Hit "OK" to continue with Aetna-only plans, or "Cancel" to go back and include Innovation Health alternate plans. This is applicable to all states that offer a Joint Venture.



Move employees on the Plan Assignment screen to new plan(s) as needed based on final open enrollment elections. All plan options should appear in the drop-down box unless an employee isn't eligible for a given plan.

**Medical Plan Assignment** PSUID/Group ID  search

**AFA**

Last Name	First Name	Home Zip Code	DOB	Gender	Work Zip Code	Package 1
LastName1	FirstName1	60625	05/01/1984	F	60625	30004700-AFA CPOSII 100/50 \$25
LastName2	FirstName2	60625	05/01/1998	M	60625	30004701-AFA CPOSII 100/50 \$35
LastName3	FirstName3	60625	05/01/1981	F	60625	30004701-AFA CPOSII 100/50 \$35
LastName4	FirstName4	60625	05/01/2001	F	60625	30004700-AFA CPOSII 100/50 \$25
LastName5	FirstName5	60625	05/01/1998	F	60625	30004700-AFA CPOSII 100/50 \$25
ZME Plans						30007218-AFA IL SavingsPlus OAAS

Select AFA Single Options below

All Aetna Funding Advantage Plans

- 30004700-AFA CPOSII 100/50 \$25 CY VP
- 30004701-AFA CPOSII 100/50 \$35 CY VP
- 30007218-AFA IL SavingsPlus OAAS Essentials1500 100%CYVP

For any plans that don't have employees assigned to them in the renewing package and need to be installed, they will appear in the ZME Plans section. Note that some states limit the number of plans allowed. Be mindful of these guidelines when quoting a final plan change.

Only plans under "Renewing Medical/Dental" should be saved. Any alternates listed as "Medical/Dental Options" should not be installed.

**Rates & Benefits** PSUID/Group ID Advanced Search

**Quote Summary**  
Quote ID : 8147642

**Group Summary**  
Group Name : 235813 15 01  
PSUID/Group ID: 8914548252 Effective Date : 03/01/2015 Broker/Firm : QASetoneIBrokertwoF QASetoneIBr...  
QRS Tracking # : QRS2406361 Renewal Date : 03/01/2016 GA Name :

Action on Group Group Details Action on Quote Send Proposal Proposal Quote Save

**Information**  
Quote is Saved

Select All Options Sort by Premium Filter by Compare My Selection : 1

Compensation Type : Per Employee Per Month Producer Service Fee : \$34 Update

**RENEWING MEDICAL #1**

Total Premium \$2,187.90

Plan Name	Cost
FL Aetna Gold HNO...	\$886.72
Current Premium	\$100.00
FL Aetna Gold OAMC...	\$549.93
Current Premium	\$0.00
FL Aetna Bronze OA...	\$751.25
Current Premium	\$0.00

Option Selected

Once the quote has been saved, select "Accept Revision" to submit as a final plan change.

Action on Group Group Details Action on Quote Quote Save Accept Revision

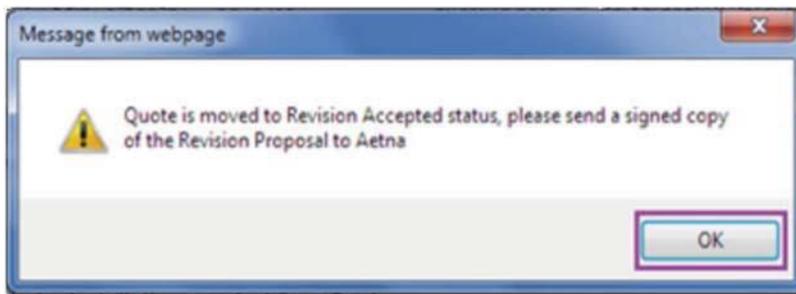
**Information**  
Select Accept Revision button for sending the quote for installation or select Save Quote

Select "OK" on the following pop-up to submit the final plan change for this renewal and initiate installation.

Message from webpage

Are you sure you want to install this quote? Select OK to proceed with installation steps

A final pop-up will then display the following message:



For this plan change to be completed, please return the following items:

1. A signed renewal
2. Census (if group is electing more than one plan)
3. Applications (for new hires/new enrollees who are not enrolled in any Aetna products through this group)

Return this documentation to your renewal representative.

To generate a final proposal for the group, hit "Print Proposal."

**Quote Summary**  
Quote ID : 8147641

**Group Summary**  
Group Name : 235813 15 01  
PSUID/Group ID: 8914548252    Effective Date : 03/01/2015    Broker/Firm : QASetoneIBrokerTwoF QASetoneIBr...  
QRS Tracking # : QRS2406361    Renewal Date : 03/01/2016    GA Name :

**Message from webpage**  
Your Proposal is being generated. Please visit the Proposal Generation Status page to view the proposal.

**RENEWING MEDICAL #1**  
Total Premium \$2,681.51

Plan Name	Cost
FL Aetna Gold OAMC...	\$1,123.76
Current Premium	\$0.00
FL Aetna Gold OAMC...	\$1,557.75
Current Premium	\$100.00

**MEDICAL OPTION #4**  
Total Premium \$2,565.77

Plan Name	Cost
FL Aetna Gold HNO...	\$2,565.77

To view and print the proposal, choose "Proposal Status" at the top of the screen. Select the link for "Download."

**Proposal Generation Status**

Refresh

Print Request ID	Print Request Status	Print Request Date	Download	Group Type	Group ID	Group Name	Quote ID	Delivery Type
5768085	Ready for view	6/3/2015 9:51:02 AM	<a href="#">Download</a>	Renewal	10461039	HECTOR N. HERNANDEZ, M.D., P.A.	12210064	Print

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# Frequently asked questions

## General questions

### 1. What is the Small Market Aetna Rating System?

The Small Market Aetna Rating System is a web-based quoting tool that gives brokers and general agents access to real-time new business quoting. With this system, brokers and general agents can:

- Create new business quotes
- Send proposals to new business and renewal customers
- Access renewal quotes for current customers

### 2. What are the minimum system requirements needed to use this tool?

To use this system, your computer or laptop must meet the following minimum requirements:

- 3 Mbps observed Internet speed
- 150 MB HDD
- Windows XP
- Internet Explorer versions 8 – 11
- 200 MHz Pentium Processor
- Adobe Acrobat 2008
- 32 MB RAM
- Microsoft® Excel (required for Census Upload)

### 3. How do I access the Small Market Aetna Rating System?

The system is accessed through the Producer World site on **aetna.com**. After you log in to Producer World, select the “Quote / Renewal” on the left menu and then select “Small Group” tab segment page from the top menu. Under the “Small Group” tab, select the employer state in the drop-down field. Select “Illustrative quoting” for AFA or “ACA Small Market Aetna Rating Tool (SMART)” for ACA.

If quoting Aetna Funding Advantage (AFA), click on “Use the SMART platform”. This will bring you to the Welcome to the Small Group Aetna Rating Tool page. Select the “Proceed” link at the bottom of the grid.

A disclaimer will display regarding the system being exclusively for Aetna agents and agencies that are appropriately licensed and appointed according to applicable state requirements. Hit “OK.”

### 4. Whom do I contact if I have questions or need help using the system?

Your broker support team can help answer any questions you have while using the system. Please refer to the Aetna Small Group Broker Support Contact List at the following link for contact information:

**[aetna.com/insurance-producer/producer-contacts/smallgroup\\_contacts.html](http://aetna.com/insurance-producer/producer-contacts/smallgroup_contacts.html)**.

## New business quoting

### 1. Which products are available for quoting online?

Medical and, dental products are currently available. Please note, plan availability may vary depending on state or group size.

### 2. When are rates available for quoting?

Rates are available for most states 60 or 90 days prior to the requested effective date. For example:

- In 60-day states, rates for 9/1 would be available as of 7/1
- In 90-day states, rates for 9/1 would be available as of 6/1

### **3. Can I quote out-of-area and out-of-state employees on this system?**

You can quote out-of-area and out-of-state employees on this system. Be sure to include these employees in the census and map them to their correct out-of-area/out-of-state work location.

### **4. I have the census already saved to a spreadsheet. Can I upload the census from that spreadsheet directly into the system?**

You can upload the data from an Excel spreadsheet into the system by choosing "Upload Census" on the Census Data screen. You'll need to ensure the employee data fields on your spreadsheet are listed in the same order as on the Census Data screen in the system. You can find instructions on the Upload Census screen.

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