

# Aetna Small Group Health Insurance

## Groups 2-100 Employees | 2026 Quote Information



At Total Benefit Solutions, we're focused on providing comprehensive and flexible insurance plans that meet the unique needs of small- to mid-sized businesses. We work directly with brokers or producers providing an unparalleled level of service to support and grow your business.

### What We Need to Quote

- Business name and address
- Effective date
- SIC code or nature of business
- Dependent level census including names, DOBs, election tier, and home zip codes
- Current renewal rates and plan designs
- Group's EIN Number
- Name of appointed broker with Aetna

### Quote Process

#### Groups with 2-4 Employees

Virgin groups receive a soft quote initially (usually within 48 hours). For firm rates, employees complete online medical questionnaires.

#### Groups with 5-100 Employees

Groups 5+ lives receive firm rates within 48 hours

### Key Requirements

- 30% employee participation
- 50% employer contribution
- Minimum 2 employees enrolled

### Plan Features & Benefits

- Access to Aetna's National PPO Network (Aetna Open Access Plans & Aetna Choice POS II)
- Groups with 2-4 employees can offer 2 plans
- Groups with 5+ employees can offer up to 4 plans
- EAP and CVS Virtual Care included
- Census enrollment and Adobe sign available for a faster installation process
- Aetna only needs one EE to enroll in the Domiciled state and all others can be in different states

### Additional Notes

- ACH bank draft is the only payment option for all small groups.
- Groups must renew with Aetna to receive their surplus refund, which is refunded 3 months after renewal.
- No carve outs allowed
- Groups that only have the owner and spouse covered are not allowed

**Inquiries & RFP submissions may be directed to**

✉ [dawnaa@tbsmga.com](mailto:dawnaa@tbsmga.com)

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#### Provider Search:

(Select "Aetna Open Access Plans" or "Aetna Choice POS II" network)



Provider Search