



Dear State of Delaware employee or pensioner:

Enclosed are the Summary Plan Description documents for the new Aetna HMO medical plan option. The Summary Plan Description outlines benefits, claims and appeal procedures, and COBRA administration information.

You can also review the Summary Plan Descriptions online at the Statewide Benefits Office website - www.ben.omb.delaware.gov

Please keep a copy of this SPD for reference.

Also enclosed is information on Aetna Navigator, Personal Health Record, Informed Health line and an explanation of how to read the Aetna Explanation of Benefits.

If you have any questions concerning this mailing, please contact the Aetna dedicated State of Delaware Customer Service Center at 1-877-54-AETNA.