



Group Insurance National Accounts

Deimplementation Best Practices

This guide has been created to ensure that your client maintains a smooth transition from Aetna to their new carrier. This guide should be used for current WKAB only customers unless otherwise noted.

Any additional WKAB de-implementation services not listed in this guide are considered non-standard and will incur additional expenses. Additional requests need to go through Aetna's exception process for approval and pricing.

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Short Term Disability (Self Funded)

TASK	OWNER	TIMEFRAME	COMMENTS
General			
Aetna advised of account termination	AE		
Check service agreement for "Effect of Expiration" language	AE	Within 1 Day of Notification	This is to ensure that expenses incurred during the de-imp can be invoiced to the client. If nothing in executed service agreement, AE discusses deimplementation costs with underwriter
Send Notice advising of account termination	AE	Within 5 Days of Notification	Need to send notice to ops team and u/w, BSA team (Lori will determine), client accounting mailbox, auditing team (for PGs), field account managers assigned to client to initiate PCC process (PCC processes the GR213 and distributes appropriately). If Life customer include notice to Premium Waiver area and Mary Jo Hebert at HebertM1@aetna.com for Allsup SSDI administration.
Submit "Get Services" Ticket	AE	Within 1 Day of Notification	This will prompt BSA staffing to occur
Have initial questions meeting with client	AE	Within 5 Days of Notification	See attached Initial Questions document Purpose of this meeting is to go over high-level questions and review potential ramifications to client
Advise client of the last day Aetna will accept new claims	AE	Within 5 Days of Notification	For STD, no new claims will be accepted after the effective date of termination, regardless of date of disability. For any insured products, we will accept claims with date of disability prior to date of termination.
Run the WKAB STD Claim Status Detail Report	AE	Within 5 Days of Notification	Used to begin estimate of claim volume that will be transferred to new carrier. This is an ongoing effort until termination date.
Present open claim listing to Underwriter	AE	Within 5 Days of Notification	Renewal u/w works with operations and actuarial with applicable costs for run out claims only.
Request the # of closed claim boxes stored at Iron Mountain / Aetna.	AE	Prior to Initial Meeting	Admin Supervisors will have this information for the AE
Compile client letter outlining responses / definitions and assoc. fees	AE	After Initial Meeting	Obtain written agreement / confirmation of letter / fees via email prior to start of deimplementation process
Distribute hold harmless agreement to begin to share information.	AE	Prior to Initial Meeting	Need to be signed by client and new carrier before information can be shared. Legal department may need to customize form prior to the client executing
Determine date(s) new vendor/client will send transition notifications	Ops Supervisor	During Initial Meeting	New vendor/client will need to send transition notifications to all claimants with an open claim file.
Compile meeting notes of all de-implementation meetings and share with appropriate groups	AE	After Initial Meeting	Capture decisions and agreements during the de-implementation meetings in the meeting minutes & distribute as appropriate
Appropriate deimplementation team includes: Operations, AE, BSA, Client accounting, Underwriter	AE	Ongoing	Attendance at meetings and distribution of meeting notes
Turn off file a claim feature in WKAB portal	File BSA	At termination date	No further claims to be submitted via WKAB portal as of the termination date
STD Run-off Claims			
STD runoff claims process	AE	Within 5 Days of Notification	STD run-off claims are defined as any claim open as of 11:59pm on the term date. STD ASO runoff claims will be managed by Aetna only if LTD insured coverage is in place.
Review Account for past usage and frequency of peer reviews	AE	Prior to Initial Meeting	Underwriting approval is required This is to determine if there will be a cost associated with peer reviews or if they will be rolled up into the runoff charge.
Discuss with client accounting reports needed for billing and invoicing	AE	Prior to Initial Meeting	This information needs to be submitted to underwriting for pricing This is mostly for legacy BSI accounts
Relapse Claims			
Determine if Aetna will manage Relapse claims	AE	During Initial Meeting	If Aetna is performing claim runoff, we will accept claims that relapse within a plan defined number of days (not to exceed 30 days) from RTW date at pre-disability functionality. STD ASO relapse claims will be managed by Aetna only if LTD insured coverage is in place. Underwriting approval is required
Determine where to send relapse claims if Aetna not managing Relapse Claims or if Relapse Period is greater than 30 days	Ops Supervisor	During Initial Meeting	Since we will only accept relapses for 30 days, we must determine where the client wishes to refer claimants if their period is greater than 30 days (ex. HR, New vendor, ...)
STD Appeal Process After Termination Date			
Determine if Aetna will manage STD Appeals	AE	During Initial Meeting	STD Appeals initiated after the termination date will only be managed by Aetna if LTD insured coverage is in place. Underwriting approval is required
Forwarding appeals address	AE	After Initial Meeting	Obtain address to be placed on all denial letters as of the XXX date. Submit to OPS supervisor for action.
Determine where to send Appeals if received after the term date	Ops Supervisor	During Initial Meeting	Client provides address for distribution of Appeals received after the term date.
Electronic File Shipments (includes Images)			
Determine electronic file shipment schedule	AE	During Initial Meeting	This will be provided for self funded plans only. Aetna will provide all open & closed claim data to customer. Aetna will provide one test file, first electronic production file 30 days prior to termination date and second electronic production file (full file) first business day after termination date.
Determine client contact for secure transport.	AE	During Initial Meeting	Needed for the IT request to set up Secure Transport site. Need contact name, address, phone number, email address, and company name.
Request setup of Secure Transport once IT contact information has been provided.	File BSA	During Initial Meeting	Setup of this could take 4 to 6 weeks from AETNA IS Group.
Request written notice from client identifying who and where to send electronic data	AE	During Initial Meeting	If client wishes to have files sent to new vendor request execution of a Hold Harmless Agreement signed by the client and new vendor
Create a RADAR listing file layout and time schedule for client.	BSA	Upon E-file Schedule Confirmation	This is used by the BSA to track progress of this IT request
Physical File Shipments			
If client physical files exist, Aetna would transfer ownership of the files through Iron Mountain to the client's account.	AE	During Initial Meeting	If customer requires physical files to be shipped, AE sends to Underwriting for pricing. Ops provides resources (may be temporary help) to produce physical files for customer
Determine Physical File Shipment Schedule if needed.	AE	During Initial Meeting	
If physical files exist, request written notice from client identifying who and where to send file shipments	AE	During Initial Meeting	If client wishes to have files sent to new vendor, obtain an executed Hold Harmless Agreement signed by the client and new vendor
AE to facilitate process of file shipments and charges to be invoiced to the client	AE	Based on Underwriting Direction	
Advice to Pay			
Determine last ATP reportable date	AE	During Initial Meeting	The last ATP reportable date will be the day before the termination date
Check Cutting			
Determine last check date	AE	During Initial Meeting	The last check date will be prior to the term date
All approved benefit engine records with dates greater than last pay end date must be cancelled in WKAB	Ops Supervisor	At Termination date	This will prevent future payments from being processed in Peoplesoft.

Short Term Disability (Insured)

TASK	OWNER	TIMEFRAME	COMMENTS
General			
Aetna advised of account termination	AE		
Send to Operations notice advising of termination	AE	Within 5 Days of Notification	
Statutory Coverage - advise State of Termination	Compliance	Upon Notification of Termination	<p>The current carrier must send advance notice of coverage termination to the State Department of Insurance in order to be released of their obligation of accepting these claims. The state will not recognize (reject) the termination of coverage if not received in accordance with the following schedule:</p> <p>NY - 32 days plus 5 days processing time HI - 10 days after state receives notification, plus 15 days processing time NJ - 59 days from postmarked date from the carrier, plus 5 days processing time</p> <p>Note for AE's when having discussions with client/new vendor: in the event Aetna/Carrier is not notified by the client in time to meet the above schedule, the state will acknowledge the term only if the new carrier's notice of coverage letter is on file already.</p>
Manage STD insured, NY DBL, and NJ TDB claims occurring up to and including term date or after	Ops	Ongoing	Aetna owns these claims from inception to termination or from cradle to grave (no charge)
Manage all appeals	Ops	Ongoing	
Do not send electronic file shipments	AE	NA	
Do not sent physical file shipments	AE	NA	

Long Term Disability (Self Funded)

TASK	OWNER	TIMEFRAME	COMMENTS
General			
Aetna advised of account termination	AE		
Check service agreement for "Effect of Expiration" language	AE	Within 1 Day of Notification	This is to ensure that expenses incurred during the de-imp can be invoiced to the client. If nothing in executed service agreement, AE discusses deimplementation costs with underwriter
Send Notice advising of account termination	AE	Within 5 Days of Notification	Need to send notice to ops team and u/w, BSA team (Lori will determine), client accounting mailbox, auditing team (for PGs), field account managers assigned to client to initiate PCC process (PCC processes the GR213 and distributes appropriately) If Life customer include notice to Premium Waiver area and Mary Jo Hebert at HebertM1@aetna.com for Allsup SSDI administration
Submit "Get Services" Ticket	AE	Within 1 Day of Notification	This will prompt BSA staffing to occur
Have initial questions meeting with client	AE	Within 5 Days of Notification	See attached Initial Questions document Purpose of this meeting is to go over high-level questions and review potential ramifications to client
Advise client of the last day Aetna will accept new claims	AE	Within 5 Days of Notification	No new claims will be accepted after the effective date of termination, regardless of date of disability. For any insured products, we will accept claims with date of disability prior to date of termination.
Run the WKAB LTD Claim Status Detail Report	AE	Within 5 Days of Notification	Used to begin estimate of claim volume that will be transferred to new carrier. This is an ongoing effort until termination date.
Present open claim listing to Underwriter	AE	Within 5 Days of Notification	Renewal u/w works with operations and actuarial with applicable costs for run out claims only.
Request the # of closed claim boxes stored at Iron Mountain / Aetna.	AE	Prior to Initial Meeting	Admin Supervisors will have this information for the AE
Compile client letter outlining responses / definitions and assoc. fees	AE	After Initial Meeting	Obtain written agreement / confirmation of letter / fees via email prior to start of deimplementation process
Distribute hold harmless agreement to begin to share information.	AE	Prior to Initial Meeting	Need to be signed by client and new carrier before information can be shared. Legal department may need to customize form prior to the client executing
Determine date(s) new vendor/client will send transition notifications	Ops Supervisor	During Initial Meeting	New vendor/client will need to send transition notifications to all claimants with an open claim file.
Compile meeting notes of all de-implementation meetings and share with appropriate groups	AE	After Initial Meeting	Capture decisions and agreements during the de-implementation meetings in the meeting minutes & distribute as appropriate
Appropriate deimplementation team includes: Operations, AE, BSA, Client accounting, Underwriter	AE	Ongoing	Attendance at meetings and distribution of meeting notes
Turn off file a claim feature in WKAB portal	File BSA	At termination date	No further claims to be submitted via WKAB portal as of the termination date
Relapse Claims			
Determine if Aetna will manage Relapse claims	AE	During Initial Meeting	Aetna's standard practice is to NOT do LTD run off, therefore Aetna will not be responsible for relapse claims. If a relapse occurs, the claimant should be directed to contact the new vendor.
LTD Appeal Process After Termination Date			
Determine if Aetna will manage LTD Appeals	AE	During Initial Meeting	LTD Appeals initiated after the termination date will NOT be handled by Aetna. These will need to be forwarded to the customer's new vendor.
Determine where to send Appeals if received after the termination date	AE	During Initial Meeting	Client provides address for distribution of Appeals received after the term date.
Forwarding appeals address	AE	After Initial Meeting	Obtain address to be placed on all denial letters as of the XXX date. Submit to OPS supervisor for action.
LTD Run-off Claims			
Determine if Aetna will manage LTD runoff claims	AE	During Initial Meeting	Aetna's standard practice is to NOT do LTD run off. All open claims should be sent to the customers new vendor.
Electronic File Shipments (includes Images)			
Determine electronic file shipment schedule	AE	During Initial Meeting	This will be provided for self funded plans only. Aetna will provide all open & closed claim data to customer. Aetna will provide one test file, first electronic production file 30 days prior to termination date and second electronic production file (full file) first business day after termination date.
Determine client contact for secure transport.	AE	During Initial Meeting	Needed for the IT request to set up Secure Transport site. Need contact name, address, phone number, email address, and company name.
Request setup of Secure Transport once IT contact information has been provided.	File BSA	During Initial Meeting	Setup of this could take 4 to 6 weeks from AETNA IS Group.
Request written notice from client identifying who and where to send electronic data	AE	During Initial Meeting	If client wishes to have files sent to new vendor request execution of a Hold Harmless Agreement signed by the client and new vendor
Create a RADAR listing file layout and time schedule for client.	BSA	Upon E-file Schedule Confirmation	This is used by the BSA to track progress of this IT request
Request DPI data from Client Accounting, including pay thru dates	File BSA	Upon E-file Schedule Confirmation	This can be directly requested from Client Accounting. Aetna will provide all open claim and closed claim payment data. Aetna will provide one test file, first electronic production file 30 days prior to termination date and second electronic production file (full file) first business day after termination date
Physical File Shipments			
If client physical files exist, Aetna would transfer ownership of the files through Iron Mountain to the client's account.	AE	During Initial Meeting	If customer requires physical files to be shipped, AE sends to Underwriting for pricing. Ops provides resources (may be temporary help) to produce physical files for customer
Determine Physical File Shipment Schedule if needed.	AE	During Initial Meeting	
If physical files exist, request written notice from client identifying who and where to send file shipments	AE	During Initial Meeting	If client wishes to have files sent to new vendor obtain an executed Hold Harmless Agreement signed by the client and new vendor
AE to facilitate process of file shipments and charges to be invoiced to the client	AE	Based on Underwriting Direction	
Advice to Pay			
Determine last ATP date	CA	During Initial Meeting	The last ATP reportable date will be the day before the termination date
Check Cutting			
Determine last check date	AE	During Initial Meeting	The last check date will be prior to the term date
All approved benefit engine records with dates greater than last pay end date must be cancelled in WKAB	Ops Supervisor	At Termination date	This will prevent future payments from being processed in Peoplesoft.

Long Term Disability (Insured)

TASK	OWNER	TIMEFRAME	COMMENTS
General			
Aetna advised of account termination	AE		
Send Notice advising of account termination	AE	Within 5 Days of Notification	Need to send notice to ops team and u/w, BSA team (Lori will determine), client accounting mailbox, auditing team (for PGs), field account managers assigned to client to initiate PCC process (PCC processes the GR213 and distributes appropriately) If Life customer include notice to Premium Waiver area and Mary Jo Hebert at HebertM1@aetna.com for Allsup SSDI administration
Manage LTD insured claims occurring up to and including term date or after.	Ops	Ongoing	Aetna owns these claims from inception to termination or from cradle to grave (no charge).
Manage all appeals	Appeals	Ongoing	
Do not send electronic file shipments	Ops	NA	
Do not sent physical file shipments	Ops	NA	

FMLA/LOA

TASK	OWNER	TIMEFRAME	COMMENTS
General			
Aetna advised of account termination	AE		
Check service agreement for "Effect of Expiration" language	AE	Within 1 Day of Notification	This is to ensure that expenses incurred during the de-imp can be invoiced to the client. If nothing in executed service agreement, AE discusses deimplementation costs with underwriter
Send Notice advising of account termination	AE	Within 5 Days of Notification	Need to send notice to ops team and u/w, BSA team (Lori will determine), client accounting mailbox, auditing team (for PGs), field account managers assigned to client to initiate PCC process (PCC processes the GR213 and distributes appropriately)
Submit "Get Services" Ticket	AE	Within 1 Day of Notification	This will prompt BSA staffing to occur
Have initial questions meeting with client	AE	Within 5 Days of Notification	See attached Initial Questions document Purpose of this meeting is to go over high-level questions and review potential ramifications to client
Advise client of the last day Aetna will accept new claims	AE	Within 5 Days of Notification	No new claims will be accepted after the effective date of termination, regardless of date of disability. For any insured products, we will accept claims with date of disability prior to date of termination.
Run the WKAB FMLA/LOA Claim Status Detail Report	AE	Within 5 Days of Notification	Used to begin estimate of claim volume that will be transferred to new carrier. This is an ongoing effort until termination date.
Present open claim listing to Underwriter	AE	Within 5 Days of Notification	Renewal u/w works with operations and actuarial with applicable costs for run out claims only.
Request the # of closed claim boxes stored at Iron Mountain / Aetna.	AE	Prior to Initial Meeting	Admin Supervisors will have this information for the AE
Compile client letter outlining responses / definitions and assoc. fees	AE	After Initial Meeting	Obtain written agreement / confirmation of letter / fees via email prior to start of deimplementation process
Distribute hold harmless agreement to begin to share information.	AE	Prior to Initial Meeting	Need to be signed by client and new carrier before information can be shared. Legal department may need to customize form prior to the client executing
Determine date(s) new vendor/client will send transition notifications	Ops Supervisor	During Initial Meeting	New vendor/client will need to send transition notifications to all claimants with an open claim file.
Compile meeting notes of all de-implementation meetings and share with appropriate groups	AE	After Initial Meeting	Capture decisions and agreements during the de-implementation meetings in the meeting minutes & distribute as appropriate
Appropriate deimplementation team includes: Operations, AE, BSA, Client accounting, Underwriter	AE	Ongoing	Attendance at meetings and distribution of meeting notes
Turn off file a claim feature in WKAB portal	File BSA	At termination date	No further claims to be submitted via WKAB portal as of the termination date
FMLA Run-off Claims			
FMLA runoff claims process	AE	Within 5 Days of Notification	FMLA/LOA run-off claims are defined as any claim open as of 11:59pm on the term date. FMLA/LOA runoff claims will be managed by Aetna only if STD insured coverage is in place. Underwriting approval is required
Electronic File Shipments (includes Images)			
Determine electronic file shipment schedule	AE	During Initial Meeting	This will be provided for self funded plans only. Aetna will provide all open & closed FMLA claim data to customer. Aetna will provide one test file, first electronic production file 30 days prior to termination date and second electronic production file (full file) first business day after termination date.
Determine client contact for secure transport.	AE	During Initial Meeting	Needed for the IT request to set up Secure Transport site. Need contact name, address, phone number, email address, and company name.
Request setup of Secure Transport once IT contact information has been provided.	File BSA	During Initial Meeting	Setup of this could take 4 to 6 weeks from AETNA IS Group.
Request written notice from client identifying who and where to send electronic data	AE	During Initial Meeting	If client wishes to have files sent to new vendor request execution of a Hold Harmless Agreement signed by the client and new vendor
Create a RADAR listing file layout and time schedule for client.	BSA	Upon E-file Schedule Confirmation	This is used by the BSA to track progress of this IT request
Physical File Shipments			
If client physical files exist, Aetna would transfer ownership of the files through Iron Mountain to the client's account.	AE	During Initial Meeting	If customer requires physical files to be shipped, AE sends to Underwriting for pricing. Ops provides resources (may be temporary help) to produce physical files for customer
Determine Physical File Shipment Schedule if needed.	AE	During Initial Meeting	
If physical files exist, request written notice from client identifying who and where to send file shipments	AE	During Initial Meeting	If client wishes to have files sent to new vendor, obtain an executed Hold Harmless Agreement signed by the client and new vendor
AE to facilitate process of file shipments and charges to be invoiced to the client	AE	Based on Underwriting Direction	

Disability Claim Reporting

TASK	OWNER	TIMEFRAME	COMMENTS
General			
Determine last date client will have access to WKAB reporting tool	AE	At Termination date	
Send WKAB portal termination request to Get Services mailbox	AE	At Termination date	This requires removing the security access via the security file. This will terminate access to WKAB Portal
Remove Security access to WKAB reports for this customer	File BSA	At Termination date	Internal Aetna employees will still have access to WKAB reports for this customer
Customized report request from terminated customer	AE	Prior to and up through Termination Date	No additional customized report requests will be accepted for terminated customers.
For self insured statutory private plans, provide state mandated reporting either semi annual or annual, whichever is required	AE	State mandate	This must be done according to Aetna Best Practice.

Banking and Financial

TASK	OWNER	TIMEFRAME	COMMENTS
General			
Inform client that Aetna will continue to issue W-2s	AE	During Initial Meeting	Aetna is bound by law to send these. The charge is the same as fee schedule
Determine Schedule for Last Disability Payment Report to Client (only for customers that currently receive monthly financial reporting package)	CA	During Initial Meeting	The last date for this report will be sent the month after termination date according to existing customer schedule
Process annual year end adjustments according to departmental standards	CA	After Termination Date	This may include tax adjustments
Repayments will not be processed by Aetna	AE	After Termination Date	Determine recipient(s) and mailing address for repayments from customer after termination date
Expense invoices will continue to be processed by Aetna for services rendered up to termination date	AE	Prior to Termination Date	Aetna will continue to require the customer to pay all claim related expenses incurred prior to the termination date. Aetna will continue to request funds or invoice customer for claim related expenses. The methodology will remain the same as prior to termination date.
Delete any future pay calendar entries in Peoplesoft	CA	As of the Last Pay End Date	As applicable
For ASO Banking only- Aetna owned accounts			
Advise client that Aetna will hold imprest funds until we have stopped issuing checks (1 year after transition date or sooner to allow for all checks to clear bank)	AE	During Initial Meeting	A list of state-dated checks will be provided along with the associated funds. Imprest funds will remain the account until all checks have cleared (1 year after transition date or sooner)
Determine dates when banking arrangements can be terminated for client (1 year after transitio date or sooner to allow for all checks to clear bank)	CA	During Initial Meeting	Aetna will return funds received after the bank account closes to the client with a list of claimants who did not cash their checks (1 year after transition date or sooner)

Billing and Invoicing

TASK	OWNER	TIMEFRAME	COMMENTS
General			
Determine what fee's will be incurred during the de-implementation process and present to Client	AE	During Initial Meeting	
Identify process for miscellaneous claim expenses for ongoing claims	AE	During Initial Meeting	Miscellaneous claim expenses incurred prior to termination date that are received after termination date will require payment by the customer. Options to discuss include using existing imprest fund account or direct billing for immediate payment

Telecommunications

TASK	OWNER	TIMEFRAME	COMMENTS
General			
Determine the number that should be programmed by Telecom for call referrals	AE	During Initial Meeting	Only for dedicated numbers; obtain new vendor phone number from customer
Determine if changes are required to the IVR script	AE	During Initial Meeting	Only for dedicated numbers
Determine length of time new script should be used on existing dedicated number	AE	During Initial Meeting	Aetna best practice is 15 days prior to termination date thru 30 days after termination date
Submit new IVR script to BSA	AE	One week after Initial Meeting	Must receive written sign off from customer
Submit new IVR script to IT (Telecom) for programming	File BSA	Upon Script Approval by Client	AE needs to include this request in a Get Services Ticket 45 days prior to termination date
Identify if changes are needed to WKAB letters and communications	OPS	One week after Initial Meeting	For any STD claims transitioning to LTD insurance, or for any existing LTD insured claims that will be moving under the centralized LTD dedicated phone number
Submit changes to WKAB letters and communications to BSA	OPS	One week after Initial Meeting	OPS needs to include this request in a Get Services Ticket 45 days prior to termination date
Modify WKAB letters and communications	File BSA	Prior to Termination Date	
Identify additional 3rd party telecom services (ie ACTEC) that need to be notified and terminated for this account	AE	Prior to Termination Date	
Submit form to terminate dedicated phone number	AE	At Termination date	This is done via a form on e-service. This needs to be done at termination date, or 30 days after the termination date if the customer requests an IVR script change to remain for 30 days

Performance Guarantees

TASK	OWNER	TIMEFRAME	COMMENTS
General			
Performance Guarantees	AE	At Termination date	As of the termination date, all in force performance guarantees are also terminated for all products.

LIFE- Added as new product to document (This is under review by Gail Drake)				
	TASK	OWNER	TIMEFRAME	COMMENTS
General				
Evidence of Insurability(EOI) - Added as new product to document (This is under review by Gail Drake)				
	TASK	OWNER	TIMEFRAME	COMMENTS
General				