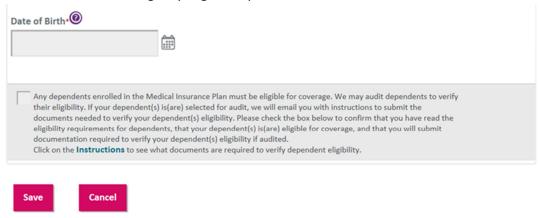
Dependent Verification Process

Below is a summary of the dependent verification process used by Aetna Student Health:

- 1) Member logs into student connection site to voluntarily enroll dependent(s) and receives notification of dependent verification.
- 2) Member attests to enrolling only eligible dependents via check box:



- Member is randomly selected to provide documentation of eligible dependent(s)
- 4) Member has 45 days to provide verification of dependent eligibility
- 5) Member will receive a reminder on day 15 and day 30 to provide documentation, if not already provided
- 6) If member provides documentation of dependent eligibility within 45 days, dependent(s) remain active on plan (process ends)
- 7) If member does not provide documentation by day 45, member will receive notice that their dependent(s) will be terminated in 30 days (from the notice date) if documentation is not provided
- 8) If member provides documentation within the 30 days, dependent(s) will remain active
- 9) If member does not provide documentation within the 30 days and an exception is not communicated, member's dependent(s) will be terminated
- 10) On termination date, notification of termination is sent to the member and dependent(s) is(are) terminated.
- 11) A prospective pro-rata refund is issued to the member.