Aetna® Small Group Producer Program California

Get ready to earn more. Grow your business.

2026

At Aetna®, we know you work hard to support the diverse needs of your clients—and we value your partnership in growing our business. That's why we're offering you even more ways to earn in 2026.

You can earn extra credits for selling new Aetna Small Group insured or Aetna Funding Advantage℠ business plans. Whether you're expanding your book or strengthening existing relationships, this opportunity rewards your impact. You can make 2026 your most rewarding year yet.

About the program

For new insured and Aetna Funding Advantage medical cases, including funding conversion cases, with effective dates from January 1, 2026, through December 31, 2026, you can earn:

- $50 for each new enrolled employee when you sell less than 75 total enrolled employees
- $100 for each new enrolled employee when you sell 75 or more total enrolled employees
- Extra credits for new dental or vision subscribers when sold alongside medical

Reap your rewards

Total enrolled employees	Credit per enrolled employee
1 - 74	$50
75+	$100

Plus, sell dental or vision with a new medical case and earn:

- **$8 per new dental subscriber**
- **$2 per new vision subscriber**

Example: A producer who sold 75 total enrolled employees, 30 of whom are enrolled in a dental product, would earn $7,740 total credits (75 x $100 + 30 x $8). For illustrative purposes only.

Contact your Aetna sales professional with questions.

Aetna.com

1158250-01-03 (10/25)

Program guidelines to keep in mind

Program term

- Effective dates January 1, 2026, through December 31, 2026

Eligible participants

- Must be licensed and appointed (where required) and have an in-force Producer Agreement
- General agents are not eligible to participate

Eligible business

- Includes new insured and Aetna Funding Advantage cases situsedin California with effective dates from January 1, 2026 through December 31, 2026, including funding conversion cases, with 1 to 100 eligible employees on the Aetna platform
- Includes both commissionable and non-commissionable business
- Business sold or renewed through a general agent is eligible for qualification and payment
- The relationship between the producer and plan sponsor must be documented to our satisfaction
- All new business cases must be submitted using the same tax identification number (TIN). We will not combine multiple TINs for qualification purposes

Exclusions

- Professional Employee Organization plans, Medicare plans, Aetna Affordable Health Choices plans, Aetna Student Health℠ plans and the Aetna Signature Administrators® network are excluded from this program

Disclosures

- Producer is required to provide advanced written disclosure to customers on the nature of the compensation that the producer may be entitled to receive from Aetna
- Credits outlined in this document are not charged to the customer's experience-rated contracts but will be disclosed in accordance with Aetna's Producer Compensation Disclosure policy. More details can be found by accessing our standard Producer agreement at **aetna.com/ insurance-producer/become-appointed-with-aetna.html**

Payments

- We will pay new business and retention credits by the end of the second quarter of 2027
- Cases must be active at the end of the program year to be eligible for payment
- Medical new business credits are based on membership at the effective date of sale
- Credits will be reported as taxable income
- Per case payments will be submitted under one TIN. We will not split payments to multiple brokers or TINs
- The 2026 incentive programs, including the program described herein, supersede prior incentive programs
- Any disputes about payments must be received in writing within 90 days of payment release

Final determinations

- This program is offered at the sole discretion of Aetna and can be terminated or modified by Aetna at any time and without notice. Any subsequent program is at the discretion of Aetna. Aetna may modify programs and compensation to comply with state law, regulations or approvals
- Our records determine producer's final results and will be the only basis for determination of qualification, calculation and payment of credit. Our decisions are final

Engagement credit guidelines

To receive engagement credits or an engagement credit payment you must provide at least one of the following services:

- Electronic enrollment submission
- Full access to claims data from current/ incumbent carrier
- Access to plan sponsor's management team to facilitate stronger employee engagement

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Health of California Inc., Aetna Life Insurance Company (Aetna).

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1158250-01-03 (10/25)