

# Savings now, surplus later

## Small Group\* Aetna Funding Advantage<sup>SM</sup>

### Savings opportunities beyond the norm

We know that as a small business owner, cost control is always a top concern. With you in mind, we're launching our most inclusive and rich set of savings programs for new customers.

#### Save now with credits

If you're new to Aetna, you get each of the credits below that applies to you. The only credits you can't use together are the "51-100 new business" credit with the "Level-funded incumbent" credit.\*\*

Credit name	Amount***	Eligible employees	Credit requirements	Available for effective dates
General new business	\$300	2-100	Group must meet standard underwriting requirements	Through 6/1/2023
51-100 new business	\$200	51-100	Group must meet standard underwriting requirements	Through 6/1/2023
Level-funded incumbent	\$200	2-100	Be on a level funded plan with a non-Aetna carrier AND be in a surplus position with that carrier	Through 6/1/2023
Medical + Dental	\$200	2-50	Add only a dental plan to your Aetna Funding Advantage plan.	Through 6/1/2023
	\$200	51-100		4/1/2023 to 6/1/2023
Medical + Dental + Vision	\$225	2-50	Add both a dental and a vision plan to your Aetna Funding Advantage plan.	Through 6/1/2023
	\$225	51-100		4/1/2023 to 6/1/2023

#### How getting the credit works

The one-time credit will be applied to the administrative fees on your second Aetna Funding Advantage bill.

\*Available for 2-50 in AZ, FL, IA, ID, Southern IL, KS, MD, MN, MO, NE, OK, TX, UT, VA, WI and WY. 10-50 in NV. 11-50 in ME. 2-100 in GA, Northern IL, LA, MA, MI, MS, NJ, OH, PA, SC, TN and WV. 5-100 in CO, CT, DE and KY. 10-100 in CA and RI. 20-100 in NC.

\*\*A group can only be eligible for an administrative fee credit at their effective date based on the number of enrolled employees at the time the case is sold. This material is for informational purposes only and does not constitute a contract. The offer is provided at the sole discretion of Aetna and can be terminated at any time and without notice. This administrative fee credit offer is conditioned on your group continuing to stay on AFA for at least 12 months from receiving the administrative fee credit. Should your group terminate the product before 12 months, your group agrees to pay Aetna an amount equal to the total amount of the administrative fee credit received, within 31 days of the termination.

\*\*\*Credits are applied based on the number of employees enrolled in medical benefits.

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### Save later with a surplus guarantee

We guarantee that you'll get a surplus from us at your first renewal. The surplus amount we guarantee is decided based on how many enrolled employees you have when your case is sold.

- If you earn a higher surplus than we guarantee, that's what you can keep if you renew.
- If the surplus you earn is lower than the surplus guarantee, you'll get the guaranteed amount if you renew.\*

See how much we'll guarantee you based on your business size in the chart below.

You enroll	You get back
2-4	\$500
5-9	\$1,000
10-14	\$1,500
15-24	\$2,000
25-50	\$5,000
51-100	\$7,500

For example, if you have 12 enrolled and you earn a surplus of \$1,200, you'll get \$1,500. But if you earn a surplus of \$1,800, you'll keep all \$1,800.\*\*



See your savings add up

[Download this calculator](#)

Ask your broker for more details

### How getting the surplus payment works

Whether you take the surplus you earned or the guaranteed surplus, the amount is credited to your account 90 to 150 days after your first renewal.\*

\*Applies to the cost of the next year's plan. Applies to the first renewal only. The offer is valid through June 1, 2023. Only groups that renew are eligible for a one-time surplus guarantee. Guaranteed surplus tiers are calculated based on number of enrolled subscribers at the time the case is sold.

\*\*This material is for illustrative purposes only and does not constitute a contract.

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

Aetna Funding Advantage<sup>SM</sup> plans are self-insured by the employer and administered by Aetna Life Insurance Company. Stop loss insurance coverage is offered by Aetna Life Insurance Company.

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