



# Excellence

## PRODUCER PROGRAM

# 2024

## SMALL GROUP MEDICAL

### Strive for excellence

As an Aetna® producer, we're by your side providing a health experience built around engagement, value and simplicity. Equipping you with local, flexible solutions that support the diverse needs of your clients. As an added benefit for you, our valued producer partner, we are offering the 2024 Excellence Producer Program.

Earn credits by educating your clients and providing value-added services that help improve the health and productivity of their workforces.

Contact your Aetna sales professional with questions.

### About the program

- Business sold or renewed with effective dates January 1, 2024 through December 31, 2024
- Includes cases with 2 to 100 eligible employees
- Eligible medical plans and funding arrangements include:
  - Small Group Aetna Funding Advantage<sup>SM</sup> plans with 2 to 100 eligible employees
  - Fully insured plans with 51 to 100 eligible employees
- Qualifying brokers are eligible for additional credits for dental or vision subscribers sold or renewed alongside Aetna medical.
- Program excludes all Affordable Care Act (ACA) business. California and New York sitused cases are not eligible under this program.

[Aetna.com](https://www.aetna.com)

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It's easy to earn rewards

### Step 1

Qualify with new business medical sales

#### The more you sell, the higher your tier, the more you earn

Qualify for one of the three tiers based on the number of new business medical cases or subscribers sold or converted from Aetna ACA into Aetna Funding Advantage plans. The higher your tier, the more new business medical credits you'll earn. In addition, your credits increase when you sell dental or vision alongside medical.



**Bronze**



**Silver**



**Gold**

#### Qualification Requirement

**5**

cases or

**75**

subscribers

**15**

cases or

**200**

subscribers

**25+**

cases or

**350+**

subscribers

#### New business credits per new medical subscriber

**\$75**

per subscriber

**\$100**

per subscriber

**\$150**

per subscriber

In addition, producers that qualify for at least the Bronze tier earn **\$8** per new dental subscriber and **\$2** per new vision subscriber when sold alongside a new medical case.

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### Step 2

Retain more, earn more

#### We make it easy for you to earn more retention credits.

When you achieve higher retention rates, you'll earn more credits. You must have at least 250 existing Aetna® medical subscribers at the beginning of the program year to earn retention credits. In addition, earn extra credits when those medical subscribers are also enrolled in dental or vision products.

#### Retention credits per retained subscriber

Percentage of medical subscribers retained	Credit per retained medical subscriber	Additional credit per retained dental subscriber <sup>1</sup>	Additional credit per retained vision subscriber <sup>1</sup>
75% to <80%	\$10.00	+\$4.00	+\$2.00
80% to <85%	\$30.00	+\$4.00	+\$2.00
≥85%	\$50.00	+\$4.00	+\$2.00

<sup>1</sup>Subscriber must also be enrolled in an eligible medical plan to be eligible for the additional dental/vision credits.

# Program guidelines to keep in mind

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## Program term

- Effective dates from January 1, 2024 through December 31, 2024

## Eligible participants

- Must be licensed and appointed (where required) with Aetna® and have an in-force producer agreement.
- General Agents are not eligible to participate.

## Eligible business

- Program applies to new self-funded Aetna Funding Advantage plan cases with 2 to 100 eligible employees and fully insured cases with 51 to 100 eligible employees.
- Includes both commissionable and non-commissionable business.
- 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. We will not combine multiple tax id's for qualification purposes.
- New Business and Retention qualification will be tracked at a state level; business will not be combined across states.

## Exclusions

- Program excludes all ACA business.
- Professional Employee Organization plans, Medicare plans, Aetna Affordable Health Choice plans, Aetna Student Health<sup>SM</sup> plans, and the Aetna Signature Administrators® network are excluded from this program.
- Programs may not be available in all geographic regions. California and New York situated cases are not eligible.

## 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 <https://www.aetna.com/insurance-producer/become-appointed-with-aetna.html>.

## Payments

- New business payments will be paid quarterly by the end of the next quarter.
- Retention payments will be paid by the end of the second quarter of 2025.
- Credits will be reported as taxable income.
- Case must be active at the end of the qualifying quarter to be eligible for new business payments. Cases must be active at the end of the program year to be eligible for retention payments.

- Payments will be submitted under one tax identification number (TIN). We will not split payments to multiple brokers or TINs.
- Any disputes about payments must be received in writing within 90 days of payment release.

## Final determinations

- This program is offered at our sole discretion and can be terminated or modified at any time and without notice. Any subsequent program is offered at our discretion. 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 credits. Our decisions are final.

## Calculations

- New Business calculation is based on membership and tier achieved at the end of the quarter. Calculation will not be retroactive if a higher tier is achieved after a quarterly payout cycle.
- Medical new business credits are based on membership at the effective date of sale.
- Retention qualification is calculated using 1 – (members on cases lapsing in 2024/members in producer's book of business as of 12/31/2023). Retention credits are applied to members on cases that are active with both Aetna and producer on December 31, 2023 and still active on December 31, 2024.
- Any case that begins the year with a producer will be included in that firm's retention rate calculation. When there is a broker of record change, the case will count toward the incumbent producer's qualification requirements and retention calculations, but will not be eligible for payment.

## Engagement credit guidelines

To receive credits or medical credit payment, you must provide one of the following services:

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

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

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