

Operation Smooth Landing

Info Sheet for Groups with 2-100 Eligible Employees

The actions below can be used for groups that are currently with carriers that may be exiting the group health benefits market.

Underwriting flexibility for 2-100 Groups:

| Action | Impact | Note |
|----------------------------------|---|---|
| Lower IMQ Threshold to 9 | You can use census-based rating starting with 10 enrolling employees | If we have current renewal and claims data, IMQs are only required if the group has 4 or fewer enrolling employees |
| Up to 18 month contracts | AFA and FI 51-100 Groups can use a longer contract to get back to their original effective date, if needed, or lock in a rate for longer. | Applies only to calendar year deductible markets: Includes AZ, CO, FL, GA, IA, ID, IL, KY, KS, LA, ME, MI, MN, MO, MS, NE, NJ, NV, OH, OK, TN, TX, UT, WI and WY. |
| Faster UW with quote cover sheet | When you submit a completed quote cover sheet, underwriting on the case will be fast-tracked | |

Product impact

| Action | Impact |
|-------------------|--|
| Plan Mapping | We can help identify plans that are either <ul style="list-style-type: none">- Similar to the group's current plan benefit design; or- Representative of what groups in similar situations ultimately chose |
| Business as usual | Our plans are always priced competitively and include enhanced CVS Health benefits. Check out the value added programs flyer to learn more. |

Financial incentives

| Action | Impact | | Note |
|---|---|------------------------------|--|
| Additional compensation per subscriber depending on how many groups you move to us* | 1-9 sold groups | \$50 per medical subscriber | Payments will be made quarterly by the end of the following quarter. Payments will be adjusted retroactively to apply to all sold business under this program when producer sells more business and achieves higher tiers. Available for groups with effective dates from 5/1/23 through 10/1/24. It does not constitute a contract. |
| | 10-39 sold groups | \$100 per medical subscriber | |
| | 40+ sold groups | \$150 per medical subscriber | |
| Examples | <p>Below are two scenarios where you sell 15 groups. Total comp in each case is the same, but allocated differently across quarters</p> <p>Example A: Q1 2024: You sell 15 groups with a combined 330 subs. Comp calculation: $\\$100/\text{sub} * 330 \text{ subs} = \\$33,000$</p> <p>Example B: Q4 2023: You sell 8 groups with a combined 176 subs. Comp calculation: $\\$50/\text{sub} * 176 \text{ subs} = \\$8,800$ Q1 2024: You sell 7 more groups with combined 154 sub. Comp calculation: $(\\$100/\text{sub} * 154 \text{ subs}) + (\\$50/\text{sub} * 176 \text{ subs}) = \\$24,200$</p> | | |

*The 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 us. Credits outlined in this document are not charged to the customer's experience-rated contracts but will be disclosed in accordance with our 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>

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 AdvantageSM 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.