

Small group Aetna Funding AdvantageSM

The case for Aetna Funding Advantage

- 1) Employers get financial stability as with a fully insured plan. They also have the opportunity to get money back if there is a surplus.
- 2) It includes a wide variety of value-added programs. Many are at low or no cost to the member.
- 3) Plan designs give members affordable, easy-to-use care options.

Everyone benefits

- 1) You can provide your clients with a quality health plan option that works for them.
- 2) Your clients can save money, get a surplus, and reduce the impact of insurance premium taxes.
- 3) Members get a full suite of care solutions they can use to get health care and stay healthy.

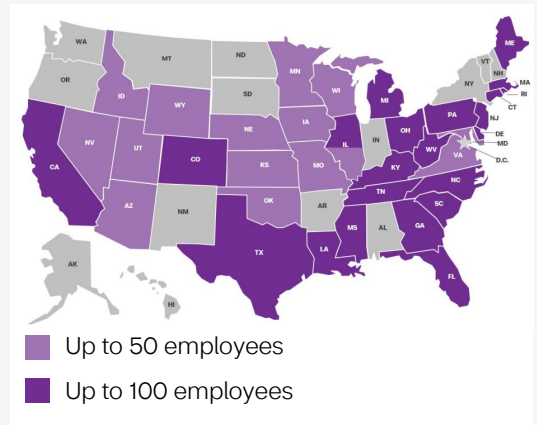
Target customer:

Small employers with healthy employees

Client size:

2-100 eligible employees

State Availability



Let the numbers do the talking

- In 2021, 53 percent of employers were eligible for a surplus
 - \$9,450 average surplus per group
 - \$796 average surplus per enrolled employee*
- Local networks can drive savings of 8-15 percent**



*Based on January 2021–December 2021 Aetna Funding Advantage book of business. Actual surplus savings vary by location and previous claims experience.

**Actual results may vary. Savings may be less when compared to other value-based or narrow network plans.

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.

This material is for informational purposes only. It does not contain legal advice. Information is believed to be accurate as of the production date; however, it is subject to change.

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Check out these reasons to sell Aetna Funding Advantage

How you benefit from selling Aetna Funding Advantage

- **Access to a range of quoting options** – Your choice of self-service, full service or third-party illustrative, underwritten or individual medical questionnaire (IMQ) quoting.
- **Access to variety of enrollment platforms** – You can use our free Springboard marketplace platform or one you already use, like Ebusiness, Employee Navigator and others.
- **Stronger performance using IMQ** – Improve your retention rate and keep your clients happy.
- **Support options** – Get quick help with questions from the Aetna Answer Team, or work with your account manager.
- **Excellence broker program** – Comprehensive incentive program for selling Aetna Funding Advantage.

How your *clients* benefit from Aetna Funding Advantage

- **Plan and network flexibility** – Your clients can choose from a range of plan designs on our national network. Or, where available, from a locally-based network.
- **Surplus opportunity** – If your client's actual claims are lower than expected, they get half of the difference back as a surplus.
- **Value-added programs** – Our portfolio of programs helps members to stay healthy and productive. That may help keep medical claims lower.
- **Aetna Funding Advantage lessens the impact of insurance premium taxes and is not generally subject to state mandates** – The plan can help lower cost and make plan administration easier.
- **Ancillary cross-sell discount** – Your clients get a discount on their Aetna Funding Advantage medical costs when they also buy dental or dental and vision plans from us.
- **Admin fee credit and guaranteed surplus** – New Aetna Funding Advantage employers get an administrative fee credit when they join. And they'll enjoy a guaranteed surplus when they renew.*



To get started selling Aetna Funding AdvantageSM

Find out about [programs and benefits](#) or how to [get a quote](#).

To learn more, call your Aetna representative.

*Program details and requirements vary by state. This program applies to new Aetna Funding Advantage sales based on number of enrolled subscribers at time sold.

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