

Savings now, surplus later

Small Group Aetna Funding AdvantageSM

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 AFA, you get each credit below that applies to you. You just can't use the "51-100 new business" credit with the "Level-funded incumbent" or "Pre-ACA grandfathered" credits.*

Credit name	Amount per enrolled employee	Eligible employees	Credit requirements	Available effective dates
2-50 new business	\$300	2-50	Meet standard underwriting requirements.	Through 7/1/2024
51-100 new business	\$500	51-100	Meet standard underwriting requirements.	Through 7/1/2024
Pre-ACA grandfathered	\$200	2-50	Have had the same plan since before the ACA.**	Through 7/1/2024
Level-funded incumbent	\$200	2-50	Be on a level funded plan with a non-Aetna carrier AND be in a surplus position with that carrier.	Through 7/1/2024
Medical + Dental	\$200	2-100	Add only a dental plan to your Aetna Funding Advantage plan.	Through 7/1/2024
Medical + Dental + Vision	\$225	2-100	Add both a dental and a vision plan to your Aetna Funding Advantage plan.	Through 7/1/2024

How getting the credit works

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

*Excludes California. 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 after 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.

**We must be notified that the group is on a pre-ACA grandfathered plan and receive the current plan designs when a quote request is submitted for the group

Savings now, surplus later

Small Group Aetna Funding AdvantageSM

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 April 1, 2024 effective dates. 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 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.

©2024 Aetna Inc.

1309100-01-06 (02/24)

