

Crush it

Small Group Incentive Program (5/1/19 – 9/1/19)*

Earn more with Aetna Funding AdvantageSM

Ready to crush it? We've enhanced our Aetna Funding Advantage (AFA) 5 to 50** incentive program so you can earn more — and help your clients save.

How it works:

<10 SUBSCRIBERS	
\$50	bonus per sold subscriber
10+ SUBSCRIBERS	
\$25	bonus per sold subscriber underwritten without IMQs
OR	bonus per sold subscriber underwritten with IMQs
\$100	bonus per sold subscriber underwritten with IMQs
+	admin fee credit for your client per sold subscriber underwritten with IMQs
\$25	

Add up the rewards

Sell an AFA case with IMQs*

25 total enrolled employees x \$100 per enrolled employee

\$2,500 total broker reward

+

25 total enrolled employees x \$25 per enrolled employee

\$625 total admin fee credit for your client

This example is for illustrative purposes only.

- Applies to new AFA medical sales between 5/1/19 and 9/1/19 effective dates
- There is no cap on how much you can earn
- Rewards are paid quarterly
- Administrative fee credit applied to client's second bill

*Please note this bonus program does not apply in FL, GA, NJ, MI or MA.

**2 to 50 in PA/TX, 2 to 100 in N. IL, 5 to 100 in CO/CT/KY/LA/OH, 10 to 50 in NV and 26 to 50 in NC.



Rules, requirements and other fine print

- General agents are not eligible
- This material is for informational purposes only. This material does not constitute a contract
- Program applies to self-funded new AFA sales with effective dates between May 1, 2019, and September 1, 2019
- Eligibility is limited to brokers selling new groups. Must be licensed and appointed (where required) with Aetna and have an in-force producer agreement
- All new business cases must be submitted using the same tax identification number
- Payments will be made quarterly. Broker must be the active broker of record at the time of payment. Cases for which the reward will be paid must be active at the time of payment. Case must be sold in situs state to be eligible
- Company records determine broker's eligibility and final results. Awards will be considered income and fully taxable
- Programs may not be available in all geographic regions
- Eligibility for participation in this program is conditioned on the broker's advance written disclosure to customers of the nature of the compensation the broker may be entitled to receive from Aetna. More details concerning disclosure requirements can be found by accessing our standard producer agreement at aetna.com/insurance-producer.html
- Broker of record losses/gains or segment transfers will not count toward your book of business for membership growth reward as long as the group remains active with Aetna. Aetna reports will be the only basis used for the reward program. Aetna reserves the right to change or discontinue this program at any time
- Aetna's Small Group Incentive program is offered at the sole discretion of Aetna and can be terminated or modified by Aetna at any time and without notice. Any subsequent program is at the discretion of Aetna
- Programs 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
- Application of programs and determinations of eligibility and payment amounts, if any, will be made by Aetna at our sole discretion. Decisions made by Aetna will be final
- The broker does not need to be compensated under the base compensation program for a case to qualify. For example, the broker may receive a consulting fee, service fee or commission payment. The relationship between the broker and plan sponsor must be documented to Aetna's satisfaction
- If your group qualifies for the administrative fee credit, it will be a one-time administrative fee credit applied to the second AFA bill. If the credit is larger than the group's second month of administrative fees, we will credit the remaining amount to the third bill

Note: The group size threshold at which we require Individual Medical Questionnaires (IMQs) varies by market. Please refer to our AFA Underwriting Guidelines for requirements in your state.

Questions?

Contact your Aetna Representative

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 and its affiliates (Aetna). Aetna Funding Advantage (AFA) plans are self-funded, meaning the benefits coverage is offered by the employer. Aetna Life Insurance Company only provides administrative services and offers stop loss insurance coverage to the employer.

