



It's so easy

Save more with Aetna Funding AdvantageSM
Add up the discounts with our Small Group incentive program*

Knowing what matters to small businesses

Lower your healthcare costs

Aetna Funding Advantage was built with your small business in mind—and it could help you save big.

It works simply. Your company makes fixed monthly payments to fund anticipated medical costs (claims) for the year.

Aetna then uses that fund to pay actual claims. Your company is protected by stop loss if medical costs exceed the anticipated amount.

Get a quote with Individual Medical Questionnaires (IMQs)

IMQs are medical documents filled out by anyone who is requesting insurance coverage. Using IMQs with Aetna Funding Advantage gets your group a more precise rating.

Significant way to earn a monthly credit

With Aetna Funding Advantage, you can now get a **\$100 administrative fee credit** per enrolled employee, when a broker submits your application with an Individual Medical Questionnaire (IMQ).**

Just act fast—this is only available to new groups with effective dates from **6/1/20–9/1/20**.

For example:

- With 5 enrolled employees, you will get \$500 credit
- With 12 enrolled employees you will get \$1,200 credit
- With 25 enrolled employees you will get \$2,500 credit

You'll see the administrative fee credit applied to your second and third bills.

Earn your new business \$100 per-employee admin fee credit**

When submitted with an IMQ.

Take advantage of this exclusive incentive program. Contact your broker and request a quote today.



* Applies to AFA markets, except New England (CT/MA/ME/RI). New England has a separate admin fee credit program.

**Administrative fee credits for Aetna Funding Advantage are not cumulative and only applies to new groups. A group can only be eligible for an administrative fee credit at their effective date.

Rules and Requirements

This material is for informational purposes only. This material does not constitute a contract. Program applies to self-funded new Aetna Funding Advantage sales with effective dates from 6/1/20–9/1/20. Eligibility is limited to new groups.

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.

If your group qualifies for the administrative fee credit, it will be a one-time administrative fee credit applied to the second Aetna Funding Advantage 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.

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.

