



# Excellence

## BROKER PROGRAM

# 2021

## SMALL GROUP MEDICAL

### Strive for excellence

We value your partnership and are always looking for ways to support you in achieving your clients' goals. We value your partnership in our shared mission of keeping workforces healthy. Check out our exciting **Excellence Broker Program**, which makes it easy for you to sell more and earn more.

As an Aetna® producer partner, you can earn credits by educating your clients and providing value-added services that help improve the health and productivity of their workforces.

Contact your Aetna sales professional with questions.

### Getting started — about the program

- Business sold or renewed with effective dates January 1, 2021 through December 31, 2021.
- Includes cases with 2 to 100 eligible subscribers.
- Eligible Medical plans and funding arrangements include:
  - Small Group Aetna Funding Advantage<sup>SM</sup> plans with 2 to 100 eligible subscribers
  - Fully insured plans with 51 to 100 eligible subscribers
- Program excludes all Affordable Care Act (ACA) business.

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It's easy to earn rewards

## Step 1

Qualify with New Business Medical sales

**The more you sell, the higher your tier.**

Qualify for one of three tiers based on the number of New Business Medical cases or subscribers sold.

Tier		
		
<b>Bronze</b>	<b>Silver</b>	<b>Gold</b>
<b>5</b> cases or	<b>15</b> cases or	<b>25+</b> cases or
<b>75</b> subscribers	<b>200</b> subscribers	<b>350+</b> subscribers

## Earn more as you sell more

The higher your tier, the more credits you'll earn. It's easy to earn New Business Medical credits.

### New Business Medical credits per new subscriber

Tier	New Business Medical credit
Bronze	\$75
Silver	\$100
Gold	\$150

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### Step 2

### Retain more, earn more

#### We make it easy for you to earn more retention credits.

When you achieve higher retention rates, you'll earn more credits. You must have at least 250 existing Aetna subscribers at the beginning of the program year to earn retention credits.

#### Retention Medical credits per retained subscriber

Percentage of current book of business of subscribers retained	Credit per subscriber
75% to <80%	\$20.00
80% to <85%	\$40.00
≥85%	\$60.00

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).

# Some program guidelines to keep in mind

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## Program Term

- Effective dates between January 1, 2021 through December 31, 2021.

## Eligible Participants

- Must be licensed and appointed (where required) with Aetna and have an in-force producer agreement.

## Eligible Business

- Program applies to new self-funded Aetna Funding Advantage plan cases with 2 – 100 eligible subscribers and fully insured cases with 51 – 100 eligible subscribers.
- Includes both commissionable and non-commissionable business.
- The relationship between the producer and plan sponsor must be documented to Aetna's satisfaction.
- Case must be sold in situs state to be eligible.
- All new business cases must be submitted using the same tax identification number.
- New Business and Retention Qualification will be tracked at a state level; business will not be combined across states.

## Exclusions

- Program excludes all ACA business.
- General agents are not eligible.
- Professional Employee Organization plans, Medicare business, Aetna Affordable Health Choice plans, Aetna Student Health<sup>SM</sup> plans, and the Aetna Signature Administrators<sup>®</sup> network are excluded in this program.
- Programs may not be available in all geographic regions.

## Disclosures

- 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 Aetna.
- More details can be found by accessing our standard Producer Agreement at <http://www.aetna.com/insurance-producer/document-library/aetna-producer-agreement.pdf>
- Credits 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.

## Calculations

- Attainment of Silver and Gold tiers will result in increased incentive payments for business sold in the current quarter and will not be applied retroactively.
- Retention credits are based on the end-of-period membership of cases who are active with both Aetna and the producer on December 31, 2020, and still active on December 31, 2021.
- Any case that begins the year with a producer will be included in that firm's retention rate calculation.
- When there is a broker of record change and the business stays with Aetna, the incumbent producer will keep the business through the 2021 program year for qualification and calculation of retention rates but will not be paid for the business under this program.

## Payments

- Payments will be made quarterly.
- Credits will be reported as taxable income.
- Cases must be active at the end of the program year to be eligible for payment.
- No disputes about any payment under the Program will be considered unless communicated in writing within 90 days of payment release. Any retroactive payment revisions will not be considered after 90 days post-payment release.

## Final Determinations

- This material is for informational purposes only. This material does not constitute a contract.
- Aetna's Small Group Incentive program is offered at the sole discretion of Aetna and can be terminated or modified by Aetna at anytime and without notice. Any subsequent program is at the discretion of Aetna.
- Company records determine broker's eligibility and final results.
- 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.

## Engagement Credit Guidelines

To receive credits or medical credit payment, you must provide one of the following services:

- Electronic enrollment submission
- Full access to claims data from the current/incumbent carrier
- Access to the plan sponsor's management team to help facilitate stronger employee engagement
- Member assistance with plan selections and cost estimator or access to cost and quality-of-care decision support tools such as the personal health record, Simple Steps To A Healthier Life<sup>®</sup> Program, online provider search function and cost estimator tool, to name a few.

This material is for informational purposes only. It does not constitute a contract, nor does it modify an existing contract. The interpretation, application and administration of the provisions of the programs included in this publication shall be solely determined by Aetna, and its decision shall be final. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to Aetna.com.

Aetna.com

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