

Savings now, surplus later



Small Group Aetna Funding AdvantageSM plan

Our Aetna Funding Advantage plan offers your small business the claims protection that you need and the opportunity for the surplus payout that you deserve. And now, you can earn an administrative fee credit** and get a guaranteed surplus later when you renew.

Save now. These offers are available to new groups (10–100 enrolled employees) with effective dates from **August 1, 2021, to December 1, 2021.***

Make Aetna Funding Advantage work for you



Save with credits

For each enrolled employee, you can earn a **\$225** administrative fee credit*. This is for groups with 10–100 enrolled employees.



Save with surplus

And we're sweetening the deal with a surplus guarantee. Refer to the chart on the right for surplus tiers.

	You enroll	You get back
Surplus tiers	10–14	\$1,500
	15–24	\$2,000
	25–50	\$5,000
	51–100	\$7,500

*Available for up to 50 subscribers in AZ, FL, IA, ID, KS, MD, ME, MN, MO, MS, NE, NV, OK, S.IL, TX, UT, VA, WI and WY. Available for up to 100 in CO, CT, DE, GA, KY, LA, MA, MI, NC, N.IL, NJ, OH, PA, RI, SC, TN and WV.

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See your combined savings

See what your savings could be when you combine both the administrative fee credits and guaranteed surplus from your first renewal.

Enrolled employees	Credits	Surplus	Combined savings
12	\$2,700	\$1,500	\$4,200
30	\$6,750	\$5,000	\$11,750
80	\$18,000	\$7,500	\$25,500

For illustrative purposes only.

How it works

Earning new business credits

Administrative fee credits for Aetna Funding Advantage are not cumulative and apply only to new groups.** The credit will be a one-time administrative fee credit applied to your 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.

[Want to learn more about how you can save your small business money?](#)

[Contact your broker for more details.](#)

Getting renewal surplus

If your surplus is larger

If you renew your Aetna Funding Advantage plan and your claims funding surplus is more than the amount that is guaranteed, you receive 50% of the surplus refunded to your Aetna Funding Advantage in 90–150 days.

If your surplus is smaller

If you renew your Aetna Funding Advantage plan and your claims funding surplus is below the amount guaranteed, we'll apply the balance to your administrative fee for next year.***

**A group can only be eligible for an administrative fee credit at their effective date based on number of enrolled subscribers at time of sold. 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 August 1, 2021–December 1, 2021. Eligibility is limited to new groups. The Aetna offer is provided 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.

***Credited 90–150 days after renewal and applies to first renewal only. Offer valid for March 1, 2021–December 1, 2021. Aetna Funding Advantage new business groups with 10 or more subscribers at time of sold. Only groups that renew are eligible for a one-time surplus guarantee. Guaranteed surplus tiers calculated based on number of enrolled subscribers at time of sold.

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 Advantage plans are self-funded, meaning the benefits coverage is offered by the employer.

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