



You can't lose

Aetna Funding AdvantageSM Guaranteed Surplus

Aetna Funding Advantage (AFA) plans offer small businesses the claims protection they need and the opportunity for the surplus payout they deserve. On average, half of AFA groups have a surplus at time of renewal.* That's real dollars making a real difference in your client's bank account. **And now, we're sweetening the deal.** All December and January AFA new business groups (15-100 enrolled subscribers) in Connecticut, Massachusetts and Rhode Island will get a surplus if they renew. It's a guaranteed win-win.

Win in all renewal scenarios



Guaranteed Surplus Tiers

15 to 24 subscribers = **\$2,000**

25 to 50 subscribers = **\$5,000**

51 to 100 subscribers = **\$7,500**

Tiers based on average subscribers over plan period with \$2,000 minimum.

1

Bigger Surplus Than Guarantee

If a group renews and their claims funding surplus is above the amount guaranteed, they will get the higher amount refunded to their AFA bank account 90-120 days after renewal.

2

Smaller Surplus Than Guarantee

If a group renews and their claims funding surplus is below the amount guaranteed, we'll apply the balance as a reduction to their administrative fee for the next year.**

Want more details? Contact your Aetna Representative.

*Based on March 2019 - February 2020 Aetna Funding Advantage book of business.

**Credited 90-120 days after renewal.

Offer valid for 12/1/2020 and 1/1/2021 Aetna Funding Advantage new business groups in Connecticut, Massachusetts and Rhode Island with 15 or more subscribers at time of sold. Only groups that renew are eligible for surplus. Guaranteed surplus tiers calculated based on average number of enrolled subscribers over plan period. If average falls below 15 subscribers, the \$2,000 minimum applies. Aetna Funding Advantage 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. 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).