



Excellence

BROKER PROGRAM

2020

SMALL GROUP MEDICAL

Strive for excellence

We value your partnership and are always looking for ways to support you in achieving your clients' goals. Check out our exciting new **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 with effective dates January 1, 2020, through December 31, 2020
- Includes cases with 2 – 100 eligible subscribers
- Medical plans and funding arrangements include:
 - Small Group Aetna Funding AdvantageSM plans with 2 – 100 eligible subscribers
 - Fully insured plans with 51 – 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


Bronze
5
cases or
75
subscribers


Silver
15
cases or
200
subscribers


Gold
25+
cases or
350+
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

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).

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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% – 79%	\$20.00
80% – 84%	\$40.00
>85%	\$60.00

Disclosure of compensation

As a condition of accepting compensation, the producer agrees to disclose in writing to each customer, in advance of purchase, the nature of any compensation the producer will receive or may be eligible to receive from Aetna in connection with the placement of servicing or the customer’s business, as well as the nature of any other material business relationship that the producer has with Aetna. The producer will provide any additional disclosure required under state or federal law, including, if applicable, any disclosure that may be required pursuant to the Federal Department of Labor’s Employee Retirement Income Security Act (ERISA) Prohibited Transaction Exemption 77-9. Aetna may disclose to customers compensation paid to the producer or for which the producer may be eligible in accordance with Aetna’s policies on producer compensation disclosure and in accordance with applicable state or federal law.

Some program guidelines to keep in mind

- General agents are not eligible.
- This material is for informational purposes only.
- This material does not constitute a contract.
- We'll track cases at the producer's local office level; offices can't be combined across markets.
- 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; effective dates January 1, 2020, through December 1, 2020.
- Eligibility is limited to cases and brokers in markets that offer Small Group Aetna Funding Advantage or fully insured plans.
- Program excludes all ACA business.
- 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.
- Retention credits are based on the end-of-period membership of cases who are active with both Aetna and the producer on December 31, 2019, and still active on December 31, 2020.
- 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](https://www.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.
- 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.

Engagement credit guidelines

- Cases for which engagement credits are paid must be active at the time of payment. No payment will be made more than six months after the end of the program.
- To receive engagement credits or an engagement credit payment, you must provide one of the following services:
 - Electronic enrollment submission
 - Full access to claims data from current/incumbent carrier
 - Access to 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 Aetna Personal Health Record, Simple Steps To A Healthier Life® program, Aetna SmartSourceSM search tool, an online provider search function and a cost estimator tool, to name a few.

This material is for informational purposes only. 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. This program is subject to regulatory approval and may vary from state to state. For specific rules and more information about the life and disability schedules, New Sales Credit program or Retention Credit program, contact your Aetna® sales representative. 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**.