

Small group Aetna Funding AdvantageSM

A funding solution that helps control
employee health care expenses



Explore an easy way to control your rising health care costs

With Aetna Funding AdvantageSM, you get a level-funding solution for your workforce. This lets smaller employers get the financial benefits and flexibility of a self-insured plan, all while maintaining the lower risk and stable costs of a fully insured plan.

The strength of Aetna Funding Advantage

We base monthly payments on the expected health costs of your employees. Not the health of a community pool. And when annual health care claims are lower than expected, you get back a percentage of your funds. The average group surplus earned in 2022 was \$8280 per group.*

Consider this solution if:

- Your employees are good at managing their own health
- You want flexible and complete care options for them
- You're willing to try a different type of insurance to potentially save money on health care costs

How it compares to traditional funding

Aetna Funding Advantage plan

Stable monthly cost

Balance of risk and reward

Not subject to most state insurance mandates

Opportunity to get surplus at renewal

Cost is based on your employees' expected claims instead of the community pool

Flexible plan designs

vs.

Fully insured plans

Stable monthly cost

Low risk, but often higher cost

Must comply with all state mandates for insurance plans

No surplus opportunity

Cost is based on the community pool

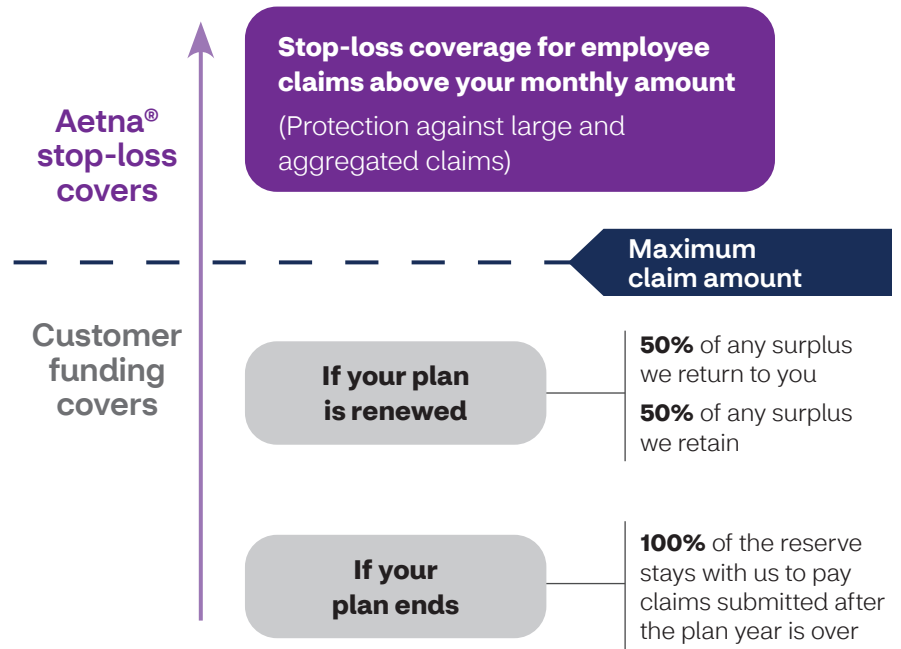
Limited plan design options

*Based on January – December 2022, Aetna Funding Advantage book of business. Actual surplus savings vary by location and previous claims experience.



How it works

- 1 Each month, you'll **pay a preset amount** that covers employee claims, plan administration and stop-loss coverage. We customize this amount to your business.
- 2 Your employees use their health benefits and **submit claims**.
- 3 If your group's claims are higher than the amount you paid, **stop-loss insurance kicks in** to cover the difference.
- 4 If you renew the plan, you'll get back **50 percent of any surplus** at the end of the plan year.



We base consistent monthly billing on enrollment changes. This example is for illustrative purposes only.

Stability and ease for your workforce

Your employees will enjoy:

- Access to our strong national network
- Plus, access to a complete suite of care solutions at no or low cost to them. These include:
 - MinuteClinic®-covered services
 - Virtual care services
 - Behavioral telehealth solutions
 - Health and wellness tools

Just contact your broker to learn more and get a quote.

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 and its affiliates (Aetna). Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic- branded walk-in clinics) are part of the CVS Health® family of companies. Aetna Behavioral Health refers to an internal business unit of Aetna.

Aetna Funding AdvantageSM plans are self-insured by the employer and administered by Aetna Life Insurance Company. Stop-loss insurance coverage is offered by Aetna Life Insurance Company.

Network providers are independent contractors and are not agents of Aetna. Provider participation may change without notice.

Includes select MinuteClinic services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. This benefit is not available in all states and on indemnity plans.