

Aetna Funding AdvantageSM

TN Chambers Health

Savings opportunities beyond the norm

Aetna Funding Advantage plans already make it easy for employers to save money on health benefits. Businesses that are members of any chamber in TN get a special administrative fee credit with Aetna Funding Advantage plans.

Save now with credits

If you're new to Aetna, you can get the TN Chambers Health admin fee credit.* You can combine it with credits for adding dental and vision to your Aetna plan for the first time.

| Credit name | Amount** | Eligible employees | Credit requirements |
|---------------------------------|----------|--------------------|---|
| TN Chambers Health Admin credit | \$500 | 2–100 | Group must meet standard underwriting requirements |
| 51-100 new business | \$200 | 51–100 | Meet standard underwriting requirements. |
| Pre-ACA grandfathered | \$200 | 2-50 | Have had the same plan since before the ACA.*** |
| Level-funded incumbent | \$200 | 2–50 | Be on a level funded plan AND be in a surplus position. |
| Medical + Dental | \$200 | 2–100 | Add only a dental plan to your Aetna Funding Advantage plan. |
| Medical + Dental + Vision | \$225 | 2–100 | Add both a dental and a vision plan to your Aetna Funding Advantage plan. |

How you get the credit

The one-time credit will be applied to the administrative fees on your second Aetna Funding Advantage bill.

*The credit is available only if your company is a member of a chamber in TN. It cannot be combined with the regular Aetna new business administrative fee credit. Applies to groups starting with 02/01/2023 effective dates. The offer is provided at the sole discretion of Aetna and can be terminated at any time and without notice. A group can only be eligible for an administrative fee credit at their effective date based on the number of enrolled employees at the time the case is sold. This material is for informational purposes only and does not constitute a contract. This administrative fee credit offer is conditioned on your group continuing to stay on AFA for at least 12 months from receiving the administrative fee credit. Should your group terminate the product before 12 months, your group agrees to pay Aetna an amount equal to the total amount of the administrative fee credit received, within 31 days of the termination.

**Credits are applied based on the number of employees enrolled in medical benefits.

***We must be notified that the group is on a pre-ACA grandfathered plan and receive the current plan designs when a quote request is submitted for the group

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Save later with a surplus guarantee

We guarantee that you'll get a surplus from us at your first renewal. The surplus amount we guarantee is decided based on how many enrolled employees you have when your case is sold.

- If you earn a higher surplus than we guarantee, that's what you can keep if you renew.
- If the surplus you earn is lower than the surplus guarantee, you'll get the guaranteed amount if you renew.*

See how much we'll guarantee you based on your business size in the chart below.

| You enroll | You get back |
|------------|--------------|
| 2-4 | \$500 |
| 5-9 | \$1,000 |
| 10-14 | \$1,500 |
| 15-24 | \$2,000 |
| 25-50 | \$5,000 |
| 51-100 | \$7,500 |

How you get the surplus payment

Whether you take the surplus you earned or the guaranteed surplus, the amount is credited to your account 90 to 150 days after your first renewal.*

For example, if you have 12 enrolled and you earn a surplus of \$1,200, you'll get \$1,500. But if you earn a surplus of \$1,800, you'll keep all \$1,800.**

Get more details at
DiscoverAetna.com/AFA

Contact your broker to
get a quote

*Applies to the cost of the next year's plan. Applies to the first renewal only. The offer is valid through September 1, 2023. Only groups that renew are eligible for a one-time surplus guarantee. Guaranteed surplus tiers are calculated based on number of enrolled subscribers at the time the case is sold.

**This material is for illustrative purposes only and does not constitute a contract.

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 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.

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