



Excellence

BROKER PROGRAM

2022

SMALL GROUP MEDICAL

Strive for excellence

We value your partnership in our shared mission of keeping workforces healthy. In recognition of your support, we are pleased to offer the **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 or renewed with effective dates January 1, 2022 through December 31, 2022.
- Includes cases with 2 to 100 eligible employees.
- Eligible Medical plans and funding arrangements include:
 - Small Group Aetna Funding AdvantageSM plans with 2 to 100 eligible employees
 - Fully insured plans with 51 to 100 eligible employees
- **New for 2022:** Qualifying brokers are eligible for additional credits for Dental or Vision subscribers sold or renewed alongside Aetna Medical.
- Program excludes all Affordable Care Act (ACA) business. New York sitused cases are not eligible under this program.

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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, the more you earn

Qualify for one of the three tiers based on the number of new business Medical cases or subscribers sold. The higher your tier, the more New Business Medical credits you'll earn. In addition, your credits increase when you sell Dental or Vision alongside Medical.



Bronze



Silver



Gold

Qualification Requirement

5

cases or

15

cases or

25+

cases or

75

subscribers

200

subscribers

350+

subscribers

New Business credits per new Medical subscriber

\$75

per subscriber

\$100

per subscriber

\$150

per subscriber

In addition, producers that qualify for at least the bronze tier earn **\$8** per new Dental subscriber and **\$2** per new Vision subscriber

when sold alongside a new Medical case.

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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 Medical subscribers at the beginning of the program year to earn retention credits. In addition, earn additional credits when those Medical subscribers are also enrolled in Aetna Dental or Vision products.

Retention credits per retained subscriber

Percentage of medical subscribers retained	Credit per retained Medical subscriber	Additional credit per retained Dental subscriber ¹	Additional credit per retained Vision subscriber ¹
75% to <80%	\$10.00	+\$4.00	+\$2.00
80% to <85%	\$30.00	+\$4.00	+\$2.00
≥85%	\$50.00	+\$4.00	+\$2.00

¹ Subscriber must also be enrolled in an eligible Aetna Medical plan to be eligible for the additional Dental/Vision credits

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. Aetna Life Insurance Company only provides administrative services and offers stop loss insurance coverage to the employer.

Some program guidelines to keep in mind

Program Term

- Effective dates from January 1, 2022 through December 31, 2022.

Eligible Participants

- Must be licensed and appointed (where required) with Aetna and have an in-force producer agreement.

Eligible Business

- Program applies to new self-funded Aetna Funding Advantage plan cases with 2–100 eligible employees and fully insured cases with 51–100 eligible employees.
- Includes both commissionable and non-commissionable business.
The relationship between the producer and plan sponsor must be documented to Aetna's satisfaction.
- Case must be sold in situs state to be eligible.
- All new business cases must be submitted using the same tax identification number.
- New Business and Retention qualification will be tracked at a state level; business will not be combined across states.

Exclusions

- Program excludes all ACA business
- General agents are not eligible
- Professional Employee Organization plans, Medicare business, Aetna Affordable Health Choice plans, Aetna Student HealthSM plans, and the Aetna Signature Administrators[®] network are excluded in this program.
- Programs may not be available in all geographic regions
- New York situated cases are not eligible

Calculations

- 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.
- Medical new business credits are based on membership at the effective date of sale.
- Retention credits are based on end-of-period subscribers on cases that are active with both Aetna and the producer on December 31, 2021 and still active on December 31, 2022.
- Any case that begins the year with a producer will be included in that firm's retention rate calculation.
- When there is a broker of record change and the business stays with Aetna, the incumbent producer will keep the business through the 2022 program year for qualification and calculation of retention rates but will not be paid for the business under this program.

Disclosures

- Producer is required to provide advanced written disclosure to customers on the nature of the compensation that the producer may be entitled to receive from Aetna.
- More details can be found by accessing our standard Producer Agreement at <http://www.aetna.com/insurance-producer/document-library/aetna-producer-agreement.pdf>
- Credits 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.

Payments

- Earned New Business payments will be made quarterly by the end of the following quarter.
- Earned Retention payments will be made by the end of the first quarter of 2023.
- Credits will be reported as taxable income.
- Cases must be active at the end of the program year to be eligible for payment.
- No disputes about any payment under the Program will be considered unless communicated in writing within 90 days of payment release. Any retroactive payment revisions will not be considered after 90 days post-payment release.

Final Determinations

- This material is for informational purposes only. This material does not constitute a contract. Aetna's Excellence Broker 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.
- Company records determine broker's eligibility and final results.
- 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.

Engagement Credit Guidelines

To receive credits or medical credit payment, you must provide one of the following services:

- Electronic enrollment submission
- Full access to claims data from the current/incumbent carrier
- Access to the 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 personal health record, Simple Steps To A Healthier Life[®] Program, online provider search function and cost estimator tool, to name a few.

This material is for informational purposes only. It does not constitute a contract, nor does it modify an existing contract. 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. 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.

Aetna.com

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