



# Grow With Us

## PRODUCER PROGRAM

# 2023

## Grow with us and earn more

It's simple. Just sell fully insured or Aetna Funding Advantage<sup>SM</sup> plans to groups with 101 – 5,000 eligible employees. When you do, you'll receive credits based on the number of members who enroll.

Also, those credits **increase by 50 percent**<sup>1</sup> when a case is enrolled in our new **Aetna Connected Plan with CVS Health™**, a cost-saving<sup>2</sup> plan that gives your employees access to personal, convenient care when and where they need it.

## Give yourself some extra credit

### Getting started - about the program

- For new business only.
- Includes fully insured or Aetna Funding Advantage plans for groups with 101– 5,000 eligible employees.
- Cases with effective dates from April 1, 2023 through December 31, 2023 with a minimum of 51 enrolled members.
- Credits will be paid quarterly by the end of the following quarter.
- New York situated fully insured cases are not eligible for payment under this program.

New medical enrolled case membership	Per case credits	
	Fully Insured/AFA	Aetna Connected Plan with CVS Health
51 – 100 enrolled members	\$1,000	+\$500
101 – 200 enrolled members	\$2,500	+\$1,250
201 – 300 enrolled members	\$5,000	+\$2,500
301 – 400 enrolled members	\$7,500	+\$3,750
401 – 1,000 enrolled members	\$10,000	+\$5,000
1,001+ enrolled members	\$20,000	+\$10,000

Ready to earn more? Contact your Aetna® sales professional.

1. Requires at least 25% of members to be enrolled in the Aetna Connected Plan with CVS to be eligible for the additional credits. The Aetna Connected Plan may not be available in all geographies.  
2. Actual results may vary based on plan design, group size and existing customers. Comparison is to Aetna broad network HMO plans. Savings may be less when compared to other value-based or HMO network plans.

# Some program guidelines to keep in mind

## Program term

- Effective dates from April 1, 2023 through December 31, 2023.

## Eligible participants

- Must be licensed and appointed (where required) and have an in-force Producer Agreement.
- General agents are not eligible to participate.

## Eligible business

- New fully insured or Aetna Funding Advantage business with 101-5,000 eligible employees.
- Includes both commissionable and non-commissionable business.
- The relationship between the producer and plan sponsor must be documented to our satisfaction.
- Must be new business to Aetna (conversions are not eligible).
- Credits earned will be in addition to those earned under our national producer programs.

## Exclusions

- Professional Employee Organization plans, Medicare plans, Joint Venture business and Aetna Student Health plans are excluded from this program.
- Program may not be available in all geographic regions. New York fully insured cases are not eligible for payment 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.
- 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.
- More details can be found by accessing our standard Producer Agreement at <https://www.aetna.com/insurance-producer/become-appointed-with-aetna.html>

**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 and CVS are part of the CVS Health family of companies. 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.**

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](https://www.aetna.com)

## Payments

- Credits will be paid quarterly, by the end of the following quarter.
- Case must be active at the end of the qualifying quarter to be eligible for payment.
- Credits will be reported as taxable income.
- Payments will be submitted under one tax identification number (TIN). We will not split payments to multiple brokers or TINs.
- Any disputes about payments must be received in writing within 90 days of payment release.

## Final determinations

- This program is offered at our sole discretion and we can terminate or modify it at any time and without notice. Any subsequent program is at our discretion. We may modify programs and compensation to comply with state law, regulations or approvals.
- Our records determine producer's final results and will be the only basis for determination of qualification, calculation and payment of credits. Our decisions are final.

## Calculations

- Maximum firm market cap of \$120,000.

## Engagement credit guidelines

To receive credits, you must provide at least 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 selection 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<sup>®</sup> program, Aetna SmartSource<sup>SM</sup> search tool, an online provider search function and a cost estimator tool, to name a few.