

Small Group broker compensation in Maryland and Washington, DC - effective 12/1/16

Aetna Medical products

Help your customers choose the right balance of cost and coverage. For agents, brokers and consultants selling to employer groups with 1 - 100 employees.

Compensation highlights

Aetna Group Medical

	Number of eligible employees enrolled	Commission per employee, per month
Affordable Care Act (ACA) SG commission	1 – 50 employees	\$25 (new and renewal business)
Fully insured business commission*	51 – 100 employees	\$34 (new and renewal business)

*This compensation flyer has been updated to include fully insured 51-100 business commissions.

Commission question?

Send it to BrokerComm@aetna.com.

Brokers can directly e-mail the Aetna Producer Compensation Unit with questions or issues concerning commissions.

All your e-mail needs to include is:

- Customer, group or control number
- Your question
- Your name, Social Security number or National Producer Number (NPN) (if appointed with Aetna as an individual)
- Your name, agency name and tax ID (if appointed with Aetna as a firm)

For more information about Aetna's products, plans, and licensing and appointment procedures, visit www.aetna.com and select "Producers." While there, you can register with Aetna's Producer World® online service center, developed to meet the informational needs of our producers and general agents.

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, Aetna Health Insurance Inc., and their affiliates (Aetna).

This material is intended for brokers only. The group commission schedules apply to new and renewal sales with effective dates on or after December 1, 2016. This schedule supersedes the group commissions. Commission scales reflect applicable regulatory requirements and may be subject to regulatory approval. Information is believed to be accurate as of the production date; however, it is subject to change. Compensation programs outlined are subject to modification at any time and will be administered at the sole discretion of Aetna.

Small Group broker compensation in Virginia - effective 12/1/16

Aetna Medical products

Help your customers choose the right balance of cost and coverage. For agents, brokers and consultants selling to employer groups with 1 – 100 employees.

Compensation highlights

Aetna Group Medical

	Number of eligible employees enrolled	Commission per employee, per month (PEPM)
Affordable Care Act (ACA) SG commission	1 – 3 employees	\$12 (new and renewal business)
	4 – 50 employees	\$25 (new and renewal business)
Fully insured business commission*	51 – 100 employees	\$34 (new and renewal business)

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2017 – 2018 SG Aetna Funding Advantage sales

When you sell Aetna Funding Advantage (AFA) to small groups with up to 50 eligible employees, your clients get the benefits of self-funding with protection and predictability. And you get rewarded with this special bonus. **This bonus is for new AFA sales and existing Aetna cases being moved to AFA (including Keep What You Have – KWHYH) up to 50 eligible employee sizes.**

You can take advantage of our extended broker bonus program. **For January 1, 2017 through January 1, 2018 effective dates, you'll earn \$50 per enrolled employee for every AFA small group sold case.** Take a look at how the numbers add up:

AFA bonus example:

Broker sells 3 AFA cases — 2 new sales & 1 Aetna renewed to AFA

$$50 \times \$50 = \$2,500$$

Total
enrolled
employees

bonus

- No cap on bonus potential
- Bonus amounts are paid quarterly

Set your sights on AFA and get ready to earn.

Want to learn more about AFA offerings? Contact your Aetna representative.

AFA product available in these states: Arizona, Colorado, Connecticut, Delaware, Florida, Georgia, Iowa, Kansas, Maine, Maryland, Massachusetts, Missouri, Nebraska, New Jersey, Nevada, North Carolina, Illinois, Ohio, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, Wyoming. **Please contact your Aetna sales representative for AFA underwriting guidelines.**

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RULES

- General agents are not eligible.
- This material is for informational purposes only and contains a partial, general description of program terms and conditions. This material does not constitute a contract.
- Program applies to self-funded new AFA sales and existing Aetna cases (including Keep What You Have – KWYH) being moved to AFA small group eligible employee sizes in select states with effective dates between January 1, 2017 and January 1, 2018.
- Eligibility is limited to producers selling new groups or moving existing Aetna groups (including Keep What You Have – KWYH) to AFA (cases with small group eligible employees). 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. Producer must be the active broker of record at the time of payment. Cases for which the bonus will be paid must be active at the time of payment. Case must be sold in situs state to be eligible.
- Company records determine producer's eligibility and final results. Awards will be considered income and fully taxable.
- Programs outlined above are subject to modification at any time and will be administered at the sole discretion of Aetna. Programs may not be available in all geographic regions.
- Eligibility for participation in this program is conditioned on the Producer's advance written disclosure to customers of the nature of the compensation the producer may be entitled to receive from Aetna. More details concerning disclosure requirements can be found by accessing our standard producer agreement at www.aetna.com/producers.
- Broker of record losses/gains or segment transfers will not count toward your book of business for membership growth bonus as long as the group remains active with Aetna. Aetna reports will be the only basis used for the bonus program. Aetna reserves the right to change or discontinue this program at any time.
- Aetna's 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 producer does not need to be compensated under the base compensation program for a case to qualify. For example, the producer may receive a consulting fee, service fee or commission payment. The relationship between the producer and plan sponsor must be documented to Aetna's satisfaction.