

# Cash in

## Aetna Funding Advantage<sup>SM</sup>

Using IMQs pays off

November, December and January New Business

**Individual Medical Questionnaires (IMQs) mean big benefits for Small Group Aetna Funding Advantage (AFA). When you submit IMQs for groups with 50\* or fewer employees, your group could save on costs. And now, you get \$100 per sold subscriber for groups underwritten using IMQs.**

### Here's how to cash in:

When you sell a Small Group (5-50\*) AFA case underwritten using IMQs, you get:

- Opportunity for group to save up to 15% on costs\*\*
- \$100 per subscriber instead of the standard \$50 per subscriber AFA bonus, paid quarterly

### Two levels of AFA bonuses:

**\$50**

per subscriber bonus  
with GRx underwriting

or

**\$100**

per subscriber bonus  
with IMQ underwriting



### IMQ Bonus Example

Sell 5 groups with 8 subscribers each  
using IMQs to earn:

**40 total subscribers**

**x \$100 per subscriber bonus**

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**\$4,000 total bonus**

\*10-50 in NV, 26-50 in NC

\*\*Versus a group underwritten through GRx methodology. Based on AFA book of business analysis.

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 and its affiliates (Aetna). Aetna Funding Advantage (AFA) 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.

# Check out the rules

- General agents also acting as the broker 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 with effective dates between November 1, 2018 and January 1, 2019 provided, however, that the AFA plan is administered by Aetna.
- Eligibility is limited to producers selling new groups. 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](http://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.

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