

Aetna Funding Advantage

Our self-funded option for 5 enrolled to 50 eligible employees

ID/MI/MS (5 to 50 eligible employees), KY/LA (up to 100 eligible employees), NV (10 to 50 eligible employees)

Simplicity

- **Fixed monthly payment** covers the claims funding amount, stop loss premium, run-off claims and administrative fees
- **Employer participation requirement is 50% of all eligible employees**, including valid waivers
- **12/60**: 12 months of claims incurred and paid followed by 48 additional months of claims processing run-off after the group terminates — **deficit is not carried forward**

Savings

- Shared surplus – **50% surplus return; no surplus return payable if there is a termination**
- Potential lower monthly payments than ACA premium rates – **groups can save up to 25%***
- **Lower taxes and fees** than fully-insured health plan
- Wide range of benefits and broad product portfolio **not subject to all ACA mandates**
- Essential plans offer a **lower price point** than our AFA National plans

Transparency

- **Regular reporting that covers all aspects of the plan** — includes monthly funding level and claims, annual Large Claims report and on-demand Aetna Health Information Advantage (AHIA) reporting
- **Tools to help members manage their benefits and stay healthy** including our secure member website, wellness activated by Attain by AetnaSM app, EAP, Peerfit and Teladoc

Choice

- **55 Open Access plans** available with deductibles ranging from \$0 to \$7,350
- Groups can offer up to **any 4 plans**
- Prescription drug coverage with our **Value Plus formulary**

Financial Protection

- Plans are covered at maximum liability – if the actual claims experience is higher, stop-loss covers it.

State	ID, KY, MI, MS	LA	NV
Aggregate Stop-Loss	110% of expected claims	120% of expected claims	Greater of 120% of expected claims or \$4,000 per employee
Individual Stop-Loss	\$30,000	\$30,000	\$50,000

*Versus an ACA plan - any actual savings will depend on estimated claims costs for the group

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.

