

Small group Aetna Funding AdvantageSM

A funding solution that helps control
employee health care expenses



Explore an easy way to control your rising health care costs

With Aetna Funding AdvantageSM, you get a level-funding solution for your workforce. This lets smaller employers get the financial benefits and flexibility of a self-insured plan, all while maintaining the lower risk and stable costs of a fully insured plan.

The strength of Aetna Funding Advantage

We base monthly payments on the expected health costs of your employees. Not the health of a community pool. And when annual health care claims are lower than expected, you get back a percentage of your funds. The average group surplus earned in 2022 was \$8280 per group.*

Consider this solution if:

- Your employees are good at managing their own health
- You want flexible and complete care options for them
- You're willing to try a different type of insurance to potentially save money on health care costs

How it compares to traditional funding

Aetna Funding Advantage plan

Stable monthly cost

Balance of risk and reward

Not subject to most state insurance mandates

Opportunity to get surplus at renewal

Cost is based on your employees' expected claims instead of the community pool

Flexible plan designs

VS.

Fully insured plans

Stable monthly cost

Low risk, but often higher cost

Must comply with all state mandates for insurance plans

No surplus opportunity

Cost is based on the community pool

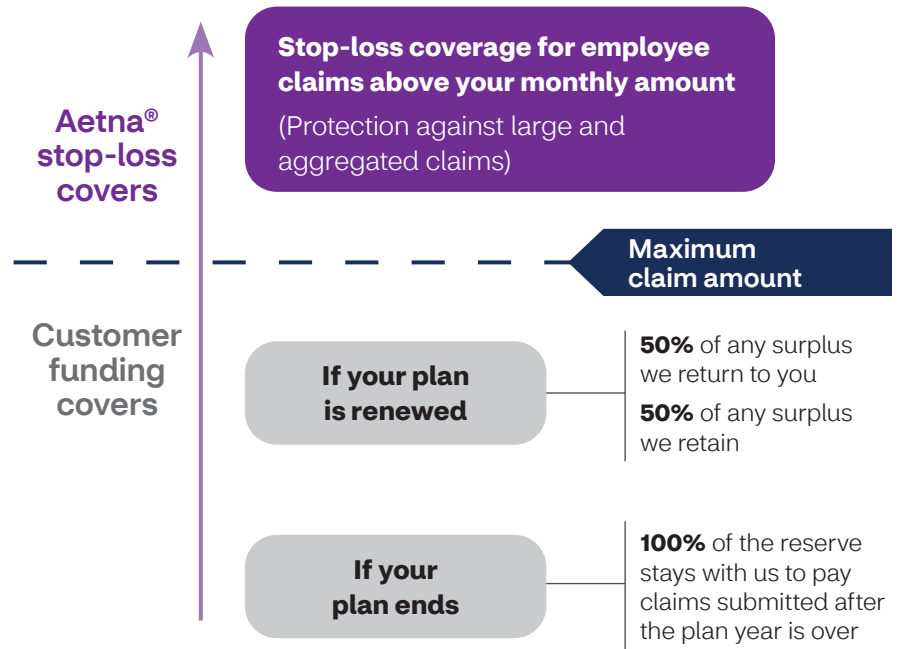
Limited plan design options

*Based on January – December 2022, Aetna Funding Advantage book of business. Actual surplus savings vary by location and previous claims experience.



How it works

- 1 Each month, you'll **pay a preset amount** that covers employee claims, plan administration and stop-loss coverage. We customize this amount to your business.
- 2 Your employees use their health benefits and **submit claims**.
- 3 If your group's claims are higher than the amount you paid, **stop-loss insurance kicks in** to cover the difference.
- 4 If you renew the plan, you'll get back **50 percent of any surplus** at the end of the plan year.



We base consistent monthly billing on enrollment changes. This example is for illustrative purposes only.

Stability and ease for your workforce

Your employees will enjoy:

- Access to our strong national network
- Plus, access to a complete suite of care solutions at no or low cost to them. These include:
 - MinuteClinic®-covered services
 - Virtual care services
 - Behavioral telehealth solutions
 - Health and wellness tools

Ted McNeil
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Just contact your broker to learn more and get a quote.

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 and its affiliates (Aetna). Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic- branded walk-in clinics) are part of the CVS Health® family of companies. Aetna Behavioral Health refers to an internal business unit of Aetna.

Aetna Funding AdvantageSM plans are self-insured by the employer and administered by Aetna Life Insurance Company. Stop-loss insurance coverage is offered by Aetna Life Insurance Company.

Network providers are independent contractors and are not agents of Aetna. Provider participation may change without notice.

Includes select MinuteClinic services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. This benefit is not available in all states and on indemnity plans.



Total value

Discover the benefits of the Small Group Aetna Funding AdvantageSM plan

We invite you to learn more about the Small Group Aetna Funding Advantage plan. Combining the experience of Aetna[®] with the footprint and care innovations of CVS Health[®], we can offer a simple, enhanced care experience for your employees and cost savings for all.

Create synergies for your business

By integrating powerful elements of an Aetna Funding Advantage plan, together we can:



Unify types of care into a simple experience that's within reach for our members — and easy to understand for you.



Elevate core-benefit offerings to deliver strong engagement and care choices.



Save your employees money by offering unique copay programs. And save you money through plan structures and financial incentives.

Using the strength of level funding

We base monthly payments on your employees' expected health costs, instead of the health of a community pool. And when annual health care claims are lower than expected, you get back a percentage of your funds. The average group surplus earned in 2023 was \$788 per enrolled employee.*

*FOR SURPLUS NOTE: Based on 2023 book of business analysis.

*FOR PCP NOTE: Based on service-location count. Primary care doctors include pediatric PCPs. Aetna[®] Executive Level Provider Counts (ELPC) monthly reporting sourced September 30, 2022.

*FOR SPECIALIST NOTE: Based on service location count. Specialists include OB/GYN, physician and non-physician specialists. Aetna ELPC monthly reporting sourced September 30, 2022.

Success by the numbers

- Network strength offers choice between our best national network with over 830K primary care physicians* and 4.7 million specialists,* or certain local networks designed to deliver strong health outcomes at a lower price.
- Deductibles range from \$0 to \$9,100 to give you choice. You can even offer up to four different plans.
- Integration of member programs and benefits with CVS Health points of care creates a convenient, cost-saving experience.

Here's how it works

- Each month, you'll pay a preset amount that covers employee claims, plan administration and stop-loss coverage. We customize this amount to your business.
- Your employees use their health benefits and providers submit claims.
- If your group's claims are higher than the amount you paid, stop-loss insurance kicks in to cover the difference.

Care where it matters most

Aetna Funding AdvantageSM integrates member programs that both Aetna[®] and CVS Health[®] own. So whether it's at home, in the community or at major health centers, employees can choose care options that are right for their needs, no matter which plan you select.

Member programs and benefits available through our partnership with CVS Health

- **MinuteClinic[®]** offers **\$0 copay** on dozens of covered walk-in clinic services.*
- **CVS Health Virtual Care[™]** offers **\$0*** telehealth visits for minor illness, injury, skin conditions and mental health. **CVS Health Virtual Primary Care[™]** offers **\$0*** telehealth primary care, chronic condition management and medication management serviced through a dedicated care team.
- **Maintenance Choice[®] with Opt-out** offers one **\$0* copay** out of three copays for each 90-day supply of certain maintenance medications. Available at network pharmacies including CVS Pharmacy[®], CVS Caremark[®] Mail Service Pharmacy and others.
- **OTC Health Solutions[®] gives a \$25 allowance*** per quarter (\$100/year) to every Aetna Funding Advantage member to use on selected health support items at CVS[®] locations.

Other member programs and benefits

- **Aetna Health Your Way[™] – Engage** lets members **earn up to \$100*** per year for completing healthy actions such as completing a well-being assessment, enrolling in digital health coaching and completing weekly activity challenges.
- **Resources For Living[®] (EAP)** offers three counseling sessions for **\$0** for each household member. Session topics include behavioral health, child- and elder-care, financial planning and legal planning.
- **Diabetic meter program** offers members a **\$0** blood glucose meter as a part of their pharmacy benefit. They can order their no-cost meter online.
- **\$0 preferred diabetic supply benefit** offers a **\$0 cost share*** for preferred insulins and diabetic supplies.

*FOR MINUTECLINIC \$0 COPAY: Includes select MinuteClinic[®] services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm what services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost share. However, such services are covered at negotiated contract rates. This benefit is not available in all states and on indemnity plans. Visit [MinuteClinic.com](https://www.minuteclinic.com) for age and service restrictions. This is for informational purposes only and is intended to be used only in connection with self-funded plans. It is not medical advice and is not intended to be a substitute for proper medical care provided by a physician.

*FOR CVS HEALTH VIRTUAL CARE/VIRTUAL PRIMARY CARE \$0 COPAY: Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost share. Members on broad network plans will be able to access CVS Health Virtual Primary Care[™] and CVS Health Virtual Care[™] in addition to current virtual services. CVS Health Virtual Primary Care and CVS Health Virtual Care are not available to joint ventures and indemnity plans. CVS Health Virtual Primary Care is not available to certain locally based networks.

*FOR MAINTENANCE CHOICE OPT-OUT \$0 COPAY: Not available in OK, TN or WV. Eligible members enrolled in high-deductible health or Value plans must first meet their deductible before copay cost-sharing applies. Eligible members enrolled in IntRx plans must first meet their deductible before copay cost-sharing applies on brand and specialty drugs. For a list of participating providers, call the number on your Aetna member ID card.

*FOR OTC HEALTH SOLUTIONS[®] \$25 OFFER: Does not include CVS locations inside Target[®] stores. Quarters are defined as January 1–March 31; April 1–June 30; July 1–September 30; October 1–December 31.

*FOR AETNA HEALTH YOUR WAY \$100 IN REWARDS: Completion of identified health activities enable members to earn rewards in the form of electronic gift cards. Adult members can each earn up to \$100/year.

*FOR PREFERRED DIABETIC BENEFIT \$0 COST SHARE: Not available in Oklahoma. HSA, IntRx, and Value plans: Preventive deductible waiver and \$0 preferred diabetic offering both waive the deductible. \$0 preferred diabetic benefit also waives copay/coinsurance on preferred insulin/diabetic supplies. The \$0 preferred diabetic benefit does not include diabetic drugs.

Aetna Funding AdvantageSM plans are self-insured by the employer and administered by Aetna Life Insurance Company.

Stop-loss insurance coverage is offered by Aetna Life Insurance Company. Network providers are independent contractors and are not agents of [Aetna]. Provider participation may change without notice.

Combine medical, dental and vision plans for an all-in-one experience

There are over 2 million visits to the emergency room for dental issues every year, and over \$45 billion in productivity loss in the United States annually because of untreated oral disease.* By using an integrated care model, we can help improve overall health outcomes for at-risk members. For example, members can get oral care information and resources when they receive certain other types of care.

Dental plan highlights

- Plans give members the choice and flexibility they need to manage their oral health
- Dental PPO network has over 445K providers across all locations
- DMO network has over 120K providers across all locations

Plan includes:

- Enhanced benefits
- Innovative digital tools
- Exclusive member discounts, and more

Vision plan highlights

- Plans make it easy to get care with choice, convenience and savings
- Network includes over 170K providers
 - 75% independent providers
 - 25% national retail providers
- Members can choose budget to luxury brands — with no frame towers or formularies



Get administrative fee credits, too

You can get credits in addition to any medical administrative fee credits:

- **\$150** per enrolled employee* when you add an Aetna Dental® plan for the first time.

Contact your Aetna® rep to learn more

They'll explain why Small Group Aetna Funding Advantage may be the right choice for you and your employees. And how healthier happens together®.



*FOR UNTREATED ORAL DISEASE NOTE: Centers for Disease Control and Prevention. Cost-Effectiveness of Oral Diseases Interventions. <https://www.cdc.gov/chronicdisease/programs-impact/pop/oral-disease.htm>. Accessed December 7, 2023.

*FOR FEE CREDITS NOTE: Eligibility is limited to groups adding a dental plan for the first time at time of new sale or annual renewal. Credits are applied based on the number of employees enrolled in medical benefits. The Medical + Dental credits are provided at the sole discretion of Aetna® and can be terminated or modified by Aetna at any time and without notice.

Dental plans and vision benefits are insured by Aetna Life Insurance Company (Aetna). Certain vision claims administration services are provided by First American Administrators, Inc. and certain network administration services are provided through EyeMed Vision Care (“EyeMed”), LLC.

DMO plans are insured by Aetna Life Insurance Company, Aetna Dental Inc., Aetna Dental of California Inc. and/or Aetna Health Inc. (Aetna). Each insurer has sole financial responsibility for its own products.

Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Refer to DentalDirect.Aetna.com for more information about Aetna® dental plans.

Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features and availability may vary by location and are subject to change. Refer to Aetna.com for more information about Aetna® plans.



Snapshot: Realized total value

For you

- **Unify** medical, pharmacy, dental and vision under one roof.
- **Elevate** the core plan design to exceed your employees' needs.
- **Save** money through surplus opportunity and administrative credits.

For your employees

- **Unify** points of care so they have an easy, cohesive experience.
- **Elevate** their plan choices so they feel empowered and impactful.
- **Save** money for them on day-to-day care options at home and in the community.

Aetna, CVS Pharmacy, Inc., CVS Caremark Mail Service Pharmacy and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic®-branded walk-in clinics) are part of the CVS Health® family of companies.

Aetna Resources For LivingSM is the brand name used for products and services offered through the Aetna group of companies. The EAP is administered by Aetna Behavioral Health, LLC; and in California for Knox-Keene plans, and Health and Human Resources Center, Inc. All EAP calls are confidential, except as required by law. This material is for informational purposes only. It contains only a partial, general description of programs and services and does not constitute a contract. EAP instructors, educators and network participating providers are independent contractors and are neither agents nor employees of Aetna. Provider participation may change without notice. Refer to [Aetna.com](https://www.aetna.com) for more information about Aetna® plans.

This is for informational purposes only and is intended to be used only in connection with self funded plans. It is not medical advice and is not intended to be a substitute for proper medical care provided by a physician. For a complete list of participating providers, log in to your member site at [Aetna.com](https://www.aetna.com) and use our provider search tool.

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

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Simple savings

Small Group Aetna Funding AdvantageSM

Save automatically with credits

We know that as a small business owner, controlling costs is always top of mind. Now, our simple credits program can make your transition to Aetna easier for your wallet.

If you're new to AFA, you get each of the credits below that apply to your business.

Credit name	Amount per enrolled employee	Eligible employees	Credit requirements	Available effective dates
2-100 new business	\$400	2-100	Meet standard underwriting requirements.	9/1/2024 – 3/1/2025
Level-funded incumbent	\$200	2-100	Be on a level funded plan with a different carrier AND be in a surplus position with that carrier.	9/1/2024 – 3/1/2025
Medical + Dental	\$150	2-100	Add a dental plan to your Aetna Funding Advantage plan.	9/1/2024 – 3/1/2025

How you'll get the credit

We'll apply the one-time credit to the administrative fees on your second Aetna Funding Advantage bill, saving you money in month two.

*A group can only be eligible for an administrative fee credit at their effective date based on the number of enrolled employees at the time the case is sold. This material is for informational purposes only and does not constitute a contract. The offer is provided at the sole discretion of Aetna and can be terminated at any time and without notice. This administrative fee credit offer is conditioned on your group continuing to stay on AFA for at least 12 months after receiving the administrative fee credit. Should your group terminate the product before 12 months, your group agrees to pay Aetna an amount equal to the total amount of the administrative fee credit received, within 31 days of the termination.

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