

Savings now, surplus later



For TN Chambers of Commerce members

Small Group Aetna Funding AdvantageSM plan

Our Aetna Funding Advantage plan offers your small business the claims protection that you need. And they give you the surplus payout opportunity you deserve. You can also earn an administrative fee credit and get a guaranteed surplus when you renew.

Save now. These offers are available to new groups in Tennessee.

Make Aetna Funding Advantage work for you



Save with credits

For each enrolled employee, you'll get a \$500 administrative fee credit. This is for groups with 2- 100 enrolled employees.*



Save with surplus

And we're sweetening the deal with a surplus guarantee for groups with 10-100 enrolled employees. Refer to the chart on the right for surplus tiers.



| | You enroll | You get back |
|---------------|------------|--------------|
| Surplus tiers | 10-14 | \$1,500 |
| | 15-24 | \$2,000 |
| | 25-50 | \$5,000 |
| | 51-100 | \$7,500 |

See your combined savings

See what your savings could be when you combine both the administrative fee credits and guaranteed surplus from your first renewal.

| Enrolled employees | Credits | Surplus | Combined savings |
|--------------------|----------|---------|------------------|
| 12 | \$6,000 | \$1,500 | \$7,500 |
| 30 | \$15,000 | \$5,000 | \$20,000 |
| 80 | \$40,000 | \$7,500 | \$47,500 |

For illustrative purposes only.

How it works

Earning new business credits

Administrative fee credits for Aetna Funding AdvantageSM aren't cumulative and apply only to new groups.* The credit will be a one-time administrative fee credit. It will be applied to your second Aetna Funding Advantage bill. If the credit is larger than the group's second month of administrative fees, we will credit the remaining amount to the third bill.

[Want to learn more about how you can save your small business money?](#)

[Contact your broker for more details.](#)

Getting renewal surplus

If your surplus is larger

If you renew your Aetna Funding Advantage plan and your claims funding surplus is more than the amount that is guaranteed, you'll receive 50% of the surplus refunded to your Aetna Funding Advantage in 90–150 days.

If your surplus is smaller

If you renew your Aetna Funding Advantage plan and your claims funding surplus is below the amount guaranteed, we'll apply the balance to your administrative fee for next year.**

*A group can only be eligible for an administrative fee credit at their effective date based on number of enrolled subscribers at time sold. Rules and requirements: This material is for informational purposes only. This material does not constitute a contract. Program applies to self-funded new Aetna Funding Advantage sales with effective dates from October 1, 2022–December 31, 2023. Eligibility is limited to new groups. The Aetna offer is provided at the sole discretion of Aetna[®] and can be terminated or modified by Aetna at any time and without notice.

**Credited 90–150 days after renewal and applies to first renewal only. Offer valid for groups with initial effective dates between October 1, 2022–December 31, 2023. Aetna Funding Advantage new business groups with 10 or more subscribers at time of sold. Only groups that renew are eligible for a one-time surplus guarantee. Guaranteed surplus tiers calculated based on number of enrolled subscribers at time of sold.

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 Funding AdvantageSM plans are self-insured by the employer and administered by Aetna Life Insurance Company. Aetna Life Insurance Company only provides administrative services and offers stop loss insurance coverage to the employer.

[Aetna.com](#)

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