

Aetna Funding Advantage

Stability for you, stability for your employees

Are you looking to control your rising workforce health care costs? Switching to a level-funded plan like Aetna Funding AdvantageSM (AFA) could be the solution.

Level-funding lets smaller employers get the financial benefits and flexibility of a self-insured plan while maintaining the lower risk and stable costs of a fully insured plan.

The strength of Aetna Funding Advantage

Monthly payments are based 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 2021 was over \$9,450.*

Is Aetna Funding Advantage right for your company?

It could be if:

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

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 2021 – December 2021, 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 care and **submit claims**.
- 3 If your group's claims are higher than the amount you paid in, **stop-loss insurance kicks in** to cover the difference.
- 4 If you renew your Aetna Funding Advantage plan, you'll get back **50 percent of any surplus** at the end of the plan year.



How Aetna Funding Advantage brings stability

Stability for you

- You pay a preset monthly amount based on your employees' expected claims
- Stop-loss insurance protects you from higher-than-expected claims
- Your employees can use tools designed to help them keep their medical costs low
- You can get a surplus when you renew if your group's claims are lower than expected. In 2021, 53 percent of Aetna Funding Advantage employers earned an average surplus of \$796 per subscriber*

Stability for your employees

- Aetna Funding Advantage uses our strong national network
- In addition to regular providers, we give members 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

To learn more about Aetna Funding Advantage, contact your broker for information and a quote.

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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 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.