



# Excellence

## PRODUCER PROGRAM

## 2023

### SMALL GROUP MEDICAL

#### Strive for excellence

As an Aetna® producer we are here with you, ready to meet the moment. Equipping you with solutions that support the ever changing needs of your clients, we provide quality health benefits that are local, flexible and competitive. As an added benefit for our valued producer partners, we are offering the 2023 Excellence Producer Program.

As an Aetna producer partner, you can earn credits by educating your clients and providing value-added services that help improve the health and productivity of their workforces.

Contact your Aetna sales professional with questions.

#### Getting started — about the program

- Business sold or renewed with effective dates January 1, 2023 through December 31, 2023.
- Includes cases with 2 to 100 eligible employees.
- Eligible Medical plans and funding arrangements include:
  - Small Group Aetna Funding Advantage<sup>SM</sup> plans with 2 to 100 eligible employees.
  - Fully insured plans with 51 to 100 eligible employees.
- Qualifying brokers are eligible for additional credits for Dental or Vision subscribers sold or renewed alongside Aetna Medical.
- Program excludes all Affordable Care Act (ACA) business. California and New York sitused cases are not eligible under this program.

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

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It's easy to earn rewards

### Step 1

Qualify with New Business Medical sales

#### The more you sell, the higher your tier, the more you earn

Qualify for one of the three tiers based on the number of new business Medical cases or subscribers sold. The higher your tier, the more New Business Medical credits you'll earn. In addition, your credits increase when you sell Dental or Vision alongside Medical.



**Bronze**



**Silver**



**Gold**

#### Qualification Requirement

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**5**

cases or

**75**

subscribers

**15**

cases or

**200**

subscribers

**25+**

cases or

**350+**

subscribers

#### New Business credits per new Medical subscriber

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**\$75**

per subscriber

**\$100**

per subscriber

**\$150**

per subscriber

In addition, producers that qualify for at least the bronze tier earn **\$8** per new Dental subscriber and **\$2** per new Vision subscriber when sold alongside a new Medical case.

# Excellence

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### Step 2

Retain more, earn more

#### We make it easy for you to earn more retention credits.

When you achieve higher retention rates, you'll earn more credits. You must have at least 250 existing Aetna Medical subscribers at the beginning of the program year to earn retention credits. In addition, earn additional credits when those Medical subscribers are also enrolled in Aetna Dental or Vision products.

#### Retention credits per retained subscriber

Percentage of medical subscribers retained	Credit per retained Medical subscriber	Additional credit per retained Dental subscriber <sup>1</sup>	Additional credit per retained Vision subscriber <sup>1</sup>
75% to <80%	\$10.00	+\$4.00	+\$2.00
80% to <85%	\$30.00	+\$4.00	+\$2.00
≥85%	\$50.00	+\$4.00	+\$2.00

<sup>1</sup>Subscriber must also be enrolled in an eligible Aetna Medical plan to be eligible for the additional Dental/Vision credits.

**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 Advantage 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.**

# Some program guidelines to keep in mind

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## Program Term

- Effective dates from January 1, 2023 through December 31, 2023.

## Eligible Participants

- Must be licensed and appointed (where required) with Aetna and have an in-force producer agreement.
- General Agents are not eligible to participate.

## Eligible Business

- Program applies to new self-funded Aetna Funding Advantage plan cases with 2 – 100 eligible employees and fully insured cases with 51-100 eligible employees.
- Includes both commissionable and non-commissionable business.
- The relationship between the producer and plan sponsor must be documented to Aetna's satisfaction.
- All new business cases must be submitted using the same tax identification number.
- New Business and Retention qualification will be tracked at a state level; business will not be combined across states.
- Must be new business to Aetna (conversions are not eligible).

## Exclusions

- Program excludes all ACA business.
- Professional Employee Organization plans, Medicare plans, Aetna Affordable Health Choice<sup>SM</sup> plans, Aetna Student Health<sup>SM</sup> plans, and the Aetna Signature Administrators<sup>®</sup> network are excluded from this program.
- Programs may not be available in all geographic regions. California and New York situated cases are not eligible.

## Disclosures

- Producer is required to provide advanced written disclosure to customers on the nature of the compensation that the producer may be entitled to receive from Aetna.
- Credits 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.
- More details can be found by accessing our standard Producer Agreement at <https://www.aetna.com/insurance-producer/become-appointed-with-aetna.html>.

## Payments

- New Business payments will be paid quarterly by the end of the following quarter.
- Retention payments will be paid by the end of the second quarter of 2024.
- Credits will be reported as taxable income.
- Case must be active at the end of the qualifying quarter to be eligible for New Business payments. Cases must be active at the end of the program year to be eligible for Retention payments.
- Payments will be submitted under one Tax Identification Number (TIN). We will not split payments to multiple brokers or TINs.
- Any disputes about payments must be received in writing within 90 days of payment release.

## Final Determinations

- Aetna's Excellence Producer 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. We may modify programs and compensation to comply with state law, regulations or approvals.
- Aetna records determine producer's final results and will be the only basis used for determination of qualification, calculation and payment of credits. Decisions made by Aetna will be final.

## Calculations

- New Business calculation is based on membership and tier achieved at the end of the quarter. Calculation will not be retroactive if a higher tier is achieved after a quarterly payout cycle.
- Medical new business credits are based on membership at the effective date of sale.
- Retention credits are based on end-of-period subscribers on cases that are active with both Aetna and the producer on December 31, 2022 and still active on December 31, 2023.
- Any case that begins the year with a producer will be included in that firm's retention rate calculation. When there is a broker of record change, the case will count toward the incumbent producer's qualification requirements and retention calculations, but will not be eligible for payment.

## Engagement Credit Guidelines

To receive credits or medical credit payment, you must provide one of the following services:

- Electronic enrollment submission.
- Full access to claims data from the current/ incumbent carrier.
- Access to the plan sponsor's management team to help facilitate stronger employee engagement.
- Member assistance with plan selection and cost estimator or access to cost and quality-of-care decision support tools such as the Aetna Personal Health Record, Simple Steps to a Healthier Life<sup>®</sup> program, Aetna SmartSource<sup>SM</sup> search tool, an online provider search function and a cost estimator tool to name a few.

This material is for informational purposes only. It does not constitute a contract, nor does it modify an existing contract. The interpretation, application and administration of the provisions of the programs included in this publication shall be solely determined by Aetna, and its decision shall be final. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to Aetna.com.

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