

Stability



Discover the many ways that Aetna Funding AdvantageSM can help your business save

Tired of rising health care costs? Switching to a self-funded plan may be easier than you think. It's time to consider Aetna Funding Advantage.

The Advantage opportunity

Self-funded plans are more stable. Monthly payments are based on the health trends of your employees. And when health care costs are lower than expected, you get back a percentage of your funds. Control your health care costs with Aetna Funding Advantage, a self-funded plan backed by the strength of Aetna.

Savings and much more

Not long ago self-funded plans were only considered by larger companies. Then Aetna designed their self-funded plan with your smaller business in mind. It's time you enjoyed these savings:

- You could save up to 25 percent upfront
- You could save long-term with the surplus sharing benefit
- You could save on taxes and fees
- You could save time on health care tracking and reporting

aetna[®]

TRADITIONAL FUNDING

- Subject to state mandates
- Limited plan design options
- No money back
- Financial protection
- Community rated

VS.

SELF-FUNDING

- Generally not subject to state mandates
- More flexible benefit designs
- Opportunity to get money back
- Financial protection
- Monthly costs reflect expected claims

Is self-funding right for your company?

Typically, self-funding has been used by large companies to control benefits costs. Aetna Funding Advantage offers self-funding built for your smaller business.

It's a win-win

With Aetna Funding Advantage, you can get money back in years when your medical costs are lower than anticipated. If medical costs are higher than anticipated, you're protected with stop-loss insurance. And, our plan designs provide you with access to Aetna's quality network and health and wellness benefits.

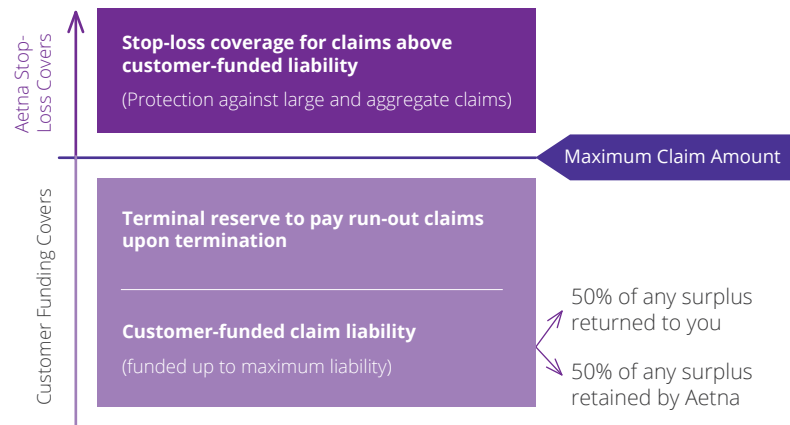
How Aetna Funding Advantage works

Rather than prefunding the cost of insurance every month, you fund a personalized maximum claim amount. When your claims are higher than this maximum amount ... stop-loss insurance kicks in. And, when you renew your plan, 50% of any surplus at the end of the year is returned to you.

Explore opportunities for savings

Aetna can help you find the right coverage for the right cost. And that can make a difference for the health of your employees and the health of your company's bottom line. Talk to your broker about Aetna Funding Advantage and put the experience of Aetna to work for you.

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



Consistent monthly billing based upon enrollment changes. Renewal example for illustrative purposes only.

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.