

Quality health plans & benefits  
Healthier living  
Financial well-being  
Intelligent solutions

aetna®



## Aetna Funding Advantage®

### Discover the potential of self-funding

Aetna Funding Advantage offers the benefits of self-funding, with financial protection to manage risk

#### Why Aetna Funding Advantage?

**More flexibility:** With self-funded plans, benefits are not generally subject to state mandates. That means you can offer more flexible plan designs to your employees. As a result, you could realize cost savings that go straight to the bottom line.

**Financial protection:** Stop-loss coverage limits your risk if claims are higher than anticipated. So you will never be asked to pay for higher than anticipated claims costs. In years when medical costs are lower than anticipated, you can get money back.

**Simple plan administration:** You make a single payment each month that covers claims, your terminal reserve, stop-loss insurance and plan administration based on enrollment. These payments don't change during the plan year. We also provide fund and enrollment reporting.

## TRADITIONAL FUNDING

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

VS.

## SELF-FUNDING

Generally not subject to state mandates  
Flexible plan design options  
Opportunity to get money back  
Financial protection

### Is self-funding right for your company?

Typically, self-funding has been used by large companies to control benefits costs. With Aetna Funding Advantage, self-funding can now be an affordable option for small to mid-sized groups, too. We can help you determine if self-funding makes sense for you.

### It's a win-win

With Aetna Funding Advantage, you have the opportunity to 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. The catch? There is none!

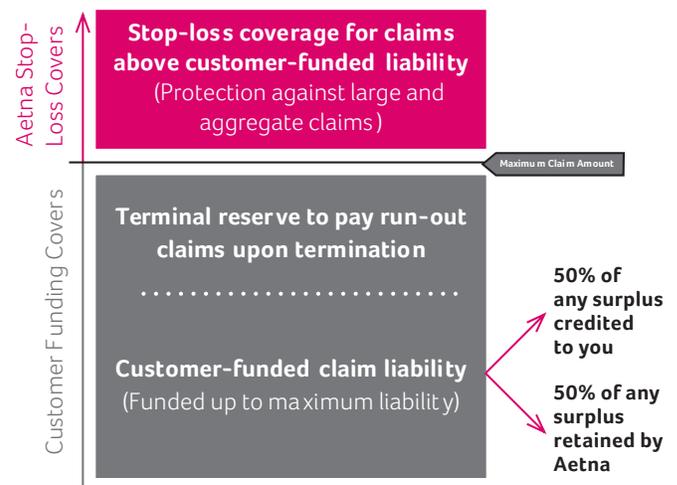
### How Aetna Funding Advantage works

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 credited to you. There are also options to pay higher monthly amounts in return for getting back claim surpluses at termination.

### 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.

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