



Excellence

PRODUCER PROGRAM



2025

SMALL GROUP MEDICAL

Strive for excellence

As an Aetna® producer, we know you work hard to provide local, flexible solutions to support the diverse needs of your clients. And we value your partnership in growing our business. That's why we're offering you the chance to earn even more.

With our 2025 Excellence Producer Program, you can earn credits by providing your clients with value-added services for a healthier workforce. And we make it easy. Earn eligible credits for both new business and membership retention.

Ready for excellence? We're here to help.

Contact your Aetna sales professional with questions.

About the program

- Business sold or renewed with effective dates January 1, 2025 through December 31, 2025
- Includes cases with 2 to 100 eligible employees¹
- Eligible medical plans and funding arrangements include:
 - Small Group Aetna Funding AdvantageSM plans with 2 to 100 eligible employees
 - 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 situated cases are not eligible under this program

¹ In select states, included cases will be defined as those with 2-100 enrolled employees. Contact your sales executive.

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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 or converted from Aetna ACA into Aetna Funding Advantage plans.

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

5

cases or

75

subscribers

15

cases or

200

subscribers

25+

cases or

350+

subscribers

New business credits per new medical subscriber

\$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.



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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 extra credits when those medical subscribers are also enrolled in 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 ²	Additional credit per retained vision subscriber ²
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

² Subscriber must also be enrolled in an eligible medical plan to be eligible for the additional dental/vision credits.

Program guidelines to keep in mind

Program term

- Effective dates from January 1, 2025 through December 31, 2025.

Eligible participants

- Must be licensed and appointed (where required) and have an in-force Producer Agreement.
- General Agents are not eligible to participate.

Eligible business

- Includes new Aetna Funding Advantage plans with 2 to 100 eligible employees and insured plans with 51 to 100 eligible employees on the Aetna platform.
- In select states, included cases will be defined as those with 2-100 enrolled employees. Contact your sales executive.
- Includes both commissionable and non-commissionable business.
- All new business cases must be submitted using the same tax identification number (TIN). We will not combine multiple TINs for qualification purposes.
- Qualification will be tracked at a state level; business will not be combined across states.
- The relationship between the producer and plan sponsor must be documented to our satisfaction.
- Business sold or renewed through a general agent is eligible for qualification and payment.

Exclusions

- Professional Employee Organization plans, Medicare plans, Aetna Affordable Health Choices plans, Aetna Student HealthSM plans and the Aetna Signature Administrators[®] network are excluded from this program.
- Programs may not be available in all geographic regions. California and New York situated plans are not eligible.
- Program excludes ACA business.

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

- We will pay new business credits quarterly by the end of the following quarter. We will pay retention credits by the end of the second quarter of 2026.
- Cases 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.
- Per case, payments will be submitted under one TIN. We will not split payments to multiple brokers or TINs.
- Credits will be reported as taxable income.
- Any disputes about payments must be received in writing within 90 days of payment release.

Payments (continued)

- Medical new business credits are based on membership at the effective date of sale.
- The 2025 incentive programs, including the program described herein, supersede prior incentive programs.

Final determinations

- This program is offered at the sole discretion of Aetna and can be terminated or modified at any time and without notice. Any subsequent program is at the discretion of Aetna. Aetna may modify programs and compensation to comply with state law, regulations or approvals.
- Our records determine producer's final results and will be the only basis used for determination of qualification, calculation and payment of credits. Our decisions are final.

Calculations

- Retention qualification is calculated using 1 - (members on cases lapsing in 2025/members in producer's book of business as of 12/31/2024). Retention credits are applied to members on cases that are active with both Aetna and the producer on December 31, 2024, and still active on December 31, 2025.
- 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 retention payment.
- 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.

Engagement credit guidelines

To receive engagement credits, you must provide at least one of the following services:

- Electronic enrollment submission
- Full access to claims data from current/incumbent carrier
- Access to plan sponsor's management team to help facilitate stronger employee engagement

Aetna is the brand name for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company (Aetna).

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