



# Get Started

## 2020 Producer Commissions Schedule National Accounts, Public & Labor and Middle Market

### Commissions and Requirements

For Group Aetna Medicare Advantage plans (HMO and PPO) and Standalone Aetna  
Medicare Prescription Drug plans



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

# General requirements

Producer shall not broadcast, publish or distribute any advertisements or other material relating to Aetna Retiree Markets' Products, not originated by Aetna (and approved by the Centers for Medicare and Medicaid Services (CMS), where required, nor use the name, trademark or logo of Aetna or any of its affiliated companies in any way or manner without Aetna's prior written consent and then only as specifically authorized in writing by Aetna.

Producer shall comply with all applicable state and federal laws (including federal health care laws) and regulations applicable to their businesses, their licenses and the transactions into which they enter, including but not limited to all applicable Medicare Advantage, and Medicare Part D laws, CMS rules and policies and marketing guidelines, and the Federal Communications Commission final rule amending the Telephone Consumer Protection Act, to the extent that Producer engages in outbound telemarketing solicitation on behalf of Aetna.

In the case of business for Aetna Retiree Markets' Products, Producer agrees to maintain complete and separate records for Aetna for a period of at least ten (10) years of all transactions pertaining to applications submitted to and accepted by Aetna, and any other documents as may be required by CMS or other governmental agencies with jurisdiction. Any and all records described above or as may otherwise relate to Producer's activities in connection with Aetna's business shall be accessible and available to representatives of Aetna who may audit them from time to time while the Producer Agreement is in effect or within ten (10) years after termination thereof.

In the case of business for Aetna Retiree Markets' Products, Aetna or General Agent will pay to Producer compensation due for the sale of Aetna Retiree Markets' Products upon confirmation of enrollment by CMS and recorded by Aetna. Where there is a General Agent with financial responsibility for compensating Producer for the sale of an Aetna Retiree Markets' Product, Producer shall look solely to such General Agent for such compensation.

If a return premium charge is due on Producer-generated business, Aetna has the right to charge back to Producer, or set off against future commissions due Producer (to the extent Aetna pays Producer directly), the amount of commission previously paid to Producer on the amount of returned premium charge. In addition, Aetna shall have the right to require Producer promptly, on demand, to refund to Aetna all compensation paid to Producer on account of any individual or group who disenrolls from an Aetna Retiree Markets' Product within ninety (90) days of the date the individual's or group's coverage under which such product took effect.

**For Aetna Retiree Markets' Products, commissions are earned on Aetna's receipt of premiums due for new and renewed enrollments of Aetna Retiree Markets' Products group benefit contract, as confirmed by CMS, according to the commission schedules listed. For National Accounts Customers, commissions will only be paid at the request of the customer. The National Account Customer must request in writing that the commission be paid consistent with this schedule to the broker or consultant of record.**

## Aetna Medicare Advantage plans

(Standalone medical coverage or integrated with Medicare prescription drug coverage)

### First Year Commissions:

- \$125 per completed new enrollment\*

### Renewal Commissions:

- \$85 per renewed enrollee per year\*\*

## Aetna Medicare Prescription Drug plans

### First Year Commissions:

- \$70 per completed new enrollment\*

### Renewal Commissions:

- \$25 per renewed enrollee per year\*\*

Notwithstanding anything to the contrary contained in your current Producer Agreement with Aetna, the sale by Producer of an Aetna Retiree Markets' Products group benefit contract shall not be included in any determination relating to the continuing obligation by Aetna for the payment of commissions under certain circumstances on non-Aetna Retiree Markets' Products upon termination of a Producer Agreement. Additionally, the sale by Producer of a non-Aetna Retiree Markets' Products group benefit contract shall not be included in any determination relating to the continuing obligation by Aetna for the payment of commissions under certain circumstances on Aetna Retiree Markets' Products upon termination of a Producer Agreement.

Unless you have been recently registered as a Producer by Aetna and have executed Aetna's most current Producer Agreement which already governs the distribution of Aetna Retiree Markets' Products as outlined in this document, the sale of Aetna Retiree Markets' Products shall be subject to all terms and conditions of a Producer's current Producer Agreement with Aetna.

Accordingly, payment and the receipt by Producer of the initial commissions due on the sale of an Aetna Retiree Markets' Products group benefit contract constitutes acceptance of the terms and conditions by Producer as set forth in this document, including the acceptance of the Producer Commissions Schedule and corresponding terms.

The terms and provisions of Producer's current Producer Agreement shall remain in full force and effect unless otherwise modified, revised or replaced by Aetna's most current Producer Agreement. In the event of any inconsistency between the terms of this document and a Producer's current Producer Agreement with Aetna, the terms of the Producer's current Producer Agreement shall govern and control.

\*No first year commissions are payable for new enrollments received after the original effective date of an Aetna Retiree Markets' Products group benefit contract.

\*\*For business that renews during any subsequent open enrollment period.

# License & registration

Producer is required to be licensed, appointed by Aetna and certified in order to sell Aetna Medicare Advantage plans or Aetna Medicare Prescription Drug plans. It is the responsibility of Producers to renew their licenses, access and complete required training associated with the Aetna Medicare Advantage plans, or Aetna Medicare Prescription Drug plans, as applicable, review the Medicare Marketing Standards of Conduct, review the current Aetna Producer Agreement and complete the online Application for Appointment, selecting the appropriate Medicare product(s). Producers can find these Aetna materials on the Producer World® website. Aetna will renew registrations when an agent is active and a current license is on file. The payment of compensation depends upon the registration status and the satisfactory completion of any applicable requirements. Failure to comply may result in forfeiture of compensation.

**To become appointed**, producers must complete our online application for appointment: <https://pangea.geninfo.com/Aetna/Apply/>. During the online process, they will be asked to provide their ENO Policy information, including Carrier, policy number, coverage amount (not less than 1 million dollars), coverage effective date and coverage end date. During the online process they will also need to select the states that they plan to do business in and to complete a W9 form to facilitate commission payment processing.

**If a producer is appointed but needs to update their licenses with us**, they should send a copy of their new license to fax number **1-888-539-7601** or **LAAU@aetna.com**.

**To update firm affiliations**, producers should send an email to **LAAUMedicare@aetna.com** and include their name and National Producer Number (NPN), and their firm's name and TIN. They can check their current firm affiliations on Producer World by clicking "License and Appointment" in the left-hand menu and then "Personal/Firm L&A."

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# Disclosure of compensation

Aetna and Producer will disclose to potential enrollees that the Producer is acting on behalf of Aetna's Medicare Advantage (MA) plans, including MA plans with Medicare prescription drug coverage (MA-PD plans) or Aetna Medicare Prescription Drug plans (PDPs), and that the Producer is paid a commission. Commission rates reflect applicable regulatory requirements and may be subject to regulatory approval.

These commission schedules will only apply to new and renewed group Aetna Medicare

Advantage HMO and PPO plans including MA-PD plans and Aetna Medicare Prescription Drug plans (PDPs) placed with Aetna on or after February 1.

The commission schedule supersedes the commissions in Addendum B in prior Aetna Producer Agreements and compensation scales presented within those Agreements or in any other form.

# Commission Question?

Send questions to **BrokerComm@aetna.com**.  
Brokers can e-mail the Aetna Producer Compensation Unit with questions or issues concerning commissions.

**Make sure your e-mail includes:**

- A customer, group or control number
- Your question
- Your name and Social Security number or National Producer Number (NPN)  
(if appointed with Aetna Inc. as an individual)
- Your name, agency name and tax ID  
(if appointed with Aetna Inc. as a firm)

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**For more information about our products, plans, licensing, appointment and/or registration, visit the Aetna Producer website, available through Aetna's home page at [www.aetna.com](http://www.aetna.com). While there, you can register with Aetna's exciting Producer World® online service center, developed to meet the informational needs of our Producers and general agents.**

Aetna Medicare is a PDP, HMO, PPO plan with a Medicare contract. Our SNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal. See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits, premium and/or co-payments/co-insurance may change on January 1 of each year. You must continue to pay your Medicare Part B premium.

