Producer Commissions Schedule
Middle Market, National Accounts and Public Sector and Labor
Group Sales Only

Commissions and Requirements

For Group Aetna Medicare Advantage Plans (HMO and PPO), Aetna Supplemental Retiree Medical Plan®, Aetna Group Medicare Supplement Insurance Plan and Standalone Aetna Medicare Prescription Drug Plans (PDP)

General Requirements
Producer shall not broadcast, publish or distribute any advertisements or other material relating to Aetna Products, not originated by Aetna (and approved by the Centers for Medicare and Medicaid Services, where required, and as it pertains to materials for Retiree Markets’ Products), 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, Aetna Supplemental Retiree Medical Plan, Aetna Group Medicare Supplement Insurance Plan and/or Medicare Part D laws, the Centers for Medicare and Medicaid policies and marketing guidelines, as well as the Federal Communications Commission final rule amending the Telephone Consumer Protection Act, where Producer engages in outbound telemarketing solicitation on behalf of Aetna.

In the case of business for Aetna Retiree Markets’ Products, Aetna 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 the Centers for Medicare and Medicaid Services, or other governmental agency. 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 this 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 Market’s Products upon confirmation of enrollment by the Centers for Medicare and Medicaid Services 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 who disenrolls from an Aetna Retiree Markets’ Product within ninety (90) days of the date the individual’s coverage under which such product took effect.
For retiree plans, commissions are earned on Aetna’s receipt of premiums due for new and renewed enrollments of Aetna Retiree Markets’ group policy/benefit contract, as confirmed by the Centers for Medicare and Medicaid Services, 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. For Supplemental Retiree Medical Plan products, commissions are earned on Aetna’s receipt of premiums due for new and renewed enrollments in the group policy/benefit contract.

Aetna Medicare Advantage Plans
(Standalone medical coverage or integrated with Medicare prescription drug coverage)

First Year Commissions:
• $200 per completed new enrollment*

Renewal Commissions:
• $75 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**

Aetna Supplemental Retiree Medical Plan (SRM) ***

Approved SRM states (except FL, MN and NY):

First Year Commissions:
• Maximum of 5% of paid premium, target of 3%

Renewal Commissions (Years 2-6):
• Maximum of 2.5%, set at 50% of first year commission rate

State of NY:

First Year Commissions:
• Sliding scale based on paid premium level, varying between 1.5%-3.4%

Renewal Commissions (Years 2-6):
• Sliding scale based on paid premium level, varying between 1.5%-3.4%

Aetna Group Medicare Supplement Insurance Plan
(State of FL)

First Year Commissions:
• 3% of paid premium

Renewal Commissions (Years 2-6):
• 1.5% of paid premium

Aetna Group Medicare Supplement Insurance Plan
(State of MN)

First Year Commissions:
• 2.5% of paid premium

Renewal Commissions (Years 2-4):
• 2.5% of paid premium

Notwithstanding anything to the contrary contained in your current Producer Agreement with Aetna, the sale by Producer of an Aetna Retiree Markets’ individual or group policy/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’ individual or group policy/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’ individual or group policy/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’ group policy/benefit contract.
**For business that renews during any subsequent open enrollment period.
***Paid based on paid premium vs per enrollee.
License & Registration
Producer is required to be licensed, appointed by Aetna and certified in order to sell Aetna Medicare products. It is the responsibility of the Producers to renew their licenses, access and complete required training associated with the Aetna Medicare Advantage Plans, Aetna Supplemental Retiree Medical Plan, Aetna Group Medicare Supplement Insurance Plan 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 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.”

Disclosure of Compensation
Aetna and Producer will disclose to potential enrollees that the Producer is acting on behalf of Aetna’s Medicare Advantage Plans, including MA-PD Plans, Aetna Supplemental Retiree Medical Plan, Aetna Group Medicare Supplement Insurance Plan or 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 business (related to Aetna Medicare Advantage Plan, including MA-PD Plans, Aetna Supplemental Retiree Medical Plan, Aetna Group Medicare Supplement Insurance Plan and Aetna Medicare Prescription Drug Plan products) placed with Aetna for Group accounts only on or after February 1.

This 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)

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. 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 Rx (PDP): The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information contact the plan. A stand alone prescription drug plan with a Medicare contract. Plans are offered by Aetna Life Insurance Company. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location. Pharmacy clinical programs such as pre-certification, step therapy and quantity limits may apply to policyholders’ prescription drug coverage. Benefits, formulary, pharmacy network, premium and/or copayments/coinsurance may change on January 1, 2016.


THE AETNA SUPPLEMENTAL RETIREE MEDICAL PLAN/AETNA RETIREE MEDICAL PLAN/AETNA RETIREE MEDICAL INSURANCE PLAN (PLAN) IS NOT A MEDICARE SUPPLEMENT INSURANCE PLAN OR A MEDIGAP INSURANCE PLAN. Health Insurance plans are underwritten by Aetna Life Insurance Company. CHCS Services, Inc. is currently the third-party administrator (TPA) for this Plan. Retirees/dependents must meet the eligibility criteria established by their former employer and be enrolled in Medicare Parts A and B to be eligible to enroll in this plan. State benefit mandates may apply. This material is for informational purposes only. Plans contain exclusions and limitations. Plan features and availability may vary by location and are subject to change. In the event of a conflict or inconsistency between this material and plan documents, the terms of the plan documents shall govern. While this material is believed to be accurate as of the print date, it is subject to change.

Aetna Group Medicare Supplement Insurance Plan: This is a solicitation to sell Aetna Medicare Supplement insurance coverage. The Aetna Group Medicare Supplement Insurance Plan is underwritten by Aetna Life Insurance Company (Aetna). CHCS Services, Inc. is currently the third-party administrator (TPA) for the Aetna Group Medicare Supplement Insurance Plan. This material is for information only. Health insurance plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Benefits and costs may vary depending upon the insurance plan and are subject to change. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Discount programs provide access to discounted services and are NOT insured benefits. The policy holder is responsible for the full cost of the discounted services.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Policy holders must use a health care provider that is eligible to receive reimbursement under Medicare in order to receive benefits under this plan, except as otherwise noted in the plan documents. Retirees/dependents must meet the eligibility criteria established by their former employer and be enrolled in Medicare Parts A and B to be eligible to enroll in this plan. The policy holder’s state may offer counseling services and advice regarding health insurance. For more information about Medicare and other insurance, review the “Guide to Health Insurance for People with Medicare” published by the federal government and available at www.medicare.gov.

In the event of a conflict or inconsistency between this material and plan documents, the terms of the plan documents shall govern. Information is believed to be accurate as of the production date; however, it is subject to change.

NOT FOR DISTRIBUTION TO MEDICARE BENEFICIARIES.

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