



Aetna Medicare Products

Commissions and Requirements

Individual Aetna Medicare Advantage Plans (MA Plans)
Individual Aetna Medicare Prescription Drug Plans (PDP)

2008-2009

Producer Commissions Schedule Individual Sales Only

Commissions are earned on Aetna's receipt of premiums due for new and renewed enrollments of Aetna Medicare Products, according to the commission schedules listed. Payment and the receipt by Producer of the commissions due on the sale of an Aetna Medicare Product constitutes acceptance of the terms and conditions by Producer as set forth in this document. Aetna Medicare Products are defined herein and throughout this document as Aetna Medicare Advantage Plans, including MA-PD, and Aetna Medicare Prescription Drug Plans.

2008-2009: DIRECT PRODUCER COMPENSATION						
Region	HMO/PPO		PFFS		PDP	
	New Business	Renewal*	New Business	Renewal*	New Business	Renewal*
Northeast	\$450	\$225	\$350	\$175	\$50	\$25
Mid-Atlantic	\$450	\$225	\$350	\$175	\$50	\$25
Southeast	\$500	\$250	\$400	\$200	\$50	\$25
North Central	\$450	\$225	\$400	\$200	\$50	\$25
Southwest	\$450	\$225	\$250	\$125	\$50	\$25
West	\$500	\$250	\$350	\$175	\$50	\$25

Northeast: Connecticut, Maine, Massachusetts, N. New Jersey, New York, Rhode Island

Mid Atlantic: District of Columbia, Delaware, Maryland, Pennsylvania, S. New Jersey, Virginia, West Virginia

Southeast: Florida, Georgia, Mississippi, Tennessee

North Central: Colorado, Indiana, Illinois, Iowa, Kentucky, Michigan, Ohio, Wisconsin

Southwest: Oklahoma, Texas

West: Arizona, California, Nevada, Oregon, Washington

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

Requirements

Notwithstanding anything to the contrary contained herein, pursuant to the Centers for Medicare and Medicaid Services ("CMS") regulations, all 2009 enrollees shall initially be deemed to be in the first year of the five year renewal payment cycle, and New Business Commission shall only be payable for 2009 enrollees who are subsequently identified by CMS as newly entitled to Medicare or as having enrolled in an Aetna Medicare Product from Original Medicare ("New Enrollee"). As required by CMS regulations, Aetna shall initially pay Renewal Commission for all 2009 completed enrollments. To the extent CMS subsequently notifies Aetna that an enrollee is a

New Enrollee, Aetna shall pay Producer the difference between the New Business Commission and the Renewal Commission for such enrollment periodically.

All commission payable to Producer under this Commission Schedule shall be based on completed enrollments as confirmed by CMS that are given active status in Aetna's enrollment system.

No compensation shall be payable to Producer hereunder for the sale an Aetna Medicare Product to an individual who is currently enrolled in the same type of Aetna Medicare Product at the time of the sale. In addition, if a Producer sells an Aetna MA Plan to an individual whose coverage takes effect during the same calendar year the individual was enrolled in an Aetna PDP, the compensation payable to Producer shall be limited to the difference between the applicable commission rates in effect at that time for the Aetna MA Plan and the Aetna PDP.

In addition, Aetna shall have the right to chargeback or set-off against future commissions due all compensation paid to Producer on account of any individual who disenrolls from an Aetna Medicare Product within three (3) months of the date the individual's coverage under which such product took effect and whose coverage is no longer effective on the first day of the fourth month. For any individual who disenrolls after the third month of the plan year, Aetna shall be entitled to a refund (by chargeback or set-off) of a monthly pro-rata portion of compensation paid to Producer so the amount retained by Producer reflects the individual's actual enrollment.

Where there is a General Agent with financial responsibility for compensating Producer for the sale of an Aetna Medicare Products, Producer shall look solely to such General Agent for such compensation.

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 this document shall govern and control.

Training

It is the responsibility of Producer to complete an on-line training program made available by Aetna that discusses Aetna Medicare Products, CMS Marketing Guidelines, and other topics relevant to the marketing of such products to Medicare-eligible individuals ("Aetna On-line Training"). Producer must successfully complete Aetna's On-line Training, and any other training required by Aetna under its producer certification program ("Producer Certification Program"), and receive a passing score as required by Aetna, before Producer can begin to market any Aetna Medicare Products. Thereafter, Producer shall successfully complete on an annual basis the Producer Certification Program in accordance with Aetna's requirements and CMS rules.

License, Appointment and Certification

Producer is required to be licensed, appointed and certified by Aetna in order to sell Aetna Medicare products. It is the responsibility of the Producer to renew their licenses and to provide Aetna with copies of the renewed licenses, successfully complete required training under the Producer Certification Program, review the Aetna Medicare Marketing Standards of Conduct, review the current Aetna Producer Agreement, and obtain and complete the Agent/Agency Application for Appointment as required. Aetna will renew appointments when an agent is active and a current license is on file. The payment of compensation depends upon the appointment and certification status and the satisfaction of any applicable requirements. Failure to comply may result in non-payment or forfeiture of compensation. A new Producer must complete and submit the following information: W-9, license copy/copies, proof of Errors and Omissions insurance with minimum coverage amounts of \$1,000,000, and the Agent/Agency Application for Appointment.

Disclosure of Compensation

Aetna and Producer will disclose to potential enrollees that the Producer is acting on behalf of Aetna Medicare products, and that the Producer is paid a commission. Commission rates reflect applicable regulatory requirements and may be subject to regulatory approval. This Commissions Schedule is subject to review and revision or denial by CMS.

‡ **Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna companies that offer, underwrite or administer benefits coverage include Aetna Health Inc., Aetna Health of California Inc., Aetna Health of Illinois Inc., and/or Aetna Life Insurance Company (Aetna).** These commission schedules will only apply to new and renewed individual enrollments related to Aetna Medicare products and placed with Aetna. This supersedes the commissions in prior Aetna Producer Agreements, and compensation scales presented within those agreements or in any other form.

Commission questions?

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 (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.