

Large Group Aetna Funding Advantage Medical Underwriting (UW) Disclosures as of 01-01-2026

Contents

Billing of Fees	2
Eligibility Transmission	2
Member ID Cards.....	2
Producer Compensation.....	3
Claim and Member Service	3
Medical EOBs.....	3
Network Services	4
Delegated Relationships	4
Contract Period	4
Subrogation	4
Value-Based Contracting	5
Other Payments	10
Specialty Pharmaceuticals Program	10
Reporting	10
State All Claims Database (APCD) Reporting	10
Federal Mandates	10
Federal Mental Health Parity	10
Healthcare Reform	11
State Mandates	14
Massachusetts Credible Coverage.....	14
Stop Loss State Mandates	14
Notice for Arkansas Groups.....	14
Maine Continuity Law.....	14
Maine Tail Coverage Offer.....	14
New Jersey Out-Of-Network Consumer Protection, Transparency, Cost Containment and Accountability Act	15

Large Group Aetna Funding Advantage Medical Underwriting (UW) Disclosures as of 01-01-2026

This supplemental underwriting disclosure document (the “Supplement Document”) provides additional information regarding your programs and services and is intended to be used in conjunction with your new business proposal or renewal letter. The Supplemental Document applies to our Large Group AFA medical relationships administered by Aetna Life Insurance Company and its affiliates, including Innovation Health Insurance Company, Banner Health and Aetna Health Insurance Company and Allina Health and Aetna Insurance Company. For purposes of this document, Aetna may be referred to using ‘we’, ‘our’ or ‘us’ and your company may be referred to using ‘you’ or ‘your’.

Billing of Fees

Eligibility Transmission

Aetna assumes the customer will submit eligibility information once a week, twice a week or every two weeks from the customer’s location(s) and/or by the customer’s designated vendor. The preferred method of submission is via electronic connectivity. Aetna doesn’t charge for the first four Electronic Reporting (ELRs)/segments whether associated with one transmission or by multiple methods. Costs associated with more than four ELRs/segments or with any custom programming necessary to accept the customer’s eligibility information and/or information coming from a designated vendor aren’t included in this proposal/renewal and will be assessed separately. Customers who elect to send eligibility less frequently than every two weeks may incur additional charges due to the increase in retroactive activity. Customers who elect to send eligibility information more than twice a week may incur additional charges due to additional time and resources necessary to manage files. During the installation, we will review all available methods of submitting eligibility information and identify the approach that best meets the customer’s needs or the needs of the customer’s designated vendor.

Member ID Cards

Our standard is to provide new customers with physical ID cards for the family (“family style”) except where individual ID cards are mandated by state law. The number of cards mailed is dependent on the type of coverage and state laws. For existing customers at renewal, digital ID cards are issued to members with an email address on file when changes are minor. Customers requesting a reissue of ID cards without a business reason may incur an additional charge. Examples of a business reason for reissuing physical ID cards where charges will be waived include, but are not limited to:

- Key Benefit Plan Changes
- New Hires/Rehires
- Member elects a different benefit plan option

Large Group Aetna Funding Advantage Medical Underwriting (UW) Disclosures as of 01-01-2026

- Member calls to request a replacement/additional ID card

Customer requests to issue individual ID cards (one card to each member versus family style) may also result in additional fees (except where mandated by state law). ID cards and member plan details which include plan deductibles and out of pocket limits are always available electronically through our secure member website. Members can visit www.aetna.com to register and sign into their account.

Producer Compensation

Aetna will honor “Agent of Record” or “Broker of Record” letters when an agent, broker or consultant sells new business or takes over one of its customers from another agent, broker or consultant. Please have an appropriate representative from your company sign such a letter using your company’s letterhead. The change will become effective on the first day of the month following the date the payment unit receives the “Agent of Record” or “Broker of Record” letter unless another future date is designated in the letter. Aetna has various programs for compensating agents, brokers, and consultants. If your company would like information regarding commission and additional bonus programs for which your agent, broker, or consultant may be eligible for, payments (if any) which Aetna has made to your agent, broker, or consultant (including commission and applicable bonus payments), or other material relationships your agent, broker, or consultant may have with Aetna, you may contact your agent, broker, or consultant, or your Aetna Account Executive. Information about Aetna’s programs for compensating agents, brokers and consultants is also available at www.aetna.com.

Claim and Member Service

Medical Explanation of Benefits (EOB)

Aetna doesn’t produce paper EOBs for members registered through our member website. Aetna doesn’t produce EOBs for claims when there is no member liability. EOBs are always available electronically through our secure member website. Members can visit www.aetna.com to register and sign into their account.

Large Group Aetna Funding Advantage Medical Underwriting (UW) Disclosures as of 01-01-2026

Network Services

Delegated Relationships

In some circumstances, we engage third parties to perform certain operations. A few examples of functions that are “delegated” in this manner include claims management, utilization management, credentialing and call center. We are ultimately responsible for these functions and exercise oversight over the delegated activities. In some cases, we enter into these delegated arrangements with participating providers and provider organizations, including ACOs, network vendors, specialty groups and medical service organizations.

Under some of these arrangements, the vendor bills us for the health care services performed by the vendor’s network of providers, as well as for the other administrative/delegated services performed by the vendor. In those situations, we determine the allowed amount, based on the vendor’s contracted rate with Aetna, which may include fees supporting the administrative/delegated services. For claims that are billed through these arrangements, the amount charged by or paid to the underlying provider who rendered the health care services may be higher or lower than the allowed amount used to determine what the plan and plan participant owes because the allowed amount under the plan will be our contracted rate with the vendor, and not the contracted amount between the vendor and the underlying provider who rendered the health care services. Accordingly, in this scenario, the allowed amount under the plan for purposes of determining what the plan and participant owes will include fees paid to the vendor for administrative or delegated services (or both) and will not be limited to amounts related to medical services.

Contract Period

Our policies provide for renewal upon the completion of each contract period unless either party invokes the termination provision requiring 31 days advance written notice of termination to the other party. This provision may be invoked at any time during the continuance of the contract (that is, not just limited to termination occurring on the renewal date).

Subrogation

We have entered into an agreement with the firm of Rawlings & Associates to provide comprehensive subrogation services. A contingency fee of 30% is retained upon recovery for AFA customers.

Large Group Aetna Funding Advantage Medical Underwriting (UW) Disclosures as of 01-01-2026

Value-Based Contracting

Introduction

Aetna has a variety of different value-based contracting (VBC) arrangements with many of our in-network providers. These arrangements compensate providers to improve indicators of value such as, effective population health management, efficiency and quality care.

Contracting Models

Aetna has VBC arrangements ranging from bundled payments and pay-for-performance approaches to more advanced forms of collaborative arrangements that include integrated technology and case management, aligned incentives and risk sharing. Our VBC models include:

(A) Pay for Performance (P4P). Under P4P programs, Aetna works together with providers (doctors and hospitals) to develop and agree to a set of quality and efficiency measures and their performance impacts their total compensation.

(B) Bundled Payments. In a Bundled Payment model, a single payment is made to doctors or health care facilities (or jointly to both) for all services associated with an episode-of-care. Bundled payment rates are determined based on the total expected costs for a particular treatment, including pre- and post-treatment services, and are set to incentivize efficient medical treatment.

(C) Patient Centered Medical Home (PCMH). In a PCMH, a primary care doctor leads a clinical team that oversees the care of each patient in a practice. The medical practice receives data about their patients' quality and costs of care in order to improve care delivery. Financial incentives can be earned based upon performance on specific quality and efficiency measures.

(D) Accountable Care Organizations (ACOs). In an ACO, Aetna teams up with systems of doctors, hospitals and other health care providers to help these organizations manage risk, improve clinical care management, and implement data and technology to connect providers, health plans and patients. The ACO arrangements include financial incentives for the organization to improve the quality of patient care and health outcomes, while controlling costs.

Large Group Aetna Funding Advantage Medical Underwriting (UW) Disclosures as of 01-01-2026

Aetna will continue to evolve our value-based contracting arrangements over time. We employ a broad spectrum of different reimbursement arrangements with providers to advance the goals of improving the quality of patient care and health outcomes, while controlling costs.

Example Calculations

A customers' financial responsibility under many VBC arrangement is determined based on provider performance, using an allocation method appropriate for each performance program. These methods include:

- A. Percentage of allowed claims dollars:
- B. Percentage of member months:
- C. Number of members.

Examples

- A. **P4P.** Percentage of allowed claims dollars:
Achieving agreed upon clinical and efficiency performance goals by comparing performance year end to performance year baseline or an industry standard.
 - i. Provider earns \$100,000 performance-based compensation for the 12-month period January to December:
 - ii. All plan sponsors combined, incurred \$8,500,000 in claims with the provider for the 12-month period January to December:
 - iii. Plan sponsor incurred \$150,000 in claims with the provider for the 12-month period January to December:
 - iv. Plan sponsor's share of claims costs is $(\$150,000/\$8,500,000) = 1.7647\%$. Formula: (Plan sponsor incurred claims/All plan sponsors incurred claims);
 - v. Plan sponsor's share of the \$100,000 performance-based compensation is $1.7647\% * \$100,000 = \$1,764.70$, which would be processed as a claim through ordinary self-funded banking channels.
- B. **PCMH and ACO.** Percentage of member months:
Achieving agreed upon clinical and efficiency goals as measured by performance year end to performance year baseline or an industry standard.

Large Group Aetna Funding Advantage Medical Underwriting (UW) Disclosures as of 01-01-2026

- i. Provider earns \$100,000 performance-based compensation for the 12-month period January to December:
- ii. All plan sponsors combined, had 100,500 member months with the provider for the 12-month period January to December:
- iii. Plan sponsor had 9,500 member months (for 850 unique members) attributed to the provider for the 12-month period January to December:
- iv. Plan sponsor's share of the member months is $(9,500/100,500) = 9.4527\%$. Formula: (Plan sponsor member months/All plan sponsors member months):
- v. Plan sponsor's share of the \$100,000 performance-based compensation is $(9.4527\% * \$100,000) = \$9,452.73$, which would be processed as a claim through ordinary self-funded banking channels.

C. PCMH and ACO. Number of Members:

In addition to Example B above, a quarterly Accountable Care Payment (ACP) may be made to the provider to fund activities necessary to meet the financial and clinical objectives. These are paid quarterly either during, or after the end of each quarter. The financial impact is considered in the total financial package negotiated with the provider.

- i. We determine the attributed patients for the provider for the quarter April through June:
- ii. Plan sponsor had 850 members attributed to the provider for the quarter April through June:
- iii. ACP and FFS payments are incorporated into the final analysis of provider performance against the medical claims target:
- iv. We apply the agreed upon rate to the attributed patients: i.e. \$2.00 per-member, per-month (PMPM) = \$6.00 per quarter per member, to determine funding to the provider.
- v. Plan sponsor's calculated share is \$5,100 ($\$6.00 * 850$), which would be processed as a claim through ordinary self-funded banking channels.

Large Group Aetna Funding Advantage Medical Underwriting (UW) Disclosures as of 01-01-2026

The Commercial Incentive Attribution's (CIA's) three options, Basic, Plus and Enhanced, offer the continuity and consistency of a single model but the flexibility to engage providers wherever they're at in their value-based progression. Our next generation model gives providers line of sight for long-term planning and strategic investment in value-based solutions. As providers implement strategies for managing risk and population health, the CIA model evolves with them.

CIA Basic, Plus and Enhanced

We collaborate with CIA providers to develop a care transformation roadmap. We emphasize prevention and annual wellness visits, chronic condition management, transition of care, medication management and closing gaps in care. Delivering advanced clinical care requires interdisciplinary care team collaboration and coordinated navigation across the care spectrum. It also relies on relationship-based member engagement and omnichannel access to clinical and community resources.

We start by using the provider's own baseline performance to set targets, and then we reset performance levels annually, building on the previous year's achievements. CIA performance metrics serve as a blueprint for managing financial trend and population health.

All CIA include a performance measure incentive (PMI). The incentive is contingent on meeting quality and clinical efficiency targets. Quality metrics reflect evidence-based best practices aligned with chronic care, diabetes, cardiovascular disease, blood pressure, preventive care, cancer screenings and pediatric well care.

Clinical efficiency metrics include:

- 30-day readmission rate
- Sub-acute days
- CT scan and MRI visits
- Avoidable emergency room visits
- Preferred sites for outpatient, lab and radiology
- Potentially impactable admissions or total acute admissions
- Generic pharmacy prescribing rate or therapeutic equivalents

While CIAs have some flexibility when selecting performance measures, the menu of available metrics is the same across all CIA collaborations. We typically allocate the PMI following annual reconciliation. Upon request, we can distribute a portion of the PMI as an operating advance, which is capped at \$1.50 per member per month (PMPM) in CIA Basic, \$2.50 PMPM in CIA Plus and \$3.00 in CIA Enhanced. The quarterly operating advance is at risk, meaning the CIA must refund PMI advances if it doesn't meet quality scorecard targets.

Large Group Aetna Funding Advantage Medical Underwriting (UW) Disclosures as of 01-01-2026

CIA Plus

In addition to the PMI, CIA Plus includes a gainshare incentive. CIAs must meet quality scorecard and financial trend targets. Instead of relying on market-based trend, we use the CIA's own baseline performance. Trend targets, evaluated annually, can be set to improve performance or to sustain high-level achievement. The maximum allowable gainshare in CIA Plus is 30 percent of the CIA's PMPM savings, which is capped at 8 percent of the baseline PMPM. We distribute gainshare payments retrospectively following annual reconciliation.

CIA Enhanced

CIA Enhanced also includes PMI and gainshare. However, CIA Enhanced offers a higher level of gainshare. The gainshare maximum in CIA Enhanced is 50 percent of PMPM savings, which is capped at 6 percent of the CIA's baseline PMPM. CIA Enhanced also includes unit cost discounts and additional downside risk. Under CIA Enhanced, providers must pay an out-of-pocket penalty, not to exceed the cap, if they're unable to meet the financial trend target.

Accessing CIAs in the broad network

Members enrolled in our broad network plans can access care seamlessly from available CIA providers by scheduling appointments or tapping into on-demand care. When they do, our algorithm connects the dots and "attributes" them to the CIA. The minimum membership requirement is 2,500 for CIA Basic and 5,000 for CIA Plus and CIA Enhanced. By focusing on health outcomes instead of service volume, CIA incentivizes improvements to the quality, coordination and cost of care.

General

Aetna will process any payments in accordance with the terms of each VBC arrangement. In each of the VBC models, self-funded plan sponsors reimburse Aetna for any payment attributable to their plan when the payments are made. Each customer's results will vary. It is possible that payments paid to a particular provider or health system may be required even if the plan sponsor's own population did not experience the same financial or qualitative improvements. It is also possible that payments will not be paid to a provider even if the customer's own population did experience financial and quality improvements. A report of VBC charges to a plan sponsor will be available on a quarterly basis.

Upon request, Aetna will provide additional information regarding our VBC arrangements.

Large Group Aetna Funding Advantage Medical Underwriting (UW) Disclosures as of 01-01-2026

Other Payments

Specialty Pharmaceuticals Program

Rebates for specialty pharmaceuticals that are administered and paid through the Plan Participant's medical benefit rather than the Plan Participant's pharmacy benefit will be retained by Aetna as compensation for Aetna's efforts in administering the preferred specialty pharmaceuticals program.

Reporting

State All Payer Claims Database (APCD) Reporting

State all payer claims database regulations require insurance carriers and third-party administrators (TPAs) for self-funded plan to supply data to that state's all payers claim database (APCD). As a TPA for your self-funded plan, we are required to submit health care claims data to states with APCDs for all incurred and self-funded plans. However, in some states, the law indicates that providing the data for self-funded plans is voluntary. We will provide your self-funded plan data to these states unless you inform us in writing that you do not wish us to do so.

Utah (for customers with a business or branch location in Utah)

VALUE OF PARTICIPATING IN THE UTAH APCD

- Data in the Utah APCD has supported a statewide coordination of benefits effort to reduce double payment and ensure that the responsible party is the one that pays.
- Patient privacy is taken very seriously and is protected by Utah and federal law.
- This initiative was created by the Utah State Legislature and is supported by the Governor's Office and key members of the business and health care communities.

Prior to 2016, the APCD was receiving data for over 90% of Utah's population with private health care coverage. If employers do not opt in, that number could fall by as much as 40%, greatly affecting the ability to monitor trends and identify cost drivers.

Federal Mandates

Federal Mental Health Parity

For self-funded plans, it is the plan sponsor's responsibility to ensure its plan complies with Federal Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA), including any and all

Large Group Aetna Funding Advantage Medical Underwriting (UW) Disclosures as of 01-01-2026

regulations, amendments, and regulatory guidance. Aetna cannot provide a self-funded plan sponsor legal advice on the application of MHPAEA (or any other law) to its plan. Where appropriate, Aetna can share its determinations concerning the scope and applicability of MHPAEA to our fully Insured plans for illustrative and informational purposes only. Therefore, the plan sponsor should consult with its legal counsel to determine compliance with MHPAEA.

Healthcare Reform

Aetna believes this new business proposal or renewal letter is compliant with health care reform.

For customers with Grandfathered and Non-Grandfathered plans.

For your company's plans that are currently certified as grandfathered; in order to retain grandfathered status, the plan must meet all grandfathering criteria and must have done nothing to cause the loss of grandfathered status in relation to the benefits in place on March 23, 2010. It is your responsibility to inform us whether changes to your plan have resulted in a loss of grandfathered status. We recommend that you seek the advice of legal counsel in making this determination and/or before making changes to your medical plan or your business that might defeat grandfathered status.

You are also required to notify us if your contribution rate changes for a grandfathered plan at any point during the plan year. By accepting your renewal, you represent that your contribution rate towards the cost of coverage for the upcoming plan year has not decreased by more than 5 percentage points below the contribution rate that was in effect on March 23, 2010.

Except for specific and limited scenarios described as transitional rules in the health care reform legislation, if a plan's grandfathered status has been lost, it cannot be regained. If, after reviewing the grandfathering rules with your benefit consultant or counsel, you determine that your coverage could be or is grandfathered, and you want to retain grandfathered status, you should contact your Account Executive for further instructions.

For customers claiming religious exemption

Certain employers and organizations with a religious or moral objection, may claim an exemption from ACA contraceptive services coverage requirements, or request an accommodation. If you qualify and want to claim an exemption or request an accommodation, please work with your Aetna Account Executive to submit the required. Certification so Aetna can handle accordingly. Aetna will treat your plan as subject to the ACA contraceptive services coverage requirements without an executed Certification on file.

Large Group Aetna Funding Advantage Medical Underwriting (UW) Disclosures as of 01-01-2026

HCR Dependent to Age 26

Source documentation of the dependent limiting age is required for plan installation. In the absence of documentation from the current carrier(s), the fee and Stop Loss rates consider the dependent limiting age is up to age 26 student/non-student based on health care reform legislation. The expected claims and, if applicable, the resultant Stop Loss factors [and claim target factors] contemplate the change to a dependent limiting age of up to 26/26 student/non-student and may be amended upward upon receipt of the dependent eligibility documentation.

Customers with Retiree Only Plans

Guidance issued by the Internal Revenue Service (IRS), and the U.S. Department of Labor (DOL), and Department of Health and Human Services (HHS) has indicated that “retiree-only” plans are exempt from the benefit mandates under the ACA (though retiree-only plans are subject to certain ACA fees and assessments). In order to demonstrate the establishment of a retiree-only plan, a plan should maintain, separately from the plan for current (i.e., active) employees, a separate plan document and Summary Plan Description (SPD) and file a separate Form 5500. If your company has a retiree-only plan, and wants to be considered exempt, you may be asked to submit a retiree-only certification form and required documentation by your Aetna Account Executive. The benefits and fees within the new business proposal or renewal letter are subject to change pending any required approvals or future guidance from state or federal regulatory agencies. If you have questions, please contact your Aetna Account Executive.

Support for summaries of benefits and coverage (SBC) draft documents

At the customer's request, we will provide assistance in connection with the preparation of draft Summary of Benefits and Coverage (SBCs), subject to the direction, review and final approval of the customer. The development of draft SBCs by us will be based on the benefits information the customer has provided and existing plan information from our benefit source system. We will include plan design information in the draft SBC relating to products or services administered under the system. We will include plan design information in the draft SBC relating to products or services administered under the Services Agreement as well as any additional pharmacy or behavioral health carve out information provided by the plan sponsor or its delegate. SBCs are not required for “retiree-only plans” as defined by the Affordable Care Act (ACA) and Aetna will not be supporting generation of SBCs for “retiree-only plans.”

The customer has the responsibility to review and approve any SBCs and revisions hereto and to consult with their legal counsel, at their discretion, in connection with said review and approval, as well as to disseminate the final SBC to Plan participants. We have no responsibility or liability for the content or distribution of any of the customer's SBCs, regardless of the role we may have played in the preparation of the documents. The production of SBCs will not be subject to Service or Performance Guarantees.

Large Group Aetna Funding Advantage Medical Underwriting (UW) Disclosures as of 01-01-2026

For applicable plans and policies, the SBC must include statements about whether the plan or coverage provides minimum essential coverage (MEC) and if the coverage meets minimum value (MV) requirements. Under the Affordable Care Act (ACA), minimum value and minimum essential coverage determinations are associated with the employer's shared responsibility provisions. We will include the MV and MEC statements in SBCs that are produced for plans with effective dates of January 1, 2014, and later. However, we will not make the MV or MEC determinations. Although it will indicate whether the plans meet or do not meet the minimum value standard, we do not assume any responsibility regarding determination.

We will provide the SBC in editable format so plan sponsors for self-funded plans can update MV and MEC statements within the document to appropriately reflect their determination for each respective plan. We do not provide legal or tax advice and recommend that plan sponsors consult with their own legal and tax counselors when making MEC and MV determinations. We have no responsibility or liability regarding the minimum value or minimum essential coverage evaluation, regardless of the role we may have played in reviewing/producing the SBC documents. We will review the minimum value standard for the plans based on the minimum value calculator criteria provided by the Department of Health and Human Services (HHS).

Employer Reporting Requirements

Under Internal Revenue Code (IRC) Section 6055 health insurance issuers, certain employers, government agencies and other entities that provide Minimum Essential Coverage (MEC) to individuals must report to the IRS information about the type and period of coverage and furnish related statements to covered individuals. This information is used by the IRS to administer the individual shared responsibility provision and by individuals to show compliance with the individual shared responsibility provision.

IRC Section 6056 requires large employers (those having employed an average of 50 or more full-time employees during the preceding calendar year) to report to the IRS information about the health care coverage they have offered and furnish applicable statements to employees. The purpose is to allow the IRS to enforce the employer responsibility provisions. Self-funded employers are responsible for collecting and reporting the information to both the IRS and its employees pursuant to their obligations under both Sections 6055 and 6056. For the collection they may use a combined form for their 6055 and 6056 reporting. Entities must file returns under the 6055 and 6056 requirements with the no later than February 28 of the year following coverage (if filing on paper) or March 31 if filing electronically. A statement must be furnished to individuals by January 31 of the year succeeding the calendar year to which the return relates.

Large Group Aetna Funding Advantage Medical Underwriting (UW) Disclosures as of 01-01-2026

State Mandates

Massachusetts Credible Coverage

If the group has any Massachusetts employees, the plan will need to meet Massachusetts Credibility. IF the employee/group proceed a with a plan that does not meet Massachusetts Credibility, the MA employee(s) could be subject to fines/penalties associated with Massachusetts Credibility. The Employer is responsible for the attestation process and will receive an attestation form to complete and return to verify the plan meets Massachusetts Credibility. For more information or questions/concerns on Massachusetts Credibility, please contact your CPA or Financial Advisor.

Stop Loss State Mandates

Notice for Arkansas Groups

Plan sponsors of self-funded health plans should not consider the purchase of stop loss coverage and/or excess loss coverage as complete protection from all liability created by the self-funded health plan. Employers/plan sponsors should be aware that the failure to comply with the terms of the stop loss policy and/or the provisions in the self-funded health plan may cause the employer/plan sponsor to incur liabilities under the health plan. For instance, if medical claims are paid on an ineligible individual, the stop loss carrier may deny the reimbursement under the stop loss policy. In addition, the Arkansas Life and Health Insurance Guaranty Association does not cover claims reimbursable under a stop loss policy.

Maine Continuity Law

In accordance with 24-A M.R.S.A. §2849, Continuity of Health Insurance Coverage, you confirm that your health benefit plan(s) comply with Maine's continuity law.

Maine Tail Coverage Offer

Maine requires that an extended reporting period "tail coverage" of at least 6 months be offered on all Stop Loss policies. Tail coverage provides Stop Loss coverage for claims incurred during the policy period but paid within a specific period immediately following policy termination. It protects you from potential gaps in coverage during which you may be liable for catastrophic claim expenses. This quotation includes 6 or more months of tail coverage.

Large Group Aetna Funding Advantage Medical Underwriting (UW) Disclosures as of 01-01-2026

New Jersey Out-Of-Network Consumer Protection, Transparency, Cost Containment and Accountability Act

Important information for Customers that have voluntarily elected to participate in the New Jersey Out-Of-Network Consumer Protection, Transparency, Cost Containment and Accountability Act (The Act). The Act requires employers sponsoring self-funded health benefits plans to make a voluntary election annually to participate in the Act's arbitration program for New Jersey residents' inadvertent and emergency care claims involving New Jersey out of network providers. Contact your account manager if you have questions.