



Stability

Aetna.com



Discover the many ways that Middle Market Aetna Funding Advantage can help your business save

Would you like to be in greater control of your health care costs? Maybe it's time to consider Middle Market Aetna Funding Advantage.

The Advantage opportunity

Monthly payments are based on the health trends of your employees. And when health care costs are lower than expected, you get back a percentage of your funds. Control your health care costs with Middle Market Aetna Funding Advantage, a self-funded plan.

Savings and much more

Not long ago self-funded plans were only considered by larger companies. Aetna designed their self-funded plan with your mid-sized business in mind.

Is self-funding right for your company?

Typically, self-funding has been used by large companies to control benefits costs. Middle Market Aetna Funding Advantage offers self-funding built for your smaller business.

It's a win-win

With Middle Market Aetna Funding Advantage, you can get money back in years when your medical costs are lower than anticipated. If medical costs are higher than anticipated, you're protected with stop-loss insurance, and plan designs provide you with access to Aetna's quality network and health and wellness benefits.

How Middle Market Aetna Funding Advantage works

Rather than paying a fully insured premium, you claim a maximum claim amount. When your claims are higher than this maximum amount, stop-loss insurance kicks in. And, if you renew your plan, 50%* of any surplus at the end of the year is returned to you.

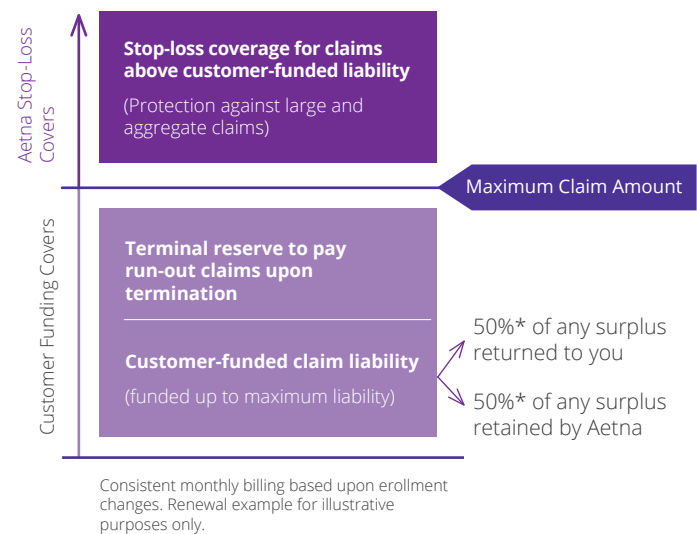
Streamlining benefits management

With Aetna Funding Advantage, you'll have access to Aetna's benefit administration platform, powered by bswift®, to help you manage benefits under one roof. By bundling Aetna's medical plans with bswift's benefits administration technology, you'll unlock a simpler, more streamlined solution for administering Aetna medical and any non-Aetna ancillary products all in one platform, at no additional cost. And we'll even help you get set up.

Explore opportunities for savings

Aetna can help you find the right coverage for the right cost. And that can make a difference for the health of your employees and the health of your company's bottom line. Talk to your broker about Middle Market Aetna Funding Advantage and put the experience of Aetna to work for you.

To learn more about Middle Market Aetna Funding Advantage, contact your broker for information and a quote.



*Other percentage options are available.

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

Aetna Funding Advantage (AFA) plans are self-funded, meaning the benefits coverage is offered by the employer. Aetna Life Insurance Company only provides administrative services and offers stop loss insurance coverage to the employer.