



Balance

Aetna Funding AdvantageSM Essentials Plans

Your small business is more than just a number — so why not offer a health plan that considers its unique make-up?

With Aetna Funding Advantage, monthly costs and annual renewals are based on the health trends of your employees, not the coffee shop down the street or the repair shop across town. That could mean big savings for your business — not to mention money back when medical costs are lower than expected.

And now, we've got an expanded suite of Aetna Funding Advantage plans you can consider. Our Essentials plans offer all the same perks the rest of the Aetna Funding Advantage plans, with an average of 6% lower expected total monthly costs than our standard portfolio.* No hoops to jump through, no chamber or association memberships needed — just you and us. **Because we've got your back.**

*Based on analysis of plan design data, September 2021.

Just the balance your business needs

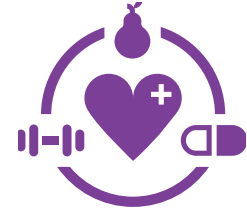
Aetna Funding Advantage (AFA) has Essentials plans for your business to choose from. Our new Essentials plans offer:



An average of 6% lower expected total monthly costs than our standard portfolio



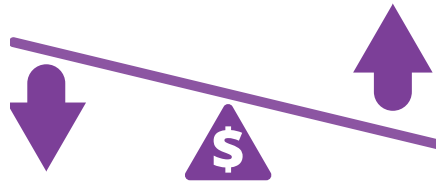
Ability to pair with any of our portfolio plans



Value-added wellness programs such as Peerfit and the Attain by Aetna® app

How do we do it? It's all about balance.

Lower cost shares on primary care office visits, lab and generic drugs



Higher cost shares on emergency room visits, imaging and specialty drugs*

Employees pay lower copays and deductibles for highly utilized, low-cost benefits with an out-of-pocket maximum to cap higher cost shares on less frequently utilized benefits. We're also able to reach a lower price point by eliminating out-of-network benefits as we see more than 97% of member claims are in-network.**

Learn more about AFA Essentials plans

Talk to your broker or Aetna representative about our AFA Essentials plans and request a quote today.

*This plan only provides access to covered benefits when provided by a network provider. The plan does not provide access to covered benefits when provided by an out-of-network provider, except for emergency care provided for an emergency medical condition. This plan will pay for the emergency care subject to in-network benefits.

**Based on 2020 small group self-insured book of business claims analysis.

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.