



# Aetna<sup>®</sup> Small Group Producer Program NORTH CAROLINA

## Q4 2024 and Q1 2025

### Get ready to earn more

We value your hard work in our shared mission of transforming the health care experience for members. In recognition of your support, Aetna is offering you the opportunity to earn more. By selling new Aetna Funding Advantage<sup>SM</sup> business plans to small groups in North Carolina, you'll be eligible to earn extra credit in Q4 2024 and Q1 2025.

**\$100 per enrolled employee**

#### About the program

- For cases with effective dates October 1, 2024, through March 31, 2025
- For new Aetna Funding Advantage medical sales only
- For groups with 12 to 20 eligible employees in North Carolina
- Credits earned will be in addition to those earned under the Aetna Small Group Excellence Program
- Credits will be paid quarterly by the end of the following quarter

Ready to earn more? Contact your Aetna sales professional.

# Some program guidelines to keep in mind

## Program term

- Effective dates from October 1, 2024, through March 31, 2025.

## Eligible participants

- Must be licensed and appointed (where required) and have an in-force Producer Agreement.
- General agents are not eligible to participate.

## Eligible business

- Includes new Aetna Funding Advantage plans situated in North Carolina (including customers converting from ACA plans) with 12 to 20 eligible employees on the Aetna platform.
- New business is defined as eligible lines of coverage sold and effective between October 1, 2024, through March 31, 2025, and in-force at the end of each qualifying quarter.
- Includes both commissionable and non-commissionable business.
- The relationship between the producer and plan sponsor must be documented to our satisfaction.
- Business sold or renewed through a general agent is eligible for qualification and payment.
- All new business cases must be submitted using the same tax identification number (TIN). We will not combine multiple TINs for qualification purposes.

## Exclusions

- Program excludes ACA business.
- Professional Employee Organization plans, Medicare plans, Aetna Affordable Health Choices plans, Aetna Student Health<sup>SM</sup> plans and the Aetna Signature Administrators<sup>®</sup> network are excluded from this program.

## Disclosures

- Producer is required to provide advanced written disclosure to customers on the nature of the compensation that the producer may be entitled to receive from Aetna.
- Credits outlined in this document are not charged to the customer's experience-rated contracts but will be disclosed in accordance with Aetna's Producer Compensation Disclosure policy.
- More details can be found by accessing our standard Producer Agreement at: <https://www.aetna.com/insurance-producer/become-appointed-with-aetna.html>.

## Payments

- Cases must be active at the end of the qualifying quarter to be eligible for payment.
- Medical new business credits are based on membership at the effective date of sale.
- Credits will be reported as taxable income.
- Per case payments will be submitted under one tax identification number (TIN). We will not split payments to multiple brokers or TINs.
- Credits earned will be in addition to those earned under our national producer programs.
- The 2024/2025 incentive programs, including the program described herein, supersede prior incentive programs.
- We will pay credits quarterly by the end of the following quarter.
- Any disputes about payments must be received in writing within 90 days of payment release.

## Final determinations

- Our records determine producer's final results and will be the only basis for determination of qualification, calculation and payment of credits. Our decisions are final.
- This program is offered at our sole discretion, and we can terminate or modify it at any time and without notice. Any subsequent program is at our discretion. We may modify programs and compensation to comply with state law, regulations or approvals.

## Engagement credit guidelines

To receive credits, you must provide at least one of the following services:

- Electronic enrollment submission.
- Full access to claims data from the current/incumbent carrier.
- Access to the plan sponsor's management team to help facilitate stronger employee engagement.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna). Aetna and CVS are part of the CVS Health family of companies. Aetna Funding Advantage 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.

This material is for informational purposes only. It does not constitute a contract, nor does it modify an existing contract. The interpretation, application and administration of the provisions of the programs included in this publication shall be solely determined by Aetna and its decision shall be final. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to [Aetna.com](https://www.aetna.com)