

Early submission savings

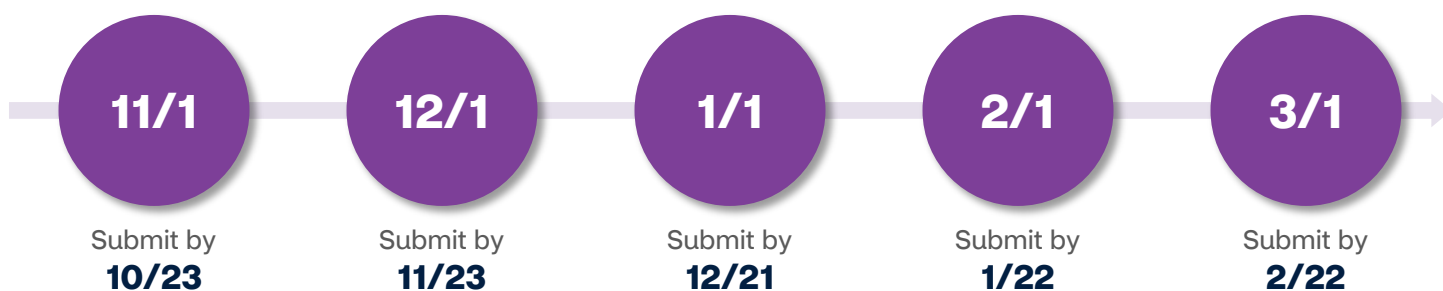
For Small-Mid Size Business 2 – 200 enrolled¹

\$450 per subscriber**

when you submit Medical through Aetna Sales Gateway*

\$150 Medical Baseline + \$300 Early Submission

NEW BUSINESS EFFECTIVE DATES



To qualify for extra savings, you'll need to:

- Submit your sold group through Aetna Sales Gateway **on or before** the submission deadline for all products. All paperwork must be completed and case fully submitted, **including the final enrollment census**, to be eligible for these savings.
- Meet **standard underwriting** guidelines.

When you'll see the savings

We'll apply the one-time credit on your second Aetna bill — saving you money in month two.

Plus, earn up to
\$150*** when
you add dental to
your medical plan

**\$50 Dental Baseline +
\$100 Early Submission**

¹ Available in all markets where Small-Mid Size Business FI 51-200 plans are offered, except MA, NJ, NY, and OK where premium credits are not permissible and all markets where Small-Mid Size Business AFA plans are offered. Premium credits cannot exceed one month of premium.

*Group online paperwork and enrollment must be completed and finalized through the Aetna Sales Gateway (ASG) sold case automation process no later than 12:00:00 AM on the early submission date. ASG's system-generated date and timestamp will serve as the official record for determining compliance with early submission requirements. All products must be submitted at the time of initial submission. Ancillary products cannot be added after the submission.

**A group can only be eligible for an administrative fee credit at their effective date based on the number of enrolled employees at the time the case is sold. This material is for informational purposes only and does not constitute a contract. The offer is provided at the sole discretion of Aetna and can be terminated at any time and without notice. This administrative fee credit offer is conditioned on your group continuing to stay on for at least 12 months after receiving the administrative fee credit. Should your group terminate the product before 12 months, your group agrees to pay Aetna an amount equal to the total amount of the administrative fee credit received, within 31 days of the termination.

***Eligibility is limited to groups adding a dental plan for the first time at time of new sale or annual renewal. Credits are applied based on the number of employees enrolled in medical benefits. The Medical + Dental credits are provided at the sole discretion of Aetna® and can be terminated or modified by Aetna at any time and without notice.

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 Funding AdvantageSM plans are self-insured by the employer and administered by Aetna Life Insurance Company. Stop loss insurance coverage is offered by Aetna Life Insurance Company.



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AVAILABLE Q4 EFFECTIVE DATES + KEY DATES

Effective Date	Early Submission Credit Shut Off Date*	ASG Pre-Sale Quoting Shut Off Date	ASG Final Sold Case Shut Off Date
11/1	10/23	10/31	11/5
12/1	11/23	11/30	12/4
1/1	12/21	12/31	1/5

10-15 days prior to the effective date, the Submission Awareness letter is added to the Sold Case process.

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