

Aetna Funding Advantage for TN Chambers Health



How Aetna Funding Advantage works

MONTHLY PAYMENT
 Customer pays one amount each month with no extended liability upon termination.

MEDICAL COSTS
 Aetna uses claims funding to pay company medical costs. If costs are higher than anticipated, stop loss covers them.

RENEWAL SURPLUS
 Upon renewal, if costs are lower than anticipated, the customer receives money back.

Exclusive discount for TN Chambers Health member companies

\$144 per enrolled

Average annual discount per enrolled employee off the cost of Aetna Funding Advantage*

*Discount applied to administrative fee

Ex: \$1,440
 annual savings off costs of Aetna Funding Advantage plan for the average Chamber business with 10 enrolled employees

Discount available to active member companies of any local Tennessee chamber through Tennessee Chambers Health



Strong national and local network presence

primary care doctors	specialists	hospitals	urgent care centers and walk-in clinics
VHAN Network			
1,800+	6,000+	32	75+
Aetna Statewide Network			
5,647	10,407	163	160

Why Aetna Funding Advantage for small businesses in Tennessee

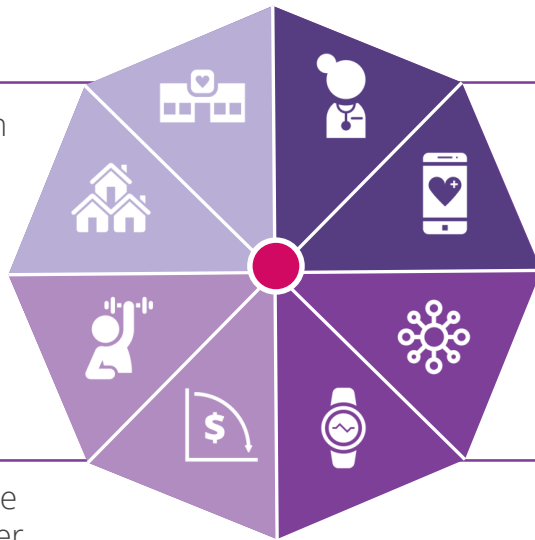
- Risk rated product that may save small businesses on monthly costs versus an ACA plan
- One monthly payment covers all portions of level funded product
- Shared surplus – 50% surplus return in 4th month of renewal; no surplus on termination
- 54 Open Access plans offered to groups 2-100 lives including a lower-cost portfolio of plans
- National network offers state-wide coverage with enhanced local network option
- Digital enrollment and benefits administration
- Robust value-added wellness offerings (pg 2)

A more personalized, holistic care experience

Putting members on a path to better health by:

Going local

- Engage members with the care they need where they need it



Making it simple

- Make a complicated system easier for all

Improving health

- Help members achieve better health at a lower cost

Leading the change

- Be in front with new technologies, business models, collaborations

Robust wellness offerings to keep members healthy



Network options offer choice and cost control



National coverage with Aetna broad network plans

Aetna Choice, POS II
(includes out of network coverage).



Patient-centered care through Aetna Whole HealthSM plans

Aetna Whole Health providers available:
Vanderbilt Health Affiliated Network



Essentials Plans in-network only options

Open Access Aetna Select
(in-network only)

Aetna Whole Health Tennessee plans provide an average discount of 10% off the broad network Aetna Funding Advantage plans

It's easy to get an Aetna Funding Advantage quote

Visit DiscoverAetna.com/afa or call your broker

As long as your business is an active member of Tennessee Chambers Health, you can work with any licensed and appointed broker to get an Aetna Funding Advantage quote with the exclusive discount. Your local chamber will provide the code you need to request a discounted quote.

Our experts are here to help

You and your broker can work with one of our local Aetna representatives to learn more about Aetna Funding Advantage and Tennessee Chambers Health

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Discoveraetna.com/afa

