

# See how you can save with Aetna Funding Advantage<sup>SM</sup> plans

Our new self-funded option, Aetna Funding Advantage, was designed to help small and mid-sized businesses manage health insurance expenses without sacrificing quality of coverage.

**How?** By offering the benefits of self-funding, such as flexible benefits levels and potential cost savings, without the risk of unexpected costs. The illustration on the right demonstrates how Aetna Funding Advantage helps businesses save on state and federal health plan taxes and fees.

Quality health plans & benefits  
Healthier living  
Financial well-being  
Intelligent solutions



## Sample health plan taxes and fees For illustrative purposes only

	PCORI research fee*		Health insurer fee**		State premium tax		Total fees		Total annual savings	
	2017	2018	2017**	2018	2017	2018	2017	2018	2017	2018
<b>Fully insured plan</b>	\$173	\$173	\$0	\$13,699	\$8,562	\$8,562	\$8,735	\$22,434		
<b>Aetna Funding Advantage plan</b>	\$173	\$173	\$0	\$0	\$0***	\$0***	\$173	\$173	\$8,562	\$22,261

### Assumptions:

Based on a sample business with 36 employees, 72 members and an estimated monthly premium of \$35,674

PCORI fee 2017 – 2018 = \$2.40 per member, per year for illustrative purposes only

Health insurer fee = 0% HIF in 2017 due to HIF suspension in 2017; 3.2% HIF for 2018 and is for illustrative purposes only

State premium tax = 2% for illustrative purposes

Transitional Reinsurance Fee no longer applies in 2017; in place 2014 – 2016 only

\*Patient-Centered Outcomes Research Institute (PCORI) fee is in effect through 2019. The fee is \$2.26 per covered life for plans and policy years ending on or after October 1, 2016, and before October 1, 2017, and is then indexed based on National Health Expenditure.

\*\*3.2% health insurer fee is used for illustrative purposes only.

\*\*\*Your total fees include any applicable state tax on your stop loss premium. Because the stop loss premium is much less than the premium for a fully insured medical plan, the premium tax you may pay will also be much lower than the premium tax payable on a fully insured medical plan.

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