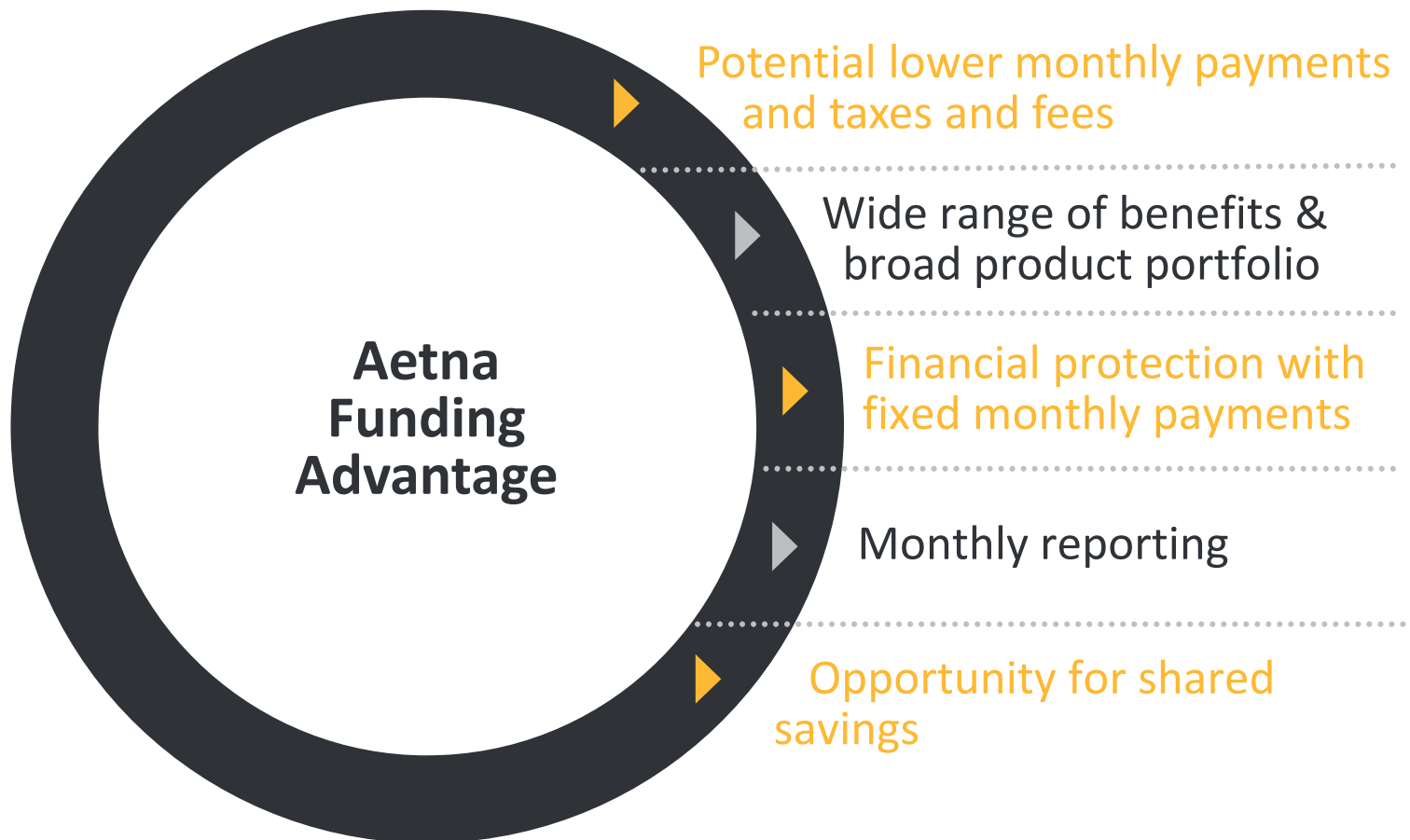


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# Count on us for cost savings and trend solutions



# We can help you think bigger about self-funding



# Simpler self-funding with Aetna Funding Advantage

1

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

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

3

2

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

# Administrative benefits of Aetna Funding Advantage

Easy budgeting

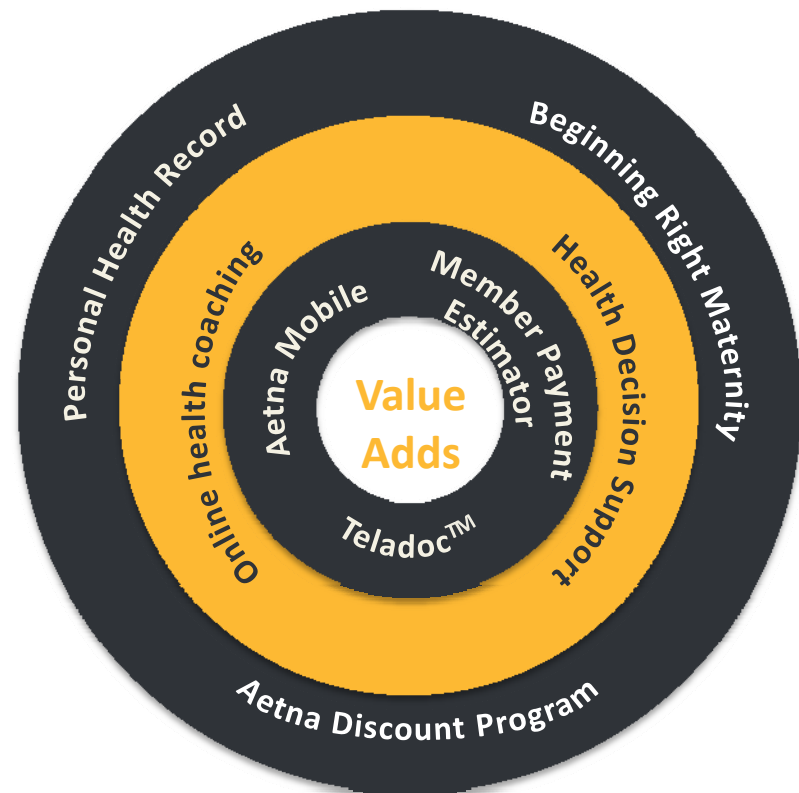
Full-service plan administration

Catastrophic claims protection

48 months of claims processing run-out protection after the group terminates

Access to the same great network

Reporting



# Shared savings with Aetna Funding Advantage

Year-end accounting	
Total claims funding	\$300,000
Annual claims paid	(\$250,000)
<b>Result</b>	<b>\$50,000</b>

**50%** of surplus is returned to customer.

**No liability for deficit.**

**50% credited to you**

**50% credited to Aetna**