



# Reach your financial goals in 2013

## 2013 broker compensation for Aetna Advantage Plans for Individuals, Families and the Self-Employed

**For applications enrolled in selected states: earn 10% commission starting with your very first enrolled application!**

Aetna Individual wants to help you reach your financial goals, to make 2013 the year you put more money in your pocket and create more security for your family. You can count on competitive commissions.

**PLUS, we have better commissions and an easy-to-reach bonus program for your applications enrolled in these 14 selected states:**

We'll pay bonuses EVERY 30 DAYS once you qualify with NO OPT-IN REQUIREMENTS to participate!

Bonus applies only to applications enrolled in AZ, CT, DC, DE, FL, GA, IL, MD, NC, OH, OK, PA, TX, and VA.

STATES	NEW 2013 base commission	2013 renewals	NEW Q1 and Q2, 2013 bonus
AZ, CT, DC, DE, FL, GA, IL, MD, NC, OH, OK, PA, TX, VA	<b>Chairman: 12% = 50+ apps</b> <b>Standard Plus: 10% = 1-49 apps</b>	<b>4% renewals 2nd year,</b> <b>3% renewals 3+ years</b>	<b>\$150 per app after you hit 10 apps each quarter for these states only. Bonus will be paid retroactive to app #1 in each quarter.*</b>

**Same competitive commissions continue; improved commissions and bonuses do not apply to applications enrolled in:**

STATES	2013 base commission	2013 renewals	2013 bonus
AK, CA, KS, MI, MO, NV, SC, TN	Chairman: 12% = 50+ apps President: 10% = 20-49 apps Executive: 8% = 10-19 apps Standard: 4% = 1-9 apps	<b>4% renewals 2nd year,</b> <b>3% renewals 3+ years</b>	Bonus does not apply to these states.

*Note: Enrolled application counts for commission level are cumulative regardless of states where they are sold. Enrolled applications in 2012 plus 2013 count toward your total.*

## How 2013 commissions can work for brokers selling in different states

A Tennessee broker with no previous applications sells his first enrolled application for a **TN member** and a 2nd for an **Ohio member**.

- The enrolled application for the TN member is paid at the Standard 4% level.
- With improved rates in OH, **the enrolled application for the OH Member will be paid at Standard Plus, 10%.**

Once this broker reaches 10 enrolled applications he's promoted to Executive level.

- If the broker sells an 11th application in **TN**, it's paid at 8% (Executive).
- If the 11th is in **OH**, it continues at 10% (Standard Plus).
- When the broker enrolls 50 applications, he **would be promoted to 12% (Chairman)** in all states!

### Aetna Front Runners:

In addition to your retaining your same higher Front Runner commissions, you can also earn bonuses in the selected states. And — if you were a Front Runner in 2012 **you will automatically retain Front Runner Status** in 2013!

**Not yet a Front Runner?** Starting in 2013 you **can enjoy Front Runner status and all of its advantages** when you sell 50 enrolled applications and achieve the 12% commission level. Your 2012 plus your 2013 enrolled applications count toward your total for the Chairman commission level and Front Runner status.

### Questions? Contact us.

**Contact BrokerComm@aetna.com. You can directly e-mail the Aetna Producer Compensation Unit with questions or issues concerning your commissions.**

Include in your e-mails:

- Member ID, name, and Social Security number and your question or inquiry
- If appointed as individual: Your name, Social Security number, and/or your National Producer Number (NPN)
- As firm: Your name, agency, and tax ID

\* Bonus details:

- Applies to enrolled applications sold with January-March and April-June, 2013 effective dates
- Resets each quarter (you need 10 apps each quarter)
- Paid every 30 days (an advantage for you)
- No opt in required (simplifies your "paperwork")
- All brokers qualify except general agents
- Applications submitted for the AARP® Essential Premier Health, HIPAA, or standalone Aetna dental plans do not qualify for this program.

**This information is for brokers only. Aetna Advantage Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company and Aetna Health Inc. (together, "Aetna").**

This commission schedule is effective January 1, 2013. Aetna Advantage Plans commissions are determined by applying the commission rate applicable to the monthly base rate (regardless of underwriting rate level) (including Dental). Agent/broker of record changes on existing business will not be recognized and only one broker will be recognized to receive commissions on an application. This supersedes any related provisions contained within the Aetna standard producer agreement as well as in any prior Producer Agreements. Commission scales reflect applicable regulatory requirements and may be subject to regulatory approval. Eligibility for participation in this program is conditioned on the Producer's advance written disclosure to customers of the nature of the compensation the producer may be entitled to receive from Aetna. More detail concerning disclosure requirements can be found by accessing our standard producer agreement at <https://www.aetna.com/producers>.

If Producer produces an application for individual coverage for an individual who was previously covered as a dependent pursuant to a group benefit contract or policy issued by Company and now no longer qualifies as a dependent, such Producer shall receive renewal commissions if the individual was required to complete a change of coverage application and not a new application for coverage by Company, irrespective of any prior lapse in coverage for such individual. In the event Producer is the designated "Agent of Record" or "Broker of Record" on the benefit contract or policy which previously covered such individual as a dependent and Company did not require such individual to complete a new application for coverage or a change of coverage application, Producer will be considered to have produced the benefit contract or policy which covers such individual as an Insured and Producer will receive renewal commissions. In the event Company required such individual to complete a new application for coverage, Producer shall receive first year and renewal commissions. Such commissions shall be based on the commission schedules set forth in Addendum B and shall be paid on net premium charges actually received by Company on the benefit contract or policy issued by Company which covers such individual.

Eligibility for participation in the bonus program is conditioned on the Producer's advance written disclosure to customers of the nature of the compensation the producer may be entitled to receive from Aetna. More detail concerning disclosure requirements can be found by accessing our standard producer agreement at <https://www.aetna.com/producers>. This incentive reward may be taxable to you. You may wish to consult with a tax advisor as to the proper tax treatment of this incentive reward.

[www.aetna.com](http://www.aetna.com)