



## Allina Health | Aetna: Providing Small Businesses with Savings, Certainty and Control with Self-Funding

Owning a business requires a lot of decision making. Let us help make one of those decisions easier: Choosing health care coverage. Small business owners can have both predictable costs *and* coverage that's good for their employees. For a plan that has the right coverage for the right cost, self-funded plans may be the right option for your small business.

While self-funded plans are typically associated with larger businesses, this model can also lend itself to the needs of small businesses with plans built to cater to your specific business goals.

Traditional Funding	Self-Funding
Subject to state mandates	Generally not subject to state mandates
Regulated plan design options	More flexible benefit designs
No money back	Opportunity to get money back
Financial protection	Financial protection
Community rated	Monthly costs reflect expected claims

### How Funding Advantage Plans Work

While no two businesses are exactly the same, each business has the desire to provide simple and affordable health care coverage for their employees. With Allina Health | Aetna Funding Advantage, employees will have access to Allina Health | Aetna's quality network and health and wellness benefits at an affordable rate.

Through Allina Health | Aetna Funding Advantage, employers are not required to prefund the cost of insurance every month. Instead, employers fund a personalized maximum claim amount, which is good news for a business. If claims are higher than the maximum amount, stop-loss insurance is implemented and if claims are lower than anticipated, there is the potential to get money back! On top of this, any renewed plans can receive 50% off any surplus at the end of the year.

With the Allina Health | Aetna Funding Advantage set up, small businesses can enjoy an atmosphere of transparency with no surprise costs and fixed monthly payments that cover claim funding amounts, stop loss premiums, run-off claims and administrative fees.

### **Value-Added Programs**

Allina Health | Aetna's "whole person" approach to health care is an integral part of every plan – including Allina Health | Aetna Funding Advantage plans. Through this program, members will have access to resources they need to stay happy, healthy and productive in all aspects of life.

Some of these resources include:

- Access to a 24-hour nurse line
- No cost, walk-in clinic services at specific retail clinics\*
- Behavioral health services and therapy programs
- Health Reimbursement Accounts (HRAs) and Health Savings Accounts (HSAs)

Learn how Allina Health | Aetna Funding Advantage plans can support you and your employees [here](#).

*\*Eligible members enrolled in qualified high-deductible plans must meet their deductible. However, such services would be subject to negotiated contract rates. Once the deductible has been met, members will be able to access MinuteClinic® services at no cost-share. This benefit became available to members of small group, self-funded plans as of September 1, 2019. We expect to receive the requisite regulatory approvals for offering to fully insured customers with effective dates beginning January 1, 2020.*

Aetna provides certain management services to Allina Health | Aetna as an affiliate of Aetna.

Health plans are offered, underwritten or administered by Allina Health and Aetna Insurance Company (Allina Health | Aetna). Allina Health | Aetna is an affiliate of Aetna Life Insurance Company and its affiliates (Aetna). Allina Health | Aetna has sole responsibility for its products and services. Aetna provides certain management services to Allina Health | Aetna.

Allina Health | Aetna Funding Advantage (AH|AFA) plans are self-funded, meaning the benefits coverage is offered by the employer. Allina Health | Aetna only provides administrative services and Aetna Life Insurance Company offers stop loss insurance coverage to the employer.

Aetna Funding Advantage is a trademark of Aetna Inc. and licensed to Allina Health | Aetna.