



Shared surplus: your reward for lower medical costs

Aetna Funding Advantage for small businesses* offers a unique benefit called shared surplus. Here's how it works. In years that your company's medical costs are lower than expected, you can get money back. In years that medical costs are higher, your plan provides the financial protection you need.

Control your health care costs

With Aetna Funding Advantage, you can save as much as 40 percent** up front. And with shared surplus, you can save in the future too. Find out how Aetna Funding Advantage helps you better manage your health care costs.

[Help lower my health costs »](#)

* Aetna Funding Advantage is offered for small businesses sized 50 and under.

** Savings based on choosing an Aetna Funding Advantage plan over an ACA community rated plan. Actual cost savings vary by location and previous claims experience.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).

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