



# Stay in the know

Aetna Funding Advantage  
Weekly Newsletter



## What's new for Small Group AFA (5-50\*)?

### Important News

#### 4/1 Product Changes

We've updated our Small Group Aetna Funding Advantage (AFA) portfolio. Starting with April 1, 2018 effective dates, you can use our benefit grids on [Producer World](#) when talking with your under 50\* clients about AFA. For renewing customers, we send out a communication with a summary of plan changes as their renewal date approaches.

Updates range from changes to our prescription drug formulary to changes to member copays. Two exciting new pharmacy enhancements include:

- More Rx delivery options: the new Maintenance Choice benefit included with plans allows members to get their 31-90 day prescription supply at local CVS pharmacy, in addition to Aetna mail order. Specialty drugs are not included.
- Easier access to vaccines: Members (age 18 and older) can receive certain preventive vaccinations at no cost through their AFA pharmacy benefit when visiting any one of the 63,000 retail pharmacies in our network.
  - Seasonal vaccines included: Injectable Seasonal Influenza Vaccination (Trivalent®), Injectable (Quadrivalent® and Flublok®), Intradermal (Short

Needle) and Injectable Seasonal High Dose (Fluzone®).

- Preventive vaccines included: Shingles, Tetanus, Diphtheria, Toxoids, Hepatitis A&B, Pneumonia, Varicelle, Measles, Mumps, Rubella, Meningococcal, Pertussis and Human Papillomavirus.

*Note: These benefits are subject to limitations and exclusions and may be subject to meeting vaccine-specific age or other recommendations.*

### **New Health Savings Account max contribution**

Effective for calendar year 2018, the IRS recently announced a decrease in maximum Health Savings Account (HSA) contributions. The family contribution limit for HSAs has been reduced from \$6,900 to \$6,850. This change applies immediately. Any family contribution to an HSA in 2018 over the max could be subject to taxes and penalties. The individual contribution limit for 2018 will remain at \$3,450.

This change is a result of a provision in H.R. 1 (“Tax Reform”) that changed the way inflation-related increases are calculated. Be sure your clients are aware of this change, and their employees make necessary changes to their annual election.

### **Distribution of Master Services Agreements (MSAs)**

Groups effective 12/1/17 and 1/1/18 should receive their MSAs by the end of next week (3/23). Remind your clients to be on the lookout for their MSA.

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## **Reminders**

**Illustrative quoting:** Starting with April 1 effective dates, SMART is the only way to get an AFA illustrative quote. Our Underwriting team and mailbox will only handle requests for underwritten quotes moving forward.

SMART offers accurate, real-time illustrative quotes for AFA - with the ability to quickly re-quote when you need to. **Want to learn more about SMART?** Check out our [user guide](#) or attend one of our training webinars:

- **March 15, 2018: 1pm EST**
  - [Register Here](#)
- **March 29, 2018: 1pm EST**
  - [Register Here](#)

**Electronic submission deadlines:** Be sure to get your case submissions in on time! As a reminder, we have changed the sales notification/CIR and complete case submission dates for cases effective April 1:

- Sales notification/CIR deadline - March 23

- Complete case submission deadline - March 27

Other upcoming deadlines:

Effective date	Sales notice submitted	All required documents submitted
5/1	4/24	4/27
6/1	5/23	5/29
7/1	6/22	6/27
8/1	7/24	7/27
9/1	8/22	8/27

Remember, complete case submission means:

- **S**igned proposal
- **S**pringboard template
- **A**HIA/FSR
- **P**rior carrier bill
- **E**cho sign docs:
  - Stop loss
  - Banking
  - Employer app
  - NY HCRA

Don't forget, complete case paper submissions are due by the 10th of the month prior to the group's requested effective date.

**AFA-related training information:** We continue to have AFA training calls every week, on various topics, to help you better navigate AFA and answer any questions. Refer to the [this flyer](#) for more details.

Training	Date and time	RSVP
<b>AFA &amp; Apple Watch</b>	Fridays: 11:30 a.m. - 12:15 p.m. EST	<a href="#">Click here to register</a>
<b>Springboard Marketplace: Detailed AFA Renewal and Offer Acceptance Training for Brokers</b>	Wednesdays: 1 p.m. - 2 p.m. EST	<a href="#">Click here to register</a>
<b>Springboard Marketplace: general information broker trainings</b>	Thursdays: 1 p.m. - 2 p.m. EST	<a href="#">Click here to register</a>
<b>Springboard Marketplace:</b>		<a href="#">Click here</a>

**general information**  
**plan sponsor trainings**

Tuesdays: 2 p.m.  
- 3 p.m. EST

[to](#)  
[register](#)

\*5-100 in CO, 10-50 in CT/NV, 16-50 in DE and 26-50 in NC