

## Small Group Innovation Health Funding Advantage sales 2017 – 2018

When you sell Innovation Health Funding Advantage (IHFA) to small groups with up to 50 eligible employees, your clients get the benefits of self-funding with protection and predictability. And you get rewarded with this special bonus. **This bonus is for new IHFA sales and existing Innovation Health cases being moved to IHFA that have up to 50 eligible employee sizes.**

You can take advantage of our extended broker bonus program. **For January 1, 2017, through January 1, 2018, effective dates, you'll earn \$50 per enrolled employee for every IHFA small group sold case.** Take a look at how the numbers add up:

### IHFA bonus example:

Broker sells 3 IHFA cases — 2 new sales and 1 Innovation Health renewed to IHFA.

**50 x \$50 = \$2,500**

Total  
enrolled  
employees

bonus

- No cap on bonus potential.
- Bonus amounts are paid quarterly.

Set your sights on IHFA and get ready to earn.

Want to learn more about IHFA offerings? Contact your Innovation Health representative.

Please contact your Innovation Health sales representative for IHFA underwriting guidelines.

## RULES

- ▶ General agents are not eligible.
- ▶ This material is for informational purposes only and contains a partial, general description of program terms and conditions. This material does not constitute a contract.
- ▶ Program applies to self-funded new IHFA sales and existing Innovation Health cases being moved to IHFA small group eligible employee sizes in select states with effective dates between January 1, 2017, and January 1, 2018.
- ▶ Eligibility is limited to producers selling new groups or moving existing Innovation Health groups to IHFA (cases with small group eligible employees). Must be licensed and appointed (where required) with Innovation Health and have an in-force producer agreement.
- ▶ All new business cases must be submitted using the same tax identification number.
- ▶ Payments will be made quarterly. Producer must be the active broker of record at the time of payment. Cases for which the bonus will be paid must be active at the time of payment. Case must be sold in situs state to be eligible.
- ▶ Company records determine producer's eligibility and final results. Awards will be considered income and fully taxable.
- ▶ Programs outlined above are subject to modification at any time and will be administered at the sole discretion of Innovation Health. Programs may not be available in all geographic regions.
- ▶ 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 Innovation Health. More details concerning disclosure requirements can be found by accessing our standard producer agreement at [www.aetna.com/insurance-producer](http://www.aetna.com/insurance-producer).
- ▶ Broker of record losses/gains or segment transfers will not count toward your book of business for membership growth bonus as long as the group remains active with Innovation Health. Innovation Health reports will be the only basis used for the bonus program. Innovation Health reserves the right to change or discontinue this program at any time.
- ▶ Innovation Health's incentive program is offered at the sole discretion of Innovation Health and can be terminated or modified by Innovation Health at any time and without notice. Any subsequent program is at the discretion of Innovation Health.
- ▶ Programs outlined in this document are not charged to the customer's experience-rated contracts, but will be disclosed in accordance with Innovation Health's Producer Compensation Disclosure policy.
- ▶ Application of programs and determinations of eligibility and payment amounts, if any, will be made by Innovation Health at our sole discretion. Decisions made by Innovation Health will be final.
- ▶ The producer does not need to be compensated under the base compensation program for a case to qualify. For example, the producer may receive a consulting fee, service fee or commission payment. The relationship between the producer and plan sponsor must be documented to Innovation Health's satisfaction.

**Innovation Health is the brand name used for products and services provided by Innovation Health Insurance Company and Innovation Health Plan, Inc. Health benefits and health insurance plans are offered and/or underwritten by Innovation Health Insurance Company and Innovation Health Plan, Inc. (Innovation Health). Innovation Health is an affiliate of Inova and of Aetna Life Insurance Company and its affiliates (Aetna). Aetna provides certain management services to Innovation Health.**