



**2013 Compensation for Pennsylvania:  
Improved Commissions and New Bonus Program**

To help you achieve your financial goals we are **improving our commissions** for 2013 sales of Aetna Advantage Plans for Individuals, Families, and the Self-Employed in Pennsylvania. Plus, we have a **new, Easy-to-Reach-Bonus program**.

**Our improved commission schedule and new bonus program apply to enrolled applications in 12 selected states.**

- 1. Our base commission will pay you 10%, starting with your first enrolled application for effective dates of January 1, 2013 or later in these 12 states.
- 2. Earn an extra \$150 bonus for Aetna Individual enrolled applications written in these 12 states.

STATES	NEW 2013 base commission	2013 renewals	NEW 2013 bonus
AZ, CT, DC, GA, FL, IL, MD, OH, OK, PA, TX, VA	<b>Chairman: 12% = 50+ apps</b> <b>Standard Plus: 10% = 1-49 apps</b>	<b>4% renewals 2<sup>nd</sup> year,</b> <b>3% renewals 3+ years</b>	<b>\$150 per app after you hit 10 apps; will be paid retroactive to app #1</b>

We'll even pay bonuses every 30 days once you qualify. **And now, there are no opt-in requirements to participate.**

**Improved commissions and bonuses do not apply to enrolled applications in:**

STATES	2013 base commission	2013 renewals
AK, CA, DE, KS, MI, MO, NC, NV, SC, TN	<b>Chairman: 12% = 50+ apps</b> <b>President: 10% = 20-49 apps</b> <b>Executive: 8% = 10-19 apps</b> <b>Standard: 4% = 1-9 apps</b>	<b>4% renewals 2<sup>nd</sup> year,</b> <b>3% renewals 3+ years</b>

**Here's an easy example of how 2013 commissions can work for brokers selling in different states.**

A broker based in Tennessee with no previous applications, sells his first enrolled application for a **TN**

**member** and a 2nd application for **an Ohio member**.

- The TN member will be paid at the Standard 4% level.
- However, thanks to improved rates in OH, **the member in OH will be paid at Standard Plus or 10%**.

And, once this broker reaches 10 enrolled applications he is promoted to Executive level.

- If the broker sells an 11th application **in TN** it will be paid at 8% (Executive).
- If the 11th application is **in OH** it would continue to be paid at 10% (Standard Plus).
- AND — when the broker enrolls 50 applications in 2013 he **would be promoted to 12% (Chairman) in all states!**

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Plus — starting in 2013 — you can achieve Front Runner status and enjoy the advantages that comes with it when you achieve the 12% commission level. Front Runner status will give you access to our dedicated Broker Sales Representative and Premier Response Team to help grow your book of business and assist with any issues.

We understand what you want, need, and are striving for. We understand how **important you are** to our success. We're putting our money where it belongs: with our brokers.

**Thank you** for working with Aetna Individual. If you have questions, contact your Aetna Sales Representative. Or call our Broker Support Unit at 1-888-54-AETNA (1-888-542-3862).

**Commission details:**

- Your existing application count will continue to accumulate toward a higher commission category, starting from October 1, 2011 through December 12, 2013.
- Your commission category cannot be lowered in 2013.
- This commission schedule does not apply to the AARP® Essential Premier Health, HIPAA, or standalone Aetna dental plans.

**Bonus details:**

- Applies to enrolled and approved applications with January - June 2013 effective dates
- Applications must be in force for a minimum of 30 days
- Resets each quarter (broker need 10 apps each quarter)
- Paid every 30 days - new for 2013
- No opt in required - new for 2013
- 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"). 12/12**

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.

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