



Tennessee Chambers Health & Aetna Funding AdvantageSM

Member businesses of Tennessee Chambers Health get an exclusive discount on all Aetna Funding Advantage health benefit plans. Review answers to frequently asked questions to learn more:

What is Tennessee Chambers Health?

Tennessee Chambers Health represents the health benefit offers and negotiated costs the Tennessee State Chamber has secured for member businesses of all local Tennessee chambers.

What is Aetna Funding Advantage?

Aetna Funding Advantage is Aetna's fastest growing small business product. It offers a suite of 54 health benefit plan options, robust health and wellness programs, digital benefits administration and both broad and enhanced local network options. Aetna Funding Advantage is a self-funded product built specifically for small businesses. It has one stable monthly payment, the opportunity to get money back when claims are lower than expected and the protection of stop-loss insurance when claims are higher than expected.

What discount does Tennessee Chambers Health offer on Aetna Funding Advantage?

On average, member businesses save \$144 per enrolled employee annually through the exclusive Tennessee Chambers Health discount*. For a small business with 15 employees, that's \$2,160 off the annual cost of Aetna Funding Advantage. The discount is subtracted from the administrative fee portion of the monthly invoice. Note, if the administrative fee is not large enough to cover the full discount, the discount will be the amount of what the administrative fee allows.

What businesses are eligible for the discount?

Any business that is an active member of their local Chamber of Commerce and that Chamber of Commerce belongs to the Tennessee Chamber of Commerce and Industry is eligible for the discount on Aetna Funding Advantage. Please note that Aetna Funding Advantage is available to business with 2 enrolled to 100 eligible employees that are governed by ERISA.

Can sole proprietors purchase an Aetna Funding Advantage plan?

No, Aetna Funding Advantage is available to businesses with 2 enrolled to 100 eligible employees.



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Does Aetna Funding Advantage have participation & contribution minimums?

Yes. Employers must contribute 50% to the total cost of coverage of the lowest cost plan option or 50% of employee only contributions for the cost of coverage of the lowest cost plan option. Depending on the number of eligible employees your business has, we require a certain number of those employees to enroll in an Aetna Funding Advantage plan. Once you have 10 eligible employees, a minimum of 50% of eligible employees (rounding down) must enroll in the plan. Please refer to our Underwriting Guidelines for more details.

2 Eligible	3 Eligible	4 Eligible	5 Eligible	6 Eligible	7 Eligible	8 Eligible	9 Eligible
2 must enroll	3 must enroll	Minimum of 3 must enroll	Minimum of 4 must enroll	Minimum of 4 must enroll	Minimum of 4 must enroll	Minimum of 4 must enroll	Minimum of 5 must enroll

What if a business has employees located outside of Tennessee?

No problem – as long as a business is an active member of a local Tennessee chamber and that Chamber belongs to the Tennessee State Chamber, the discount applies to all enrolled employees. Aetna Funding Advantage has a national portfolio and robust open access national network to ensure out-of-state employees are covered and have a consistent experience.

How can a business get an Aetna Funding Advantage quote?

Businesses can either work with their current broker or visit discoveraetna.com/afa to request a quote. In order to have the discount applied to the quote, please enter your chamber’s discount code in the Affinity Organization section of our quote form. Each chamber has a different discount code - you can get the code from your local chamber or the Tennessee State chamber.

Our experts are here to help

You and your broker can also work with one of our local Aetna representatives to learn more about Aetna Funding Advantage and Tennessee Chambers Health:

Luke Orren
Aetna, Tennessee
865-438-0111

***Terms and conditions apply to the discount on group administrative fees. To qualify for a discount your group must meet all underwriting and eligibility requirements. The discount program may be modified or canceled at any time, without notice. The discount is an average. If administrative fee is lower than discount amount, then full discount may not be applied.**

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna). Aetna Funding Advantage (AFA) plans are self-insured by the employer and administered by Aetna Life Insurance Company. 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 Life Insurance Company only provides administrative services and offers stop loss insurance coverage to the employer. Tennessee Chamber Health and participating local chambers do not insure, underwrite or administer this product and is not licensed to sell insurance or answer insurance questions.