

The Difference We Make



ABOUT AETNA

Aetna is one of the nation's leaders in health care, dental, pharmacy, group life and disability insurance. We are making a difference daily to a number of important constituencies:

- Our members and customers through innovative products and services.
- The communities where we live and work through philanthropy, thought leadership and our respect for the environment.
- The health care system through our leadership in helping to transform the system and increase access for all Americans.



Giving people reasons to choose Aetna

At Aetna, we live by a set of core values — Integrity, Quality Service and Value, Excellence and Accountability, and Employee Engagement. Running our business in a manner that is consistent with those values has solidified Aetna's position as a respected leader and brand in our industry.

For millions of members, doing business with Aetna means helping them achieve better health, return to good health after an illness, or gain peace of mind knowing they are protected financially from health-related risks. For employers, physicians and public policy leaders, working with Aetna means having a partner that is committed to making the whole system work better for everyone. For our fellow citizens in the communities where we work, it means the presence of a socially responsible corporate citizen.

I believe our unwavering focus on the people who use Aetna's services has made, and will continue to make, a difference for society. It also will continue to inspire us to be the most preferred company in our industry.

Thank you for your interest in Aetna.

A handwritten signature in black ink, reading "Ronald A. Williams".

Ronald A. Williams
Chairman and Chief Executive Officer

The difference we make ... in communities

Aetna has a long history of helping to build healthier communities across the country through its philanthropic initiatives and volunteer activities. In 2007, Aetna employees logged more than 295,000 hours of community service, while Aetna and the Aetna Foundation contributed more than \$24 million in grants and sponsorships.

- \$6 million was awarded through our Healthy Community Grants program, helping to make a real difference in the health of many communities.
- These initiatives are helping to create healthful workplace environments, help minorities better manage their diabetes and screen minority women for depression, to name just a few.

As a health care company, we also believe fostering a healthful environment is an important part of our mission to help people achieve health and financial security. We have adopted a policy statement that clearly spells out our commitment to limiting our environmental impact by reducing our energy consumption and the use of other resources. We also are committed to identifying emerging environmental issues that we can help address because a clean environment is important to the health of communities everywhere.

- Aetna is a participant in the Business Roundtable's "Climate Resolve" initiative.
- Aetna recycles paper, cardboard, glass and plastic bottles at Aetna-owned facilities; and has recycled fluorescent lightbulbs since 1994, long before it was required.





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The difference we make ... in the **health care system**

As a health care company, Aetna believes it has a pressing social responsibility to help transform the health care system. That's why we have created a 10-point plan called "To Your Health! Aetna's Proposal for Health Care System Transformation." This plan delivers an informative statement of how Aetna believes meaningful change can be achieved and a comprehensive set of proposals to help make a difference in the future well-being of all Americans.

We are sharing *To Your Health!* with Aetna's constituents and public policy leaders, and we invite them to use it as a road map to achieving health care system solutions or as a catalyst for meaningful dialogue and analysis.

We also make it our business to imagine and develop a better health care system through innovative approaches. We're leading the way with thoughtful changes that include formulating an influential set of guidelines for health insurers defining appropriate and inappropriate uses of individuals' genetic information. We have also have focused in recent years on an integrated business and philanthropic approach to achieving racial and ethnic quality in health care.

We also have led the industry in developing transparency programs that are putting health care consumers first by giving them access to online price and quality information for their physicians before they go for treatment.

The difference we make ... to our **members**

Aetna is making a difference daily for members through a variety of innovative products and services, and through the tools and resources members need to take charge of their health. We put the people who use our services at the center of everything we do. A member's story illustrates this focus.

**Lynne Stradley — Project Lead,
National Customer Operations
AetnaService Operations
Jacksonville, Florida**

Lynne Stradley was in tremendous chronic pain following a horrific car accident that left her barely able to walk. To make matters worse, she gained more than 50 pounds and was unable to do the things she loved such as gardening and singing. When she decided it was time to make a change, Stradley discovered Aetna's Healthy Lifestyles program and its online health assessment.

"That health assessment started a chain of events that miraculously changed my life," she said. "I've learned we have to constantly evaluate ourselves and make changes as needed."

After completing the assessment, Stradley received an outreach call from a nurse consultant for Aetna's Healthy Body, Healthy Weight® program, available to Aetna members whose employers elect to purchase it. Stradley then began looking for opportunities to exercise such as walking her dog every day and taking the stairs instead of the elevator. She became more aware of her nutrition choices and more conscious of the importance of medical monitoring.

The commitment has truly paid off. Since beginning the program, Stradley has lost more than 155 pounds. She continues to participate in other online programs through Aetna's Simple Steps To A Healthier Life® program.



AETNA AT A GLANCE



Aetna Firsts

Aetna has a proven history of leading the way in transforming health care. Aetna was the first national health plan to:

- Promote price transparency for members by displaying the cost of actual provider charges, in selected markets, as well as clinical quality information.
- Introduce a consumer-directed health care product, Aetna HealthFund®, and announce a health savings account product.
- Offer a Personal Health Record that sends personalized alerts and messages to members when there is an opportunity to improve care.
- Issue guidelines for coverage of genetic testing and protection of consumer privacy.
- Offer employers the option of waiving deductibles for preventive and chronic medications in consumer-directed plans.
- Launch a national depression management program integrating care at the primary care physician's office.
- Introduce a benefits package to address end-of-life care issues.
- Implement performance-based health care professional networks.
- Support Leapfrog's "Never Events" policy by not reimbursing hospitals and physicians for serious, reportable medical errors.
- Voluntarily provide for external review of coverage decisions by neutral, independent physician reviewers.

Aetna Recognitions

Aetna offers a wide array of products and services that help control rising health benefit costs while striving to improve the quality of health care. We provide members with access to convenient tools and easy-to-understand information that can help them make better-informed health care decisions. Our efforts have garnered widespread attention:

- Aetna has been named *Fortune* magazine's most admired company in the Health Care: Insurance and Managed Care category for 2008. *Fortune* ranks companies in various industry sectors in eight categories.
- Aetna was named a 2008 Health Literacy Award winner by the Institute for Healthcare Advancement for our Asthma Health Literacy Study.
- Aetna was ranked 23rd on CRO's 100 Best Corporate Citizens 2008. The list recognizes the corporate responsibility efforts of corporations in categories that include climate change, environment, governance, human rights and philanthropy.
- Our PPO health plans received full NCQA accreditation for meeting or exceeding NCQA standards, and having excellent programs for quality improvement and consumer protection.
- Aetna and Ron Williams, Chairman and CEO, were awarded the A. Leon Higginbotham Corporate Leadership Award by the Lawyers' Committee for Civil Rights Under Law. The 2007 award recognizes our record of diversity and social responsibility.

Aetna Facts*

Membership:

- 16.853 million medical members
- 13.406 million dental members
- 10.732 million pharmacy members

Health Care Networks:

- More than 820,000 health care professionals
- More than 478,000 primary care doctors and specialists
- 4,727 hospitals
- A network of specialist physicians, AexcelSM, based on clinical performance and cost efficiency

*As of December 31, 2007.