

# *Embracing Change, Engaging People*

*About Aetna*







For almost 160 years, Aetna has anticipated and adapted to shifting marketplace needs. Our nation has entered a new era of health care with reform legislation that will extend coverage to millions of previously uninsured Americans. However, much more needs to be done to improve both the quality and affordability of care.

Aetna is playing a pivotal role in improving health care with market-based solutions so that people can get the care they need at the price they and the country can afford. We are working every day to find simpler, more convenient ways for consumers and health care providers to interact with each other. Our strategy includes securely connecting doctors and hospitals in real time to vital information about their patients that enables the clinical community to look at their patients as people, not as illnesses or injuries.

We have invested heavily in new technology to engage consumers in their own health and wellness. These innovations include the industry's most advanced tools and information to enable consumers to make their own decisions on the care they receive, including where the care is received, and at what price.

Our ultimate objective is to facilitate tightly coordinated care so that people – working with their physicians – can achieve their optimal level of health. And when less-intensive services are needed, we are redefining quality as convenience; providing wellness and incentive programs, and tools to help people engage in living healthier lives.

The opportunity for Aetna to lead does not stop at our borders. While there are many different health care systems around the globe, every country is struggling with access issues, and the quality and cost of health care. Aetna is offering valuable expertise to other nations, with technology and care management solutions that can make a difference for the health of their citizens.

**Mark T. Bertolini**  
Chairman, CEO and President

## ***Aetna is solving today's health care system challenges by focusing on those we serve***

### **Embracing our responsibility to communities where we live and work**

Aetna is committed to helping people in the communities we serve live more healthful lives. We have a long history of helping to improve the health of communities across the country through our philanthropic efforts and business initiatives. Increasingly, we are having an even deeper impact by working to develop a broader sense of responsibility inside and outside of Aetna toward the consumption of our valued resources.

Our goals include working hard to avoid waste and protect the resources we enjoy, whether in the increasingly costly world of health care services or the natural world around us. A key focus is on reducing the waste that accounts for up to half of all health care spending in America today. As an example, Aetna is pairing safety with policy requirements that promote patient-safety vigilance among health care facilities and physicians. Our Serious Reportable Events and Never Events policies require health care facilities, physicians, and other health care professionals to take action in preventing medical errors; and changes the way they are paid when medical errors occur. And, we are giving members more information to help them promote their own safety. Through informational tools and programs, we are enabling our own employees and members to take charge of their own health, and be part of the solution.

Similarly, we are helping to make the health of our environment more sustainable. We reached some important milestones in this regard in 2010:

- We saw a decline in energy consumption at all of our largest owned facilities.
- We saved 6.4 million kilowatt hours across the enterprise over three years.
- Our telework program eliminated an estimated 79 million miles of commuting by employees, saving 3.3 million gallons of gas and preventing more than 29,000 metric tons of carbon dioxide emissions.
- We also are using our influence with our key suppliers to implement a sustainability framework, featuring ongoing dialogue with suppliers about sustainability issues and performance measurement over a broad array of sustainability categories.

Social responsibility remains ingrained in our culture. We will continue to challenge ourselves to do more to encourage the responsible use of resources and improve the health of Americans everywhere.



## Coordinated care results in better-quality outcomes

More than three years ago, Aetna began working with doctor groups, specialists and health care facilities to create a better way to provide health care. We began testing our accountable care organization model in 2007 among doctors who cared for approximately 20,000 Aetna Medicare Advantage members. The model included personalized care management, supporting technology that gave doctors up-to-date patient information and medical evidence; and financial incentives for doctors to share in the improvement of their patients' health. The results were compelling. Aetna continues to be a pioneer in the accountable care movement; and we are now working collaboratively with health systems around the country to combine incentives, programs, and technology in order to encourage higher-quality care at an improved value.

We also help to provide more coordinated, convenient care through patient-centered medical homes. In 2010, Aetna's subsidiary, ActiveHealth Management, was selected by the state of North Carolina to provide disease management, case management and wellness services to its 562,000 members. This innovative patient-centered medical home model will help North Carolina state employees and teachers get better access to care, and manage chronic health conditions.

Improving quality and efficiency of patient care requires health systems, hospitals, and doctors to be able to securely access and exchange health care information. To that end, we acquired Medicity, one of the nation's foremost leaders in health information exchange. Medicity connects more than 700 hospitals and serves more than a quarter of a million end users, giving health care professionals up-to-date information for making critical clinical decisions.

By working together with health care professionals, plan sponsors and the people who use our services, we can help make the health care system less complicated. And, we can make a significant impact on the quality of health care our members receive.

## Expanding our reach to meet members' needs

Providing members with information when and where they need it is important. And, giving them easy ways to access information and get answers is critical in providing an excellent customer service experience.

To that end, we launched Aetna Mobile to give members instant access to their health information. From their mobile phones and devices, many members can check their claims, search for physicians, price prescriptions and review personal health records.

We also introduced "Ann," a virtual assistant that helps members with questions on the Aetna Navigator® secure member website. Ann, who currently chats with more than 25,000 members every day, is programmed to understand the intent of the member's question, and provide an immediate written and spoken response in friendly terms to create a personal and interactive experience.

As we look beyond health care reform and bring our knowledge to other countries around the world, it is imperative that we meet our members' needs. Our resources are engaging members in making well-informed health care decisions. We also are helping to improve interactions with physicians and connecting health care for members in ways that help make health care delivery more convenient.

*Every day, we are working to improve access and quality for members, as well as helping members stay healthy. We also are addressing health care affordability.*

*Read more in our online Annual Report at:  
[Aetna.com/2010annualreport](http://Aetna.com/2010annualreport)*



## Aetna Mobile Tools



## Aetna Navigator®





## Aetna at a Glance

(At March 31, 2011)

### Membership:

- 33.8 million unique members
- 17.8 million medical members
- 13.5 million dental members
- 8.6 million pharmacy members
- More than 400,000 expatriates

### Networks:

- Nationwide network of more than 1 million health care professionals
- More than 563,000 primary care doctors and specialists
- 5,300 hospitals

### Community Commitment:\*

- Established the Aetna Foundation in 1972 as its philanthropic giving arm.
- The Aetna Foundation focuses its grant making on fighting obesity, promoting health equity and promoting integrated health care.
- Over \$15.6 million in charitable giving in 2010.
- Over \$394 million in charitable giving since 1980.
- Our employees are just as committed to making a difference, donating an additional \$6.9 million and volunteering more than 334,000 hours of their time to helping their neighbors.

Visit [www.aetnafoundation.org](http://www.aetnafoundation.org)

\*As of December 31, 2010

\*\*For information on J.D. Power and Associates 2010 Call Center Certification Program<sup>SM</sup>, visit [www.jdpower.com](http://www.jdpower.com).

## Aetna Recognitions

**In 2010, Aetna's work was recognized by a wide range of public, private, and nonprofit organizations and print publications. The following are some of the awards and recognitions we earned:**

- For the second year in a row, Aetna's High Point, N.C., concierge customer service team earned the J.D. Power and Associates Call Center Certification\*\* for providing "An Outstanding Customer Service Experience."
- Aetna was named **International Benefits Provider of the Year** as part of the Forum for Expatriate Management's 2010 Expatriate Management and Mobility Awards. The awards recognize excellence in global mobility in 14 categories of distinction.
- The Center for Plain Language honored Aetna with two ClearMark Awards for **clear, reader-friendly communications**. Aetna was the only health insurer to earn a ClearMark Award and also the only recipient to capture two top honors.
- In March 2011, Aetna was honored by the National Business Group on Health with its inaugural **Award for Innovation in Reducing Health Care Disparities**. The award recognizes Aetna's commitment to racial and ethnic equality in health care, and outstanding support for a culturally diverse workforce.
- For the second straight year, DiversityInc named Aetna to its list of **Top 50 Companies for Diversity®**. In addition, DiversityInc ranked Aetna in the **top 10 of companies for lesbian, gay, bisexual and transsexual employees; and employees with disabilities**.
- The National Business Group on Health honored Aetna with a **Best Employers for Healthy Lifestyles Platinum Award**. The award recognizes U.S. employers for their continued commitment to promoting healthful work environments and encouraging workers to choose more healthful lifestyles.
- Aetna was ranked 50th in the 2010 edition of the annual **InformationWeek 500**, a list of the top technology innovators in the country.

## Aetna Continues to Lead the Way

**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 selected preventive and chronic illness 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.

[www.aetna.com](http://www.aetna.com)

