

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions



Aetna Healthy Commitments

Wellness solutions that are
fiscally fit

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We put people at the center of everything we do

Committed to helping employees and employers achieve good health



Simplifying Wellness

The challenges

- There are varying wellness definitions
- Employee populations have different needs
- Selecting the right wellness programs can be complex
- Engagement solutions are not always easy to implement

The goals

- Make it **easy** for plan sponsors to develop a wellness strategy
- Pre-package programs to make it **simpler** to select wellness programs
- Provide turnkey tools to **streamline** implementation
- Wellness capabilities that provide **member centric** solutions

The Aetna Healthy CommitmentsSM Program

Bundled solutions provide simplicity, measureable results and guaranteed savings

- Comprehensive solutions to find, engage and help employees get/stay healthy
- Personalized programs and services that address the needs of the full health spectrum
- Turn-key resources, incentives, and communication materials to drive engagement and success
- Aetna commits to 2% trend reduction for meeting minimum program participation levels



Aetna Healthy Commitments Program Offering

ENHANCED

Enhanced is designed to help engage employees in their health with:

- **Health Assessment** — Identification of health status and action plan toward optimal health
- **Online Wellness Programs** — Personalized, self-directed wellness education, tools and digital coaching
- **Member Incentive** — Rewarding engagement (\$100 per family max for Health Assessment / Online Wellness Program completion)
- **Onsite Biometric Screenings** — Convenient identification of certain risk conditions, with results integrated into the Aetna CareEngine®
- **Aetna Health Connections Get Active!™ (Shape-Up Challenge)** — A fun, effective health and wellness solution for employees at all fitness levels

PREMIER

With Premier, you'll get all of the benefits of Enhanced, plus...

Healthy Lifestyle Coaching

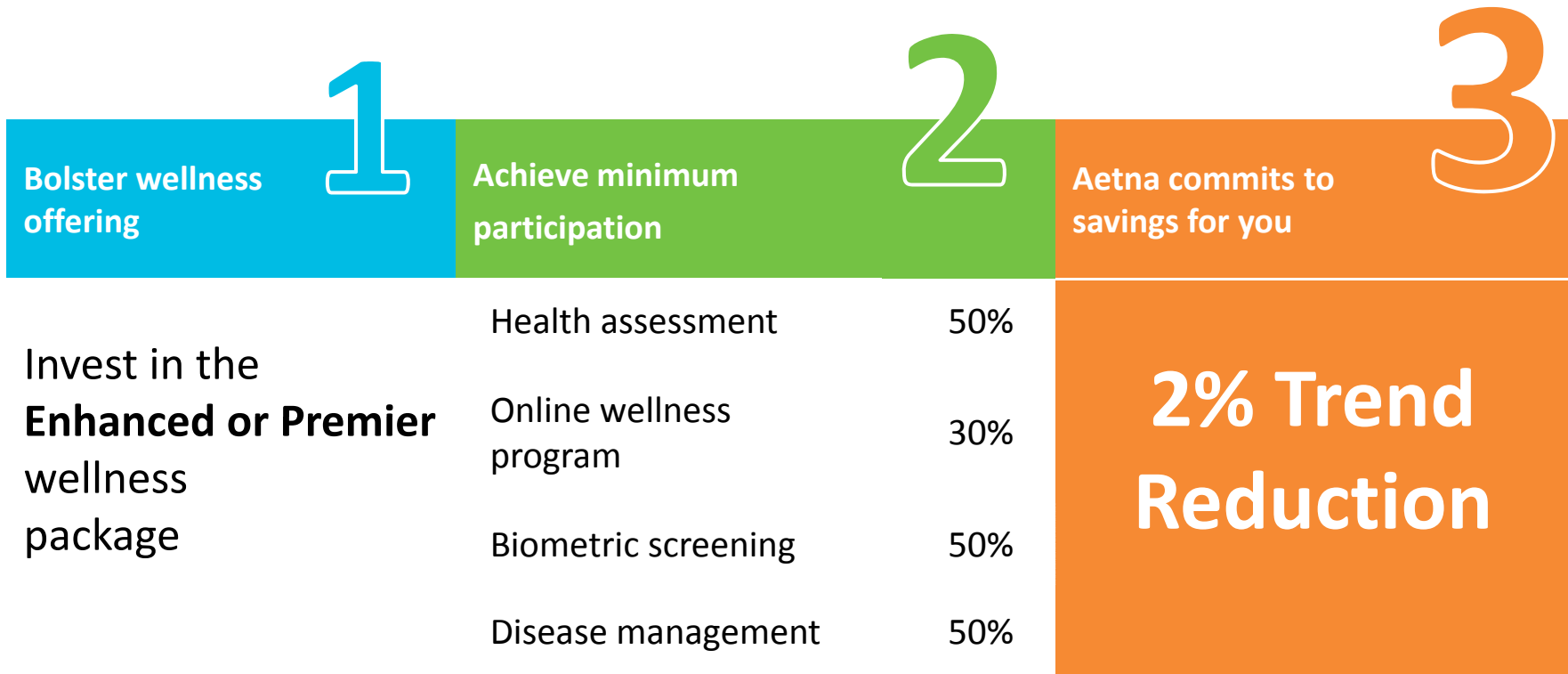
Personal one-on-one support that empowers individuals to make positive, healthy changes

Coaching offered in:

- Weight management
- Nutrition
- Stop smoking
- Exercise
- Stress management
- Preventive health

Aetna's unique financial guarantee

A guaranteed trend reduction of 2% at renewal



* Requires Enhanced or Premier wellness package. Plan sponsors with 300 – 3,000 employees who commit to achieving the minimum program participation levels and meet underwriting requirements are eligible for guaranteed trend reduction on renewal. This program may not be available in all states. Check with your Aetna representative.

Challenges to quantifying a wellness ROI

- Broad differences in wellness definition
- Wellness primarily impacts long-term vs. short-term healthcare costs
- Isolating the impact of wellness over other factors affecting healthcare costs
- Consistency of employee population being measured over multiple years

Thank you

aetnaSM