Aetna Healthy Commitments
Wellness solutions that are fiscally fit

Vibha Jha
July 31, 2012
We put people at the center of everything we do

Committed to helping employees and employers achieve good health

**Integrity**
We do the right thing for the right reason.

**Excellence**
We strive to deliver the highest quality and value possible through simple, easy and relevant solutions.

**Inspiration**
We inspire each other to explore ideas that can make the world a better place.

**Caring**
We listen to and respect our customers and each other so we can act with insight, understanding and compassion.
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 Commitments℠ Program

Bundled solutions provide simplicity, measurable 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 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!SM (Shape-Up Challenge)** — A fun, effective health and wellness solution for employees at all fitness levels

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

<table>
<thead>
<tr>
<th>Bolster wellness offering</th>
<th>Achieve minimum participation</th>
<th>Aetna commits to savings for you</th>
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<tbody>
<tr>
<td>Invest in the Enhanced or Premier wellness package</td>
<td>Health assessment 50%</td>
<td>2% Trend Reduction</td>
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<td>Online wellness program 30%</td>
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<td></td>
<td>Biometric screening 50%</td>
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<td>Disease management 50%</td>
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* 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