

A close-up photograph of a man in military camouflage attire, including a cap and a jacket with a large green bag slung over his shoulder. He is smiling and hugging a woman with long blonde hair from behind. The word "Adventure" is overlaid in large white serif font across the center of the image.

# Adventure

**2018 Benefits overview**

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**aetna<sup>®</sup>**

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

# Path to Well-being

At Aetna, we talk a lot about building a healthier world. If we're going to truly deliver on this mission, we need to acknowledge that health is more than the absence of illness. It's built through everyday habits and comprises many factors.

That's why we've entered into a five-year research partnership with faculty at the Harvard T.H. Chan School of Public Health to study the determinants of well-being. When we understand these drivers, we can better support those we serve — beginning with our employees.

Learn more about how we're redefining well-being around six dimensions and the programs we offer to support employees across these areas.



# 6 dimensions of well-being

We provide support across all areas of your well-being

1		<b>physical health</b>	Being sufficiently healthy to be able to carry out the important tasks in life now and into the future.	<ul style="list-style-type: none"><li>• Lifestyle and condition coaching</li><li>• Nutrition and fitness programs</li><li>• Clinical and care management programs</li><li>• Comprehensive medical plans</li></ul>
2		<b>emotional health</b>	Being satisfied with life, having good mental health and being able to deal with difficult emotions.	<ul style="list-style-type: none"><li>• Mindfulness programs and resources</li><li>• Pet therapy (select locations)</li><li>• Employee Assistance Program and tools for coping with stress, depression and more</li></ul>
3		<b>financial security</b>	Having sufficient financial resources to be able to pursue one's life goals and not overly worry about making ends meet.	<ul style="list-style-type: none"><li>• 401(k) matching</li><li>• Financial coaching</li><li>• Well-being reimbursement and rewards</li><li>• Education assistance and student loan matching</li></ul>
4		<b>social connectedness</b>	Having close, meaningful and supportive relationships, and being respected by and connected to community.	<ul style="list-style-type: none"><li>• Employee Resource Groups</li><li>• Volunteer activities</li></ul>
5		<b>purpose</b>	Having a sense of meaning in life, a direction to one's activities and pursuing what is most important.	<ul style="list-style-type: none"><li>• Career development</li><li>• In-person, virtual and online training and resources</li></ul>
6		<b>character strengths</b>	Having consistent thoughts and actions that contribute to the good of oneself and others.	<ul style="list-style-type: none"><li>• Mindfulness programs and resources</li><li>• In-person, virtual and online training and resources</li><li>• Employee recognition program</li></ul>

Check out the rest of this guide for an overview of the benefits Aetna offers to help you on your path to well-being.

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### Disclaimer

These are only highlights of the benefits we offer. The actual plan documents are the governing documents, and if discrepancies are found, the plan documents will govern. Aetna retains the right to amend or terminate its benefits at any time and participation in the plans described does not guarantee your right to any benefits, except as specifically provided in the plans.

# Aetna 2018 Benefits overview for regular U.S. employees

(working 20 hours or more per week)

## Benefits we pay for

	Description
<b>Adoption Assistance Program</b>	<ul style="list-style-type: none"> <li>• Maximum \$5,000 reimbursement for adoption expenses</li> </ul>
<b>Aetna Resources For Living</b>  <p>“In times of need, the EAP [Employee Assistance Program] is the greatest program ever available to us as employees. It’s confidential, fast service and the counselor was very experienced and helpful.”</p> <p>– Aetna employee</p> <p>EMOTIONAL HEALTH</p>	<ul style="list-style-type: none"> <li>• Offers a wide range of support services such as confidential counseling services, resources for elder care, child care, legal and financial matters, web-based information, and more</li> <li>• Up to five employee assistance confidential counseling sessions for each household member per incident</li> <li>• Access to discount programs with brand-name vendors</li> </ul>
<b>Basic Life insurance</b>	<ul style="list-style-type: none"> <li>• 1x eligible pay, with a minimum benefit of \$10,000</li> </ul>
<b>Business Travel Accident insurance</b>	<ul style="list-style-type: none"> <li>• An amount equal to the greater of \$50,000 or 5x eligible pay to a maximum of \$1,000,000</li> </ul>
<b>Long Term Disability (LTD)</b>	<ul style="list-style-type: none"> <li>• For new hires, benefit becomes effective on the 1st day of the month following 60 days of service</li> <li>• 26-week waiting period before LTD benefits are payable</li> <li>• 60% of eligible pay (taxable benefit), up to a monthly maximum benefit of \$15,000</li> </ul>
<b>Paid time off (PTO) and holidays</b>	<ul style="list-style-type: none"> <li>• PTO: 18 to 28 days based on length of service (prorated if scheduled to work less than 40 hours per week)</li> <li>• Holidays: 8 company-paid holidays</li> </ul>
<b>Short Term Disability (STD)</b>	<ul style="list-style-type: none"> <li>• For new hires, benefit becomes effective on the 1st day of the month following 60 days of service</li> <li>• One-week waiting period before STD benefits are payable</li> <li>• Up to 12 weeks of pay at 80% of base pay, then up to 13 weeks of pay at 60% of base pay, if short-term disability benefits continue to be approved</li> </ul>



# Aetna 2018 Benefits overview for regular U.S. employees

(working 20 hours or more per week)

## Benefits where we share the cost with you

DENTAL PLANS	Deductible	Coinsurance
<b>Dental Maintenance Organization* (DMO)</b>	In network only (no out of network coverage) <ul style="list-style-type: none"> <li>• No deductible</li> <li>• Requires primary care dentist</li> </ul>	Preventive 100% Ortho 75%, no maximum limit
<b>Dental Preferred Provider Organization*</b>	In network <ul style="list-style-type: none"> <li>• \$50 individual/\$150 family</li> </ul> Out of network <ul style="list-style-type: none"> <li>• \$100 individual/\$300 family</li> </ul>	Preventive 100% (deductible waived) Ortho \$2,000 in network/ \$1,500 out of network (lifetime maximum)

\*Where available

## ENHANCED BENEFITS PROGRAM

A program designed to lower medical and education costs for employees who qualify, based on their total household income and size. Employees need to apply, meet program requirements and get approval before the September 21, 2018\* deadline.

Approved employees can then take advantage of the following enhanced benefits beginning on January 1, 2019:

Medical plan benefits	Education benefits
<ul style="list-style-type: none"> <li>• Enrollment in any of our medical plans offered for the premium of your lowest-cost plan, and elect medical coverage for you and your family for \$0 premium if you obtain all available premium credits</li> </ul>	<ul style="list-style-type: none"> <li>• Pre-payment of eligible expenses, up to the annual cap, under our Employee Tuition Assistance Program (ETAP)</li> <li>• Reimbursement for course books under ETAP, up to the annual cap</li> <li>• Enrollment of their high school-aged child in the College Planning USA program at no cost</li> </ul>

\*While benefits enrollment needs to be completed within 30 days of hire, this September 21, 2018 deadline applies to all employees, regardless of start date.

The deductible is the amount you must satisfy before the plan begins to pay benefits. Coinsurance is the percentage of covered expenses that the plan pays after any applicable deductible has been met.

# Aetna 2018 Benefits overview for regular U.S. employees

(working 20 hours or more per week)

MEDICAL PLANS*	In-network deductibles	Coinsurance**
<b>Aetna HealthFund® Health Savings Account (HSA) plans</b>	\$1,400 – \$5,000 individual \$2,800 – \$10,000 individual and dependent(s) Out-of-network coverage available	80% in network 50% out of network
<b>Aetna HealthFund® Health Reimbursement Arrangement (HRA) plans</b>	\$1,000 – \$1,800 individual \$2,000 – \$3,600 individual and dependent(s) Out-of-network coverage available	80% in network 50% out of network
<b>APCN Plus Aetna Whole Health<sup>SM</sup> Health Savings Account (HSA) plan</b> (certain geographic locations)	\$1,400 individual \$2,800 individual and dependent(s) Out-of-network coverage available	80% in network 50% out of network
<b>Aetna Hybrid plan</b>	\$4,000 individual \$8,000 individual and dependent(s) In network only (no out-of-network coverage)	\$25 copay for certain services

\*All medical plans include an employer HSA or HRA contribution, except for Aetna Hybrid plan.

\*\*Coinsurance limits apply.

## VISION PLAN

<b>Aetna Vision<sup>SM</sup> Preferred</b>	<ul style="list-style-type: none"> <li>• In- and out-of-network coverage for frames, lenses and contact lenses</li> <li>• Discounts on LASIK eye surgery and additional pairs of glasses</li> </ul>
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The deductible is the amount you must satisfy before the plan begins to pay benefits. Coinsurance is the percentage of covered expenses that the plan pays after any applicable deductible has been met.



# Aetna 2018 Benefits overview for regular U.S. employees

(working 20 hours or more per week)

## Benefits available at an additional cost to you

*(Premiums or costs are paid at 100 percent by the employee through payroll deduction)*

Description	
<b>Accidental Death and Personal Loss (AD&amp;PL) insurance</b> Employee Dependent	<ul style="list-style-type: none"> <li>• 1x to 6x eligible pay, up to a maximum of \$2,000,000</li> <li>• Spouse/Partner: 50% of employee's optional AD&amp;PL</li> <li>• Spouse/Partner and Child(ren): 40% of employee's optional AD&amp;PL for spouse/partner and 5% for each child</li> <li>• Child(ren) only: 25% of employee's optional AD&amp;PL for each child</li> </ul>
<b>Aetna Accident Plan</b>	<ul style="list-style-type: none"> <li>• Assists in covering out-of-pocket expenses associated with an accidental injury (such as dislocations, fractures and burns)</li> <li>• The plan can also help protect your savings should an on- or off-the-job accidental injury occur</li> <li>• Benefits are paid directly to the member in addition to any other medical coverage</li> </ul>
<b>Aetna Commuter Benefits</b> Parking Mass transit	<ul style="list-style-type: none"> <li>• Contribute up to \$260 pretax for work-related parking expenses</li> <li>• Contribute up to \$260 pretax for work-related mass transit expenses</li> </ul>
<b>Aetna Critical Illness Plan</b>	<ul style="list-style-type: none"> <li>• Pays cash benefits when the member or covered family member is diagnosed with a covered serious illness (such as heart attack, stroke or cancer)</li> <li>• The plan helps pay out-of-pocket expenses associated with treatment and costs of living (such as rent, mortgage or day care)</li> <li>• Benefits are paid directly to the member in addition to any other medical coverage</li> </ul>
<b>Aetna Voluntary Hospital Plan</b>	<ul style="list-style-type: none"> <li>• Provides financial protection from out-of-pocket expenses associated with a medically necessary hospital admission</li> <li>• The plan pays cash benefits directly to the member to help pay for out-of-pocket expenses incurred during the hospital stay, including deductibles, day care costs, mortgage payments and other living expenses</li> </ul>

# Aetna 2018 Benefits overview for regular U.S. employees

(working 20 hours or more per week)

	Description
<b>Flexible Spending Accounts</b>	
Health Care	<ul style="list-style-type: none"> <li>• Contribute up to \$2,600 pretax for health care expenses for yourself and your family</li> </ul>
Dependent Care	<ul style="list-style-type: none"> <li>• Contribute up to \$5,000 (\$2,500 if married and filing separately) pretax for dependent care expenses</li> <li>• After the end of each year, you can lose the money in your health care and/or dependent care spending account if you don't use it</li> </ul>
<b>Hyatt Legal Plan</b>	<ul style="list-style-type: none"> <li>• Provides a wide range of legal advice and fully covered legal services for employee and eligible dependents</li> <li>• The plan has a national network of over 12,000 attorneys. If a network attorney is used, covered legal services are provided with no additional attorney fees. If a non-network attorney is used, the plan will pay fees as determined by the plan's fee schedule.</li> </ul>
<b>Supplemental Term Life insurance</b> <i>(some restrictions apply)</i>	
Employee Supplemental Term Life	<ul style="list-style-type: none"> <li>• 1x to 6x eligible pay, up to a maximum benefit of \$3,000,000</li> </ul>
Spouse/Partner Term Life	<ul style="list-style-type: none"> <li>• \$10,000 increments, up to \$100,000, \$150,000, \$250,000</li> </ul>
Child Term Life	<ul style="list-style-type: none"> <li>• \$10,000, \$15,000, \$20,000</li> </ul>

# Aetna 2018 Benefits overview for regular U.S. employees

(working 20 hours or more per week)



## Financial benefits

	Description
<b>Aetna 401(k) Plan</b>	<ul style="list-style-type: none"><li>• All regular full-time and part-time U.S. employees (and individuals employed by Aetna as temporary employees) are eligible to participate</li><li>• Immediate eligibility for employee and employer contributions</li><li>• Automatically enrolled at a pre-tax contribution of 3 percent of eligible pay</li><li>• Company-matching contributions are 100 percent of the first 6 percent of eligible pay</li><li>• Immediate vesting for employee and employer contributions</li></ul>
<b>Employee Tuition Assistance Program</b>	<ul style="list-style-type: none"><li>• Reimbursement for 100% of eligible expenses associated with degree or job-related college courses, certificates and certifications</li><li>• The annual (calendar year) cap is:<ul style="list-style-type: none"><li>- Full-time employees (scheduled to work 40 hours per week): \$5,000 for courses that are part of a degree program, or \$2,500 for job- or career-related courses or certificate and certification programs</li><li>- Part-time employees (scheduled to work 20 to 39 hours per week): \$2,500 for courses that are part of a degree program, or \$2,500 for job- or career-related courses or certificate and certification programs</li></ul></li></ul>
<b>Student Loan Repayment Program</b>	Provides matching student loan repayment assistance to employees who have eligible loans for completed degrees within certain guidelines.


# Aetna 2018 Benefits overview for regular U.S. employees

(working 20 hours or more per week)

## Well-being programs

	Description
<b>Adoption Assistance Program</b>	<ul style="list-style-type: none"> <li>• Maximum \$5,000 reimbursement for adoption expenses</li> </ul>
<b>Aetna Resources For Living</b>	<ul style="list-style-type: none"> <li>• Offers a wide range of support services such as confidential counseling services, resources for elder and child care, help with legal and financial matters, web-based information and more</li> <li>• Up to five employee assistance confidential counseling sessions for each household member per incident</li> <li>• Access to discount programs with brand-name vendors</li> </ul>
<b>Employee discounts</b>	Discounts on travel, electronics, home products, auto parts and accessories, groceries, flowers, gifts, dining, family care, wellness, apparel, books, fitness, hearing products and services, natural products and services, oral health care products, vision products and services, weight management programs and more.
<b>Financial well-being</b>  <p><i>"I was overwhelmed to talk about what was going on financially and now after talking about it, I have a plan for how to be free from credit card debt by using resources provided for credit counseling and planning."</i></p> <p><i>– Aetna employee</i></p> <p>FINANCIAL SECURITY</p>	The Aetna Financial Education program offers personal financial consultation services from Alight Financial Education Specialists, certified financial planners provided by Financial Finesse and UBS financial services.
<b>Fitness centers and programs</b>  <p><i>"It has changed my life ... a new year's resolution is becoming a way of life! Positive reinforcement from staff, and making it easy to stay committed. Love it!"</i></p> <p><i>– Aetna employee</i></p> <p>PHYSICAL HEALTH</p>	Currently, there are 46 Aetna office locations with fitness centers/ rooms and/or group exercise classes.

	Description
<b>Grokker</b>	Get thousands of stunning expert-led yoga, meditation, fitness and cooking videos on-demand for FREE. Be a better you with Grokker anytime, anywhere, through many different devices. Whether you want to take a quick stretch break at your desk, follow a guided meditation at the park, or do a high-intensity workout in your home, Grokker helps to fit healthy living into your busy life.
<b>Health Your Way (lifestyle and condition coaching)</b>	<p>You have access to trained well-being professionals, registered dietitians and nurses to support you in reaching your personal goals, whether it's:</p> <ul style="list-style-type: none"> <li>• Quitting tobacco products</li> <li>• Losing weight</li> <li>• Starting an exercise program</li> <li>• Managing stress</li> <li>• Eating healthier</li> <li>• Preventing disease, and any other goal you may have</li> </ul> <p>Our coaches can help you make effective and practical changes through a program that fits your life and your schedule.</p> <p>Work one-on-one with a coach, in-person (at select locations) or by telephone.</p>
<b>Massage therapy</b>	Feel stress and tension melt away. Return to work feeling renewed and refreshed. Therapists offer recovery massage, acupressure for migraines, forearm and wrist massage and reflexology. Massage therapy is currently available at 20+ Aetna offices.
<b>Medical plan premium credits</b>	Premium credits are available for non-tobacco use and metabolic syndrome testing. See page 16 for more information.

Description	
<p><b>Mindfulness</b></p>  <p><i>“Mindfulness can be the foundation for building character strength. First we learn to trust ourselves. Then we cultivate trust in others. Trust allows people to act freely, without fear, to achieve great things.”</i></p> <p style="text-align: right;"><i>– Aetna employee</i></p> <p>CHARACTER STRENGTHS</p>	<p>Mindfulness is paying full attention to your present moment with an attitude of openness and curiosity. Research has shown mindfulness to have positive effects on emotional, mental, physical and behavioral health, which contribute to an individual’s overall well-being.</p> <p>At Aetna, we believe that practicing mindfulness is so important because it helps us to be more engaged in our lives and effective at work. We offer a range of in-person and virtual programs and resources to help our employees learn, explore and create a mindfulness practice.</p> <ul style="list-style-type: none"> <li>• <b>Digital apps:</b> Resources to deepen mindfulness practices while on the go</li> <li>• <b>Discover Mindfulness:</b> Internal site offering a variety of tools and resources to employees</li> <li>• <b>Lifestyle and condition coaching:</b> Working one-on-one or in a group with a wellness coach, in-person or by telephone</li> <li>• <b>Mindful Midday calls:</b> Brief calls where an instructor leads a mindfulness practice</li> <li>• <b>Mindfulness Center (Hartford, CT):</b> Onsite space where employees can stop by to participate in mindfulness practices, workshops and talks</li> <li>• <b>Mindfulness Challenge:</b> Annual four-week online program featuring videos, articles, work tips and guided mindfulness practices</li> <li>• <b>Online programs:</b> Highly engaging and effective mindfulness programs delivered to your desk in partnership with eMindful</li> </ul>
<b>myStrength</b>	Join the health club for your mind.
<b>Walkstation program</b>	Purchase a Walkstation at a discounted price for the office or your home.

	Description
<b>Well-being Reimbursement Program</b>	All active U.S.-based Aetna employees who are eligible for Aetna medical benefits can receive up to a \$200 reimbursement as taxable income in 2018 to offset qualified wellness program expenses as part of Aetna's Well-being Reimbursement Program.
<b>Well-being Rewards Program</b>	<ul style="list-style-type: none"> <li>• Employees can earn up to \$500 and their eligible family members can earn up to an additional \$500.</li> <li>• Employees normally scheduled to work 20 or more hours per week may participate, even if not enrolled in a medical plan.</li> <li>• Rewards provided for: Tracking physical activity and family activities, completing financial wellness activities, participating in lifestyle and condition coaching, and reaching certain levels in the digital coaching: Health Goals and Education program.</li> <li>• You must complete a health assessment to be eligible to receive rewards.</li> </ul>
<b>Well-being webinars</b>	Attend free webinars and learn something new.
<b>Wellness Works Centers</b>	Located in Hartford, CT and Phoenix, AZ, the centers are fully integrated, offering a broad array of programs and services, such as acute care, massage therapy, a fitness center and more.
<b>Zipongo</b>	Eat healthier with Zipongo. Access recipes personalized to your dietary preferences, plan meals and get deals on groceries.



*“When I was asked to take on the Women’s ERG, I didn’t even know we had such an organization. What I did know ... I had been given the chance to build on and strengthen an organization that was meant to provide the same mentorship and sponsorship opportunities I have been so fortunate to experience. Together, with a board of strong female leaders, we are developing opportunities for ALL women in Aetna to be inspired and fulfill their personal success.”*

*– Aetna employee*

SOCIAL CONNECTEDNESS



## Premium credits

### Medical plan premium credits

We offer two programs that you and your spouse/partner — if he/she is covered under your Aetna medical plan — can participate in that may allow you to earn premium credits on your 2018 medical plan contributions.

- You and/or your spouse/partner have not used tobacco products in the past 12 months and you complete the online attestation
- You and/or your spouse/partner participate in the voluntary metabolic syndrome testing for all five risk factors



*"I love that this [developU] is targeted to make you the best version of you. It's not solely based on work."*

*– Aetna employee*

PURPOSE

### Amount of premium credits

Each premium credit earned is equal to \$12.50 on a semimonthly basis. You can earn up to two premium credits (one for metabolic syndrome testing and one for non-tobacco use). Your spouse/partner — if he/she is covered under your Aetna medical plan — can also earn up to two premium credits (for a total of four credits toward your medical plan premium).



## Availability of Language Assistance Services

TTY: 711

To access language services at no cost to you, call 1-800-558-0860 .

Para acceder a los servicios de idiomas sin costo, llame al 1-800-558-0860. (Spanish)

如欲使用免費語言服務，請致電 1-800-558-0860 。 (Chinese)

Afin d'accéder aux services langagiers sans frais, composez le 1-800-558-0860 . (French)

Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-800-558-0860 .  
(Tagalog)

Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-800-558-0860 an. (German)

(Arabic) . 1-800-558-0860 للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم

Pou jwenn sèvis lang gratis, rele 1-800-558-0860 . (French Creole-Haitian)

Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-800-558-0860. (Italian)

言語サービスを無料でご利用いただくには、1-800-558-0860 までお電話ください。 (Japanese)

무료 언어 서비스를 이용하려면 1-800-558-0860 번으로 전화해 주십시오. (Korean)

(Persian-Farsi) برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-800-558-0860 تماس بگیرید.

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-800-558-0860 . (Polish)

Para acessar os serviços de idiomas sem custo para você, ligue para 1-800-558-0860. (Portuguese)

Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-800-558-0860 .  
(Russian)

Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-800-558-0860 . (Vietnamese)

## **Non-Discrimination Notice**

Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

We provide free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call 1-800-558-0860.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,  
P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),  
1-800-648-7817, TTY: 711,  
Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

