Welcome!

We are very excited at the possibility of having you join Aetna and what we can accomplish together.

At Aetna, we are building a healthier world®, starting from within by supporting our 47,000 employees in achieving their health ambitions.

We see a powerful connection between the personal well-being of our employees and their ability to help our customers achieve their health goals. In other words, when they succeed, we succeed.

That’s why we work tirelessly to understand our employees’ holistic well-being needs and provide programs that address each dimension of well-being – physical health, emotional health, financial security, social connectedness and purpose.

When you join Aetna, you have access to a full suite of benefits – from lower-cost medical plans and student loan repayment support to pet therapy and mindfulness programs (and more!). Please take a few minutes to learn about the benefits we offer.

I am fortunate to get to spend my days helping create healthier, happier lives – one employee at a time. I look forward to that next employee being you.

Best,

Kay Mooney
VP, Employee Benefits and Well-being
Aetna Benefits and Well-being Guiding Principles

We believe in...

...Offering our employees more affordable benefits in exchange for their commitment to their well-being

...Prioritizing all dimensions of well-being – physical health, emotional health, financial security, social connectedness and purpose – in everything we do

...Fostering a unified culture through providing a single set of benefits (where possible) to all employees

...Creating a “living laboratory,” where we pilot new products internally first, positioning Aetna as a thought leader and product innovator

...Simplifying the employee experience and providing benefits and information that is personalized and meaningful to individual employees

...Balancing wants and needs of employees with being fiscally responsible
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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.
# Benefits we pay for

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
</table>
| **Paid Time Off (PTO) and Holidays** | • PTO: 18 to 28 days based on length of service (prorated if scheduled to work less than 40 hours per week)  
• Holidays: 8 company paid holidays |
| **Life Insurance** | • 1x eligible pay, with a minimum benefit of $10,000 |
| **Business Travel Accident Insurance** | • An amount equal to the greater of $50,000 or 3x eligible pay to a maximum of $1,000,000 |
| **Short-Term Disability (STD)** | • For new hires, benefit becomes effective on the 1st day of the month following 60 days of service  
• One-week waiting period  
• Up to 12 weeks of pay at 80% of base pay; and then up to 13 weeks of pay at 60% of base pay, if short-term disability benefits continue to be approved |
| **Long-Term Disability (LTD)** | • For new hires, benefit becomes effective on the 1st day of the month following 60 days of service  
• 26-week waiting period before LTD benefits are payable  
• 50% of eligible pay (taxable benefit), up to a monthly maximum benefit of $15,000 |
| **Adoption Assistance Program** | • Maximum $5,000 reimbursement for adoption expenses |
| **Aetna Resources For Living** | • 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  
• Up to five Employee Assistance confidential counseling sessions for each household member per incident  
• Access to discount programs with brand-name vendors |
Benefits where we share the cost with you

<table>
<thead>
<tr>
<th>MEDICAL PLANS*</th>
<th>Deductible</th>
<th>Coinsurance**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna HealthFund® Health Savings Account (HSA) plans</td>
<td>In and out of network range between</td>
<td>80% in network</td>
</tr>
<tr>
<td></td>
<td>$1,700 – $5,000 individual</td>
<td>50% out of network</td>
</tr>
<tr>
<td></td>
<td>$3,400 – $10,000 individual &amp; dependent(s)</td>
<td></td>
</tr>
<tr>
<td>Aetna HealthFund® Health Reimbursement Account (HRA) plans</td>
<td>In and out of network range between</td>
<td>80% in network</td>
</tr>
<tr>
<td></td>
<td>$1,000 – $2,000 individual</td>
<td>50% out of network</td>
</tr>
<tr>
<td></td>
<td>$2,000 – $4,000 individual &amp; dependent(s)</td>
<td></td>
</tr>
<tr>
<td>Aetna Whole Health℠ Health Savings Account (HSA) plan (Certain geographic locations)</td>
<td>In network only</td>
<td>80% in network</td>
</tr>
<tr>
<td></td>
<td>$1,350 individual</td>
<td>no out-of-network coverage</td>
</tr>
<tr>
<td></td>
<td>$2,700 individual &amp; dependent(s)</td>
<td></td>
</tr>
<tr>
<td>Aetna Open Access® Select Health Savings Account (HSA) plan (Certain geographic locations)</td>
<td>In network only</td>
<td>80%</td>
</tr>
<tr>
<td></td>
<td>$1,350 individual</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$2,700 individual &amp; dependent(s)</td>
<td></td>
</tr>
<tr>
<td>Aetna Hybrid plan</td>
<td>In network only</td>
<td>80%</td>
</tr>
<tr>
<td></td>
<td>$4,000 individual</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$8,000 individual &amp; dependent(s)</td>
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</tbody>
</table>

*All medical plans include an Employer HSA or HRA contribution, other than Aetna Hybrid plan.

**Coinsurance limits apply.

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 15, 2017* deadline. Approved employees can then take advantage of the following enhanced benefits beginning on January 1, 2018:

Medical Plan Benefits
- Enrollment in any of our medical plans offered for the cost of our least expensive plan.
- $0 premium medical coverage for themselves and their dependents (if all applicable premium credits are earned).

Education Benefits
- 100 percent reimbursement and pre-payment of eligible expenses, up to the annual cap, under our Employee Tuition Assistance Program (ETAP).
- Reimbursement for course books under ETAP, up to the annual cap.
- Enrollment of their high school-aged child in the College Planning USA program at no cost.

*While benefits enrollment needs to be completed within 30 days of hire, this September 15, 2017 deadline applies to all employees, regardless of start date.
Aetna 2017 Benefits Overview for Regular U.S. Employees
(working 20 hours or more per week)

DENTAL PLANS

Dental Maintenance Organization* (DMO)
- In network only
  - No deductible
  - Requires primary care dentist
- Preventive 100%
- Ortho 75%, no maximum limit

Dental Preferred Provider Organization*
- In network
  - $50 individual/$150 family
- Out of network
  - $100 individual/$300 family
- Preventive 100%
- Ortho $2,000 in network/$1,500 out of network (lifetime maximum)

*Where available

VISION PLAN

Aetna VisionSM Preferred
- In- and out-of-network coverage for frames, lenses and contact lenses
- Discounts on LASIK eye surgery and additional pairs of glasses

Benefits available at an additional cost to you
(Premiums or cost are paid 100% by the employee through payroll deduction)

Description

Flexible Spending Accounts
Health Care
Contribute up to $2,500 pretax for health care expenses for yourself and your family

Dependent Care
Contribute up to $5,000 ($2,496 married and filing separately) pretax for dependent care expenses
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.

Life Insurance (some restrictions apply)
Employee Supplemental Term Life Insurance
1x to 6x eligible pay, up to a maximum benefit of $3,000,000

Spouse/Partner Life Insurance
$10,000 increments, up to $100,000, $150,000, $250,000

Child(ren) Term Life
$10,000, $15,000 or $20,000

Accidental Death & Personal Loss (AD&PL) Insurance
Employee
1x to 6x eligible pay, up to a maximum of $2,000,000

Dependent
- Spouse/Partner: 50% of employee’s optional AD&PL
- Spouse/Partner and Child(ren): 40% of employee’s optional AD&PL for spouse/partner and 5% for each child
- Child(ren) only: 25% of employee’s optional AD&PL for each child

Optional Long-Term Disability
Optional Long-Term Disability
- Additional 10% of eligible pay (taxable benefit)
- Up to a monthly benefit maximum of $15,000
<table>
<thead>
<tr>
<th>Description</th>
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<tbody>
<tr>
<td><strong>Aetna Commuter Benefits</strong></td>
</tr>
<tr>
<td><strong>Parking</strong></td>
</tr>
<tr>
<td><strong>Mass Transit</strong></td>
</tr>
</tbody>
</table>
| **Aetna Voluntary Hospital Plan** | • Provides financial protection from out-of-pocket expenses associated with a medically necessary hospital admission  
• 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 |
| **Hyatt Legal Plan** | • Provides a wide range of legal advice and fully covered legal services for employee and eligible dependents  
• 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-plan attorney is used, the plan will pay fees as determined by the plan’s fee schedule. |
| **Aetna Critical Illness Plan** | • Pays cash benefits when the member or covered family member is diagnosed with a covered serious illness (such as heart attack, stroke or cancer)  
• The plan helps pay out-of-pocket expenses associated with treatment and costs of living (such as rent, mortgage or day care costs)  
• Benefits are paid directly to the member in addition to any other medical coverage |
| **Aetna Accident Plan** | • Assists in covering out-of-pocket expenses associated with an accidental injury (such as dislocations, fractures and burns)  
• The plan can also help protect your savings should an on- or off-the-job accidental injury occur  
• Benefits are paid directly to the member in addition to any other medical coverage |
Financial Benefits

<table>
<thead>
<tr>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td><strong>Aetna 401(k) Plan</strong></td>
</tr>
<tr>
<td>• All regular full-time and part-time U.S. employees (and individuals employed by Aetna as temporary employees) are eligible to participate</td>
</tr>
<tr>
<td>• Immediate eligibility for employee and employer contributions</td>
</tr>
<tr>
<td>• Automatically enrolled at a 3 percent pre-tax contribution</td>
</tr>
<tr>
<td>• Company-matching contributions are 100 percent of the first 6 percent of eligible pay</td>
</tr>
<tr>
<td>• Immediate vesting for employee and employer contributions</td>
</tr>
<tr>
<td><strong>Employee Stock Purchase Plan</strong></td>
</tr>
<tr>
<td>Employees can buy Aetna stock at a discount through payroll deduction.</td>
</tr>
<tr>
<td><strong>Employee Tuition Assistance Program</strong></td>
</tr>
<tr>
<td>• Reimbursement for 80% of eligible expenses associated with degree or job-related college courses</td>
</tr>
<tr>
<td>• Reimbursement of 100% of certificates and certifications will be provided</td>
</tr>
<tr>
<td>• The annual (calendar year) cap is:</td>
</tr>
<tr>
<td>– Full-time employees (scheduled to work 40 hours per week):</td>
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<tr>
<td>$5,000 for courses that are part of a degree program, or</td>
</tr>
<tr>
<td>$2,500 for job- or career-related courses or certificate and certification programs.</td>
</tr>
<tr>
<td>– Part-time employees (scheduled to work 20 to 39 hours per week):</td>
</tr>
<tr>
<td>$2,500 for courses that are part of a degree program, or</td>
</tr>
<tr>
<td>$2,500 for job- or career-related courses or certificate and certification programs.</td>
</tr>
<tr>
<td><strong>Student Loan Repayment Program</strong></td>
</tr>
<tr>
<td>Provides matching student loan repayment assistance to employees who have eligible loans for completed degrees within certain guidelines.</td>
</tr>
</tbody>
</table>
## Wellness & Incentive programs

<table>
<thead>
<tr>
<th>Description</th>
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</thead>
</table>
| **Healthy Lifestyles Incentive Program** | Employees can earn up to $500 and their eligible family members can earn up to an additional $500  
Employees normally scheduled to work 20 or more hours per week may participate, even if not enrolled in a medical plan  
Incentives provided for:  
– Tracking physical activity, healthy eating habits, stress management activities, sleep and family activities  
You must complete a health assessment and financial assessment to be eligible to receive incentives |
| **Medical Plan Premium Credits** | Medical plan premium credits are available to employees and their spouse/partner who are enrolled in an Aetna employee medical plan  
Credits available for:  
– Metabolic Syndrome: Participating in metabolic syndrome testing and being in range for at least three of five risk factors or completing a wellness program. New hires earn incentives for their year of hire by participating in testing, regardless of results.  
– Non-tobacco: Being a non-tobacco user  
See page 12 for more details |
| **Wellness Reimbursement Program** | Up to $200 reimbursement for certain wellness expenses such as gym memberships, exercise classes, fitness equipment, etc. |
| **Financial Wellness Program** | Onsite workshops and live webinars  
One-on-one financial planning with Certified Financial Planners and Education Specialists |
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 2017 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 and your results show that you are in range for at least three of the five risk factors. If you or your spouse/partner don’t have in-range results for three risk factors, you can still earn the full premium credit by participating in an alternative wellness program.

New hires earn incentives for their year of hire by just participating, regardless of results.

Amount of premium credits

Each premium credit earned is equal to $12.50 on a semi-monthly 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).
Non-Discrimination Notice

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

Aetna provides 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 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).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Coventry Health Care plans and their affiliates (Aetna).
Availability of Language Assistance Services

TTY: 711

For language assistance in your language call 1-800-558-0860 at no cost. (English)

Para obtener asistencia lingüística en español, llame sin cargo al 1-800-558-0860. (Spanish)

欲取得繁體中文語言協助，請撥打1-800-558-0860，無需付費。 (Chinese)

Pour une assistance linguistique en français appeler le 1-800-558-0860 sans frais. (French)

Para sa tulong sa wika na Tagalog, tawagan ang 1-800-558-0860 nang walang bayad. (Tagalog)

Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-800-558-0860 an. (German)

لمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 60-800-558-0860-1. (Arabic)

Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 1-800-558-0860 gratis. (French Creole)

Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-800-558-0860. (Italian)

日本語で援助をご希望の方は、1-800-558-0860 まで無料でお電話ください。 (Japanese)

한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-800-558-0860 번으로 전화해 주십시오. (Korean)

برای راهنمایی به زبان فارسی با شماره 60-800-558-0860-1 بدون هزینه ای تماس بگیرید. (Persian)

Aby uzyskać pomoc w języku polskim, zadzwon bezpłatnie pod numer 1-800-558-0860. (Polish)

Para obter assistência linguística em português ligue para o 1-800-558-0860 gratuitamente. (Portuguese)

Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-800-558-0860. (Russian)

Để được hỗ trợ ngôn ngữ bằng (ngôn ngữ), hãy gọi miễn phí đến số 1-800-558-0860. (Vietnamese)