

A close-up photograph of a man in military camouflage attire, including a cap and a jacket, hugging a woman with long blonde hair. The man has his eyes closed and a gentle smile, conveying a sense of affection and support. The woman's hair is the primary focus of the embrace. The background is softly blurred, suggesting an indoor setting like an airport or a transit station.

Adventure

2018 benefits overview

aetna[®]

aetna.com



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.

Aetna 2018 Benefits overview for regular U.S. employees

(working 20 hours or more per week)

Benefits we pay for

	Description
Adoption Assistance Program	<ul style="list-style-type: none"> • Maximum \$5,000 reimbursement for adoption expenses
Aetna Resources For Living	<ul style="list-style-type: none"> • 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
Business Travel Accident insurance	<ul style="list-style-type: none"> • An amount equal to the greater of \$50,000 or 5x eligible pay to a maximum of \$1,000,000
Basic Life insurance	<ul style="list-style-type: none"> • 1x eligible pay, with a minimum benefit of \$10,000
Long-term disability (LTD)	<ul style="list-style-type: none"> • 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 • 60% of eligible pay (taxable benefit), up to a monthly maximum benefit of \$15,000
Mindfulness	<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"> • Digital apps: Resources to deepen mindfulness practices while on the go • Discover Mindfulness: Internal site offering a variety of tools and resources to employees • Lifestyle and condition coaching: Work one-on-one or in a group with a wellness coach, in-person or by telephone • Mindful Midday calls: Brief calls where an instructor leads a mindfulness practice • Mindfulness Center (Hartford, CT): Onsite space where employees can stop by to participate in mindfulness practices, workshops and talks • Mindfulness Challenge: Annual four-week online program featuring videos, articles, work tips and guided mindfulness practices • Online programs: Mindfulness at Work and Metabolic Health in Small Bytes administered by our vendor partner eMindful

	Description
Paid time off (PTO) and holidays	<ul style="list-style-type: none"> • 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
Short-term disability (STD)	<ul style="list-style-type: none"> • For new hires, benefit becomes effective on the 1st day of the month following 60 days of service • One-week waiting period before STD benefits are payable • 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



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
Dental Maintenance Organization* (DMO)	In network only (no out of network coverage) <ul style="list-style-type: none"> • No deductible • Requires primary care dentist 	Preventive 100% Ortho 75%, no maximum limit
Dental Preferred Provider Organization*	In network <ul style="list-style-type: none"> • \$50 individual/\$150 family Out of network <ul style="list-style-type: none"> • \$100 individual/\$300 family 	Preventive 100% 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

- 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.

Education benefits

- 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 21, 2018 deadline applies to all employees, regardless of start date.

Aetna 2018 Benefits overview for regular U.S. employees

(working 20 hours or more per week)

MEDICAL PLANS*	In-network deductibles	Coinsurance**
Aetna HealthFund® Health Savings Account (HSA) plans	\$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
Aetna HealthFund® Health Reimbursement Arrangement (HRA) plans	\$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
APCN Plus Aetna Whole HealthSM Health Savings Account (HSA) plan (certain geographic locations)	\$1,400 individual \$2,800 individual and dependent(s) Out-of-network coverage available	80% in network 50% out of network
Aetna Hybrid plan	\$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

Aetna VisionSM Preferred	<ul style="list-style-type: none"> • In- and out-of-network coverage for frames, lenses and contact lenses • Discounts on LASIK eye surgery and additional pairs of glasses
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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 cost are paid 100% by the employee through payroll deduction)

Description	
Accidental Death & Personal Loss (AD&PL) insurance Employee Dependent	<ul style="list-style-type: none"> • 1x to 6x eligible pay, up to a maximum of \$12,000,000 • 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
Aetna Accident Plan	<ul style="list-style-type: none"> • 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
Aetna Commuter Benefits Parking Mass transit	<ul style="list-style-type: none"> • Contribute up to \$260 pretax for work-related parking expenses • Contribute up to \$260 pretax for work-related mass transit expenses
Aetna Critical Illness Plan	<ul style="list-style-type: none"> • 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 Voluntary Hospital Plan	<ul style="list-style-type: none"> • 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

Aetna 2018 Benefits overview for regular U.S. employees

(working 20 hours or more per week)

	Description
Flexible Spending Accounts	
Health Care	<ul style="list-style-type: none"> • Contribute up to \$2,600 pretax for health care expenses for yourself and your family
Dependent Care	<ul style="list-style-type: none"> • Contribute up to \$5,000 (\$2,500 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.
Hyatt Legal Plan	<ul style="list-style-type: none"> • 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.
Supplemental Term Life insurance <i>(some restrictions apply)</i>	
Employee Supplemental Term Life	<ul style="list-style-type: none"> • 1x to 6x eligible pay, up to a maximum benefit of \$3,000,000
Spouse/Partner Term Life	<ul style="list-style-type: none"> • \$10,000 increments, up to \$100,000, \$150,000, \$250,000
Child Term Life	<ul style="list-style-type: none"> • \$10,000, \$15,000 or \$20,000

Aetna 2018 Benefits overview for regular U.S. employees

(working 20 hours or more per week)

Financial benefits

	Description
Aetna 401(k) Plan	<ul style="list-style-type: none">• All regular full-time and part-time U.S. employees (and individuals employed by Aetna as temporary employees) are eligible to participate• Immediate eligibility for employee and employer contributions• Automatically enrolled at a pre-tax contribution of 3 percent of eligible pay• Company-matching contributions are 100 percent of the first 6 percent of eligible pay• Immediate vesting for employee and employer contributions
Employee Tuition Assistance Program	<ul style="list-style-type: none">• Reimbursement for 100% of eligible expenses associated with degree or job-related college courses, certificates and certifications• The annual (calendar year) cap is:<ul style="list-style-type: none">- 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.- 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.
Student Loan Repayment Program	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
Adoption Assistance Program	<ul style="list-style-type: none"> • Maximum \$5,000 reimbursement for adoption expenses
Aetna Resources For Living	<ul style="list-style-type: none"> • 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 • Up to five employee assistance confidential counseling sessions for each household member per incident • Access to discount programs with brand-name vendors
Employee discounts	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.
Financial well-being	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.
Fitness centers and programs	Currently there are 46 Aetna office locations with fitness centers/rooms and/or group exercise classes.
Grokker	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.
Health Your Way (lifestyle and condition coaching)	<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"> • Quitting tobacco products • Losing weight • Starting an exercise program • Managing stress • Eating healthier • Preventing disease, and any other goal you may have <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>

	Description
Massage therapy	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.
Medical plan premium credits	Premium credits are available for non-tobacco use and metabolic syndrome testing. See page 15 for more information.
myStrength	Join the health club for your mind.
Walkstation program	Purchase a Walkstation at a discounted price for the office or your home
Well-being Reimbursement Program	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.
Wellness Works Centers	<p>Located in Hartford, CT and Phoenix, AZ, the centers are fully integrated offering a broad array of programs and services, including:</p> <ul style="list-style-type: none"> • Acute care services for the care and treatment of common, non-occupational illnesses such as sore throats, headaches and blood pressure checks • Full-service pharmacy* • Lifestyle and condition coaching • Laboratory services • Massage therapy services • Exercise area with cardio, strength training equipment and televisions • Group-exercise studio with spin bikes, step benches and specialized equipment • Personal training • Locker rooms with shower facilities • Physical therapy clinic* • Financial coaching • Reception and waiting area with a multi-media circulating wellness library • Lactation rooms <p>Staffed by a team of health and wellness professionals, the center has a doctor* or mid-level provider, a registered nurse*, health coaches and educators, exercise physiologists, physical therapists*, massage therapists, certified financial planners and a financial education specialist.</p> <p>*Hartford, CT only</p>

	Description
Well-being Rewards Program	<ul style="list-style-type: none"> • 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. • 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. • You must complete a health assessment to be eligible to receive rewards.
Well-being webinars	Attend free webinars and learn something new.
Zipongo	Eat healthier with Zipongo. Access recipes personalized to your dietary preferences, plan meals and get deals on groceries.

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.

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

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 1557 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).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies.

