Building a Healthier World

Corporate Social Responsibility Report
Covering Calendar Years 2016 and 2017

aetna

aetna FOUNDATION
A Message from Aetna’s Chairman

Building a healthier world: It’s a mission Aetna proudly pursues every day. In doing so, we keep our priorities straight — people, planet, then profit — to ensure that our work benefits people and preserves the environment, which ultimately drives long-term business success and profitability.

Aetna’s efforts to build a healthier world encompass how we treat our employees, improve the lives of customers, and effect positive change in community health. The highlights of this work are captured in this report, which I’m proud to share with you on behalf of Aetna’s nearly 50,000 employees.

Our employees make our company successful, and developing and rewarding them remains a key focus. To help employees manage college debt, we launched a program that matches their student loan payments up to $10,000 for a lifetime. This program builds on earlier initiatives of our “social compact” — increasing our minimum base wage and lowering health care expenses for eligible employees — as well as our long-standing wellness programs, which emphasize mindfulness and a holistic view of health.

Studies show about 60 percent of factors affecting risk of premature death exist outside of a doctor’s office or hospital, which means our local communities have enormous power to influence health. Aetna’s independent charitable arm, the Aetna Foundation, is helping communities seize this opportunity through the Healthiest Cities & Counties Challenge, which we created with the American Public Health Association and the National Association of Counties. The Challenge is poised to award $1.5 million in prizes to communities that show improvements in healthy behaviors, community safety, built environment and other factors.

To get a better understanding of communities across the country, we also collaborated with U.S. News & World Report to develop the inaugural Healthiest Communities rankings. This new platform evaluates communities across 10 categories — from education and population health to infrastructure and economy — to assess which communities offer their citizens the greatest opportunity to live a productive, healthy life. Our goal in creating these rankings is not just to recognize communities that are already making significant progress toward building healthy communities, but also to inspire change in the way communities think about and pursue improvements in public health. While no two communities are the same, all communities can learn about best practices in their own backyard and across the country, then apply these lessons to improve the health of their residents.

When communities are in crisis, Aetna and its people also take concerted action. We responded to 2017’s unprecedented series of natural disasters with financial donations and employee volunteers. Similarly, in response to the opioid crisis, we developed collaborations with hard-hit states to fund vital prevention and treatment programs. This is in addition to our ongoing efforts to build healthier communities.

Aetna is proud to partner with our communities, members and customers, and employees to create a healthier world, one person at a time.

Mark T. Bertolini
Aetna Chairman and CEO
About Aetna

We are committed to building a healthier world.

Aetna is a leading diversified health care benefits company that provides information and resources to nearly 50 million people to help make better-informed decisions about their health care. Working closely with health care providers, Aetna strives to help transform the health care system in ways that simplify the health care experience and help people lead healthier lives.

As approximately 50,000 Aetna employees work to engage our health plan members, we also advance new approaches and technologies that can help people access the right care, at the right time, with greater ease.

Aetna offers customers a range of traditional, voluntary and consumer-directed health insurance products and related services, including medical, pharmacy, dental, and behavioral health plans. Our offerings also include Medicaid health care management services, medical management capabilities, workers’ compensation administrative services and health information technology products and services.

We are a leading diversified health care benefits company, serving an estimated 37.9 million people. At the end of 2017, our commercial business was providing health benefits for nearly 19 million of our 22.2 million medical members. Our customers include employer groups, individuals, college students, part-time and hourly workers, health plans, health care providers, governmental units, government-sponsored plans, labor groups and expatriates.

We offer self-insured product options, particularly for large and midsized businesses, and plans for smaller businesses as well. Aetna also offers Medicare Advantage plans, Medicare prescription drug plans and Medicaid products. We’re proud that, based on the Medicare star rating program, we have a higher percentage of members in four-star or greater plans than any of our national peers.

In every aspect of our work, we strive to be a valued partner — to our customers, members, health care providers and communities — as we work together to build a healthier world.
Driving Innovative Solutions

We complement our continuing business innovation with efforts to help transform the health care system in ways that advance our vision of a healthier world. We collaborate with a range of other health care organizations to improve quality, value and the patient experience through advanced technology, new business models and integrated care delivery models.

We also are committed to helping communities stay healthy through corporate philanthropy. At the core of this work is the Aetna Foundation, dedicated to promoting wellness, health and access to high-quality health care for everyone. The Aetna Foundation partners with community-based leaders and organizations that are working on solutions that address the social determinants of health — the factors that impact wellness outside of the doctor’s office.

Since 1980, Aetna and the Aetna Foundation have awarded nearly $489 million in grants and awards.

Aetna once again achieved high Medicare Star Quality Ratings for its Medicare Advantage plans for 2016 and 2017. Aetna increased the number of members enrolled in plans with a star rating of 4.0 or higher to 91 percent, representing a four-percentage-point increase from 2016 to 2017. Currently, Aetna has the highest percentage of Medicare members enrolled in plans rated 4.0 overall stars among publicly traded companies with more than 250,000 Medicare Advantage enrollees.
Our Values

Working to make healthier communities starts with our values:

- **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.
- **Caring**: We listen to and respect our customers and each other so we can act with insight, understanding and compassion.
- **Inspiration**: We inspire each other to explore ideas that can make the world a better place.

“Health care is personal. That’s why the people we serve drive every decision we make. Everything we do at Aetna starts with our values — a clear, strongly held set of core beliefs that reflect who we are and what you can expect from us. Our values carry through our thoughts and actions every day, inspiring innovation in our products and services, and driving a relentless commitment to excellence in all we do.”

– Mark T. Bertolini, Aetna Chairman and CEO
As Aetna pursues its goal of building healthier communities, we view social responsibility as a critical driver of success and an integral part of how we conduct our business.

One example of this integrated approach to corporate responsibility is our social compact with employees, which launched in January 2015. This initiative increased our U.S. minimum base wage to $16 per hour, which at the time of the announcement represented an 11 percent increase, on average, and benefited about 5,700 employees. Along with this wage increase, we announced an enhanced medical benefits program (which went into effect in 2016) to help lower out-of-pocket health care expenses for some of our U.S. employees.

In 2017, we expanded on this social compact by responding to the issue of rising student debt among our employees. Our Student Loan Repayment program provides some financial relief for employees who graduated since December 1, 2013. Aetna now matches U.S.-based employees’ student loan payments up to $2,000 per year for a lifetime maximum of up to $10,000 for qualifying loans.

Increasing the financial security of employees helps us attract and retain strong talent.

We also believe that a happier, healthier and more productive workforce is better able to provide differentiating value to our plan members and, by extension, contribute to building healthier communities across the nation.
An important element of Aetna's mission is to help improve the health of communities across the nation. This is why the Aetna Foundation, in partnership with the American Public Health Association and the National Association of Counties, launched the Healthiest Cities & Counties Challenge in 2016. This national competition is encouraging innovations in communities that can improve the social determinants of health, including healthy behaviors, community safety and environmental exposures. As a result of involvement in the Challenge, participants have:

- Received recognition and acknowledgement by policymakers and community leaders
- Identified new partners and attracted stronger engagement
- Played more meaningful roles in change efforts
- Activated dormant community efforts
- Leveraged additional resources

In 2017, 10 awards and 5 honorable mentions were given to finalists recognizing emerging best practices for community health improvement (see additional information on page 47).

**Winner Highlights:**

**Waco-McLennan County, TX:**
Opened a nonprofit grocery store in an identified food desert to **increase access to affordable fresh and healthy foods**

**Mecklenburg County, NC:**
Faith-based organizations and local governments are working together to reduce heart disease; this has resulted in **96 percent of participants achieving improved health outcomes**
Aetna’s Corporate Social Responsibility Statement

As a leading health care company, Aetna strives to help people stay healthy by providing guidance, information and tools they need to achieve their personal health goals. As we pursue our business strategy, we promote socially responsible practices nationally and internationally to further contribute to the good health of our members and employees, and the communities where we do business.

We are committed to limiting our own environmental impact by reducing our consumption of energy and other environmental resources, and applying sustainability principles across our real estate and business management processes wherever possible. Meanwhile, working with health care professionals across the nation, we strive to address the waste that threatens long-term sustainability of our health care system. We have also lent our support to larger efforts to increase the availability of high-quality health care.

Through these efforts and others, Aetna is helping to cultivate a healthier population and express its commitment to nurturing a healthy environment.
Our People, Our Culture

Our People, Our Culture At a Glance

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Our People, Our Culture

Aetna’s diverse, engaged people deliver deep insights into those we serve and help create better strategies to improve and sustain their health.

Aetna’s people — how they collaborate and innovate — are helping move our company closer to the goal of building a healthier world, community by community. Our combined strength as an organization will help us achieve our goals faster and deliver greater value to all our stakeholders.

Aetna strives to attract, engage and retain high-performing people who are passionate about improving the health care system. This focus on talent encompasses traditionally under-represented groups such as women; people of color; veterans; individuals with disabilities; and lesbian, gay, bisexual, transgender and queer (LGBTQ) people. We also strive to meet the needs of a multigenerational workforce.

We’re proud that three quarters of Aetna employees are women, a third are people of color, 11 percent self-identify as LGBT and nearly 5 percent self-identify as having a disability.

Additionally, millennials comprise 31 percent of Aetna’s employees, which was a key driver of our new program to provide up to $10,000 to qualified recent college graduates to help them repay education loans.

Across all employee demographics, Aetna provides innovative programs to achieve better health, develop professional skills and pursue opportunities company-wide for which they’re qualified. Their appreciation for these efforts are reflected in the 75 percent engagement levels we’ve measured through both our 2016 and 2017 employee surveys, which exceed the industry norm.
Workforce diversity offers us deeper insights into those we serve, which helps us develop new and better strategies to improve and sustain their health.

With emphasis on diversity and inclusion, we take steps to:

- Build a diverse, nimble, and agile workforce by focusing on recruitment, development, mobility and retention across the company
- Create an inclusive environment that encourages people to bring their full selves to work, to realize their personal potential and help the company achieve its potential
- Administer Aetna-wide and department-specific learning

Commitment to Equal Opportunity

Aetna’s Equal Employment Opportunity and Affirmative Action policy assures that applicants and employees are treated fairly and have equal opportunities in all aspects of employment regardless of personal characteristics or status.

The policy covers and complies with state and local laws that prohibit discrimination or harassment. The policy spells out employee responsibilities, including a requirement that employees report any incidents of discrimination, harassment or retaliation. A process for reporting violations is part of the policy, including the availability of a confidential hotline to report concerns anonymously.

Aetna is committed to investigating any violations of the company’s equal opportunity policy and taking appropriate corrective actions. Complaints and investigations are kept strictly confidential to the maximum extent possible. Employees are expected to cooperate fully with any investigation. The policy also prohibits any and all forms of retaliation, harassment, intimidation, threats, coercion or discrimination resulting from a complaint. In 2017, we had six Office of Civil Rights (OCR) complaints.

“Aetna’s evolution as a leader in diversity and inclusion reflects the varied needs of consumers in the changing health marketplace. By harnessing the diversity of our employees through inclusion, we consistently seek to create better, more inventive solutions that meet the unique health care needs of all different consumers. The challenge we face to continually increase the value we offer to our customers requires creativity and insight that only a diverse workforce operating in an inclusive culture can deliver.”

– Mark T. Bertolini, Aetna Chairman and CEO

Corporate Equality Index Recognizes Aetna’s Commitment

Aetna received a score of 100 percent on the 2016 Corporate Equality Index (CEI). Aetna is the only company in the health care industry to achieve a perfect score every year since the index was created 14 years ago.
Advancing Women Leaders

We are proud to report that women make up 75 percent of Aetna’s employees, and 33 percent of our Executive Committee and Board of Directors. We feel strongly about gaining the benefits of having women in leadership positions. In fact, Chairman, CEO and President Mark Bertolini is the executive sponsor for women’s advancement in the company.

Aetna seeks to engage both men and women as champions, drivers, and advocates of changes that enhance opportunities for women’s advancement. Our efforts are international, and include:

- **Women’s Leadership Alliance** – helps women at Aetna advance to executive positions by providing mentoring, coaching, training and networking opportunities.

- **Power of the Purse: Health Care Research Project** – brings together our Office of Workplace Culture, Office of Diversity & Inclusion, and the Women’s Leadership Alliance in a collaboration with the Center for Talent Innovation to identify and seek solutions for the unmet needs of female patients, caregivers and decision-makers.

- **Aetna Strategies for Success Leadership Program** – brings together highly talented and motivated women and people of color from across the company for 3.5 days to discuss career development and planning.

- **Strategies for Success Sponsorship Program** – provides a forum to address barriers to women’s career growth at Aetna, helping women to prepare for executive-level roles through mentoring, sponsorship and collaborative programs with the Aetna Women’s Leadership Alliance and the Women’s Employee Resource Group.

- **Men Advocating Real Change (MARC) Leaders Program** – engages men in candid conversations about gender and its impact in the workplace. MARC members in leadership positions mentor and support women who seek executive positions.
Aetna Lauded for Sustained Success in Advancing Diversity

DiversityInc once again named Aetna to its Top 50 Companies for Diversity in 2016, calling Aetna “a mainstay on the top 50 list.”

The Human Rights Campaign included Aetna in its 2016 Best Places to Work for lesbian, gay, bisexual and transgender (LGBT) employees — an honor Aetna has received each year since the list was created in 2002.

Breakthrough Inclusion Changes the Conversation for the Better

Breakthrough inclusion was designed to help Aetna managers and employees influence culture change by leveraging the talents of their teams via tough conversations. It aims to fuel breakthrough performance, collaboration, leadership self-awareness, and innovation through excellence in inclusive leadership. Research shows that inclusion is critical to effective management. The five-month program was a significant commitment and incredibly well-received by the nearly 3,000 colleagues that completed the experience in 2016.

1 BIG OPPORTUNITY TO TRANSFORM THE WAY WE CONNECT AND COLLABORATE

3k COLLEAGUES who experienced it in 2016

158% How much more likely an entire team is to understand their target customer when they have one or more members who represent characteristics of their target customer.

1 HOUR PER SERIES

5 SERIES 5 TEAM DISCUSSIONS

30+ PROGRAM COMPONENTS

“Breakthrough inclusion makes people really think about how they view and interact with others. It is easy to convince yourself you do things in a particular fashion, but this makes you stop and be honest with yourself.”

10% + 10% = 50% INCREASE

On a typical successful team of ten, there are usually two people (20%) who are consistently operating at high performance. Just one more person operating at high performance on a typical team increases high-performance outputs by 50%.

Diversity + Inclusion

Better people & business outcomes

It’s all about happier, more productive employees who want to get up every day to do more awesome work.

In light of this success, the program will now be held annually.
Workforce Composition

Aetna’s workforce is increasingly diverse, reflecting the tapestry of American society and the customers we serve every day. By valuing and promoting diversity, Aetna people build greater understanding of customer preferences and issues, which serves everyone well.

As of End of Year 2017, Aetna employees were:

- **75%** women
- **34%** people of color
- **11%** self-identified as gay, lesbian, bisexual, or transgender
- **3%** self-identified as veterans
- **4.8%** self-identified as person with disability
- **10%** under 30 years old
- **56%** ages 30-49
- **34%** older than 50 years old
- **10%** ages 50 or older
- **16%** people of color

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<tr>
<th>Gender</th>
<th>Count</th>
<th>% of Total</th>
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<tbody>
<tr>
<td>Men</td>
<td>12,401</td>
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<tr>
<td>Women</td>
<td>37,425</td>
<td>75%</td>
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<td>Grand Total</td>
<td>49,826</td>
<td>100%</td>
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</table>

<table>
<thead>
<tr>
<th>Age Band</th>
<th>Count</th>
<th>% of Total</th>
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<tr>
<td>&lt;30</td>
<td>4,994</td>
<td>10%</td>
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<tr>
<td>30-49</td>
<td>27,858</td>
<td>56%</td>
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<tr>
<td>50+</td>
<td>16,974</td>
<td>34%</td>
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<tr>
<td>Grand Total</td>
<td>49,826</td>
<td>100%</td>
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</table>

<table>
<thead>
<tr>
<th>Generation (years of birth)</th>
<th>Count</th>
<th>% of Total</th>
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</thead>
<tbody>
<tr>
<td>Traditionalist 1925-1945</td>
<td>57</td>
<td>0%</td>
</tr>
<tr>
<td>Boomers 1946-1963</td>
<td>11,142</td>
<td>22%</td>
</tr>
<tr>
<td>Generation X 1964-1978</td>
<td>22,745</td>
<td>46%</td>
</tr>
<tr>
<td>Generation Y 1979-1994</td>
<td>15,491</td>
<td>31%</td>
</tr>
<tr>
<td>Generation Z 1995-2007</td>
<td>391</td>
<td>1%</td>
</tr>
<tr>
<td>Grand Total</td>
<td>49,826</td>
<td>100%</td>
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</table>
### People of Color

<table>
<thead>
<tr>
<th>People of Color</th>
<th>Count</th>
<th>% of Total</th>
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<tbody>
<tr>
<td>People of Color</td>
<td>17,057</td>
<td>34%</td>
</tr>
<tr>
<td>Non-People of Color</td>
<td>31,616</td>
<td>63%</td>
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<td>Not Available</td>
<td>1,153</td>
<td>3%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td>49,826</td>
<td>100%</td>
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</table>

### Race

<table>
<thead>
<tr>
<th>Race</th>
<th>Count</th>
<th>% of Total</th>
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</thead>
<tbody>
<tr>
<td>Black/African American</td>
<td>8,691</td>
<td>48%</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>4,851</td>
<td>27%</td>
</tr>
<tr>
<td>Asian</td>
<td>2,584</td>
<td>14%</td>
</tr>
<tr>
<td>Not Available</td>
<td>1,156</td>
<td>6%</td>
</tr>
<tr>
<td>Two or more races</td>
<td>644</td>
<td>3%</td>
</tr>
<tr>
<td>American Indian/Alaskan Native</td>
<td>191</td>
<td>1%</td>
</tr>
<tr>
<td>Native Hawaiian/Pac Islander</td>
<td>94</td>
<td>1%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td>18,211</td>
<td>100%</td>
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</tbody>
</table>

Chart numbers as of December 2017.

* Includes all employees; domestic and non-U.S.

** Excludes temporary employees

### Aetna Employee Turnover

<table>
<thead>
<tr>
<th>Cohort</th>
<th>Turnover Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Includes year of birth for generation</strong></td>
<td>2013</td>
</tr>
<tr>
<td>All Aetna</td>
<td>13.8</td>
</tr>
<tr>
<td>Women</td>
<td>13.5</td>
</tr>
<tr>
<td>Men</td>
<td>14.9</td>
</tr>
<tr>
<td>Boomers 1946-1963</td>
<td>12.8</td>
</tr>
<tr>
<td>Gen X 1964-1978</td>
<td>11.5</td>
</tr>
<tr>
<td>Gen Y 1979-1994</td>
<td>20.4</td>
</tr>
</tbody>
</table>

Turnover rates not displayed for the Traditionalist generation (born between 1925 - 1945) and Gen Z (born after 1994)

* 2017 turnover rates increased significantly as a result of a company-wide early retirement package offering.
In recent years, Aetna has strengthened its social compact with employees by raising the minimum base hourly wage for its U.S. employees to $16 an hour and launching an enhanced medical benefits program to help lower out-of-pocket health care expenses for some of its U.S. employees. We believe that these steps directly benefit Aetna’s members as a result of increased employee engagement and reduced turnover.

In 2017, we expanded on these significant workforce investments by launching a new Student Loan Repayment Program to help recent college graduates reduce their education loan debt and build their financial stability. Through the program, Aetna will match employees’ U.S.-based student loan payments up to a lifetime maximum of $10,000 for qualifying loans.

“"We’re investing in our employees’ well-being by helping make college more affordable. Whether they’ve already earned their degree or plan to pursue one in the future, this new program can ease the financial burden so they can focus on creating more healthy days for themselves and our members.””

- Kay Mooney, VP, Employee Benefits

We’re investing in our employees’ well-being by helping make college more affordable. Whether they’ve already earned their degree or they plan to pursue one in the future, this program can ease the financial burden so they can focus on creating more healthy days for themselves and our members.

THE STUDENT LOAN DEBT CRISIS

$1.26 TRILLION in total U.S. student loan debt

43.3 MILLION Americans with student loan debt

$37,172 average student loan debt (per new graduate)

STUDENT LOAN REPAYMENT PROGRAM

Aetna will match qualifying student loan payments for eligible employees. The program is open to all active employees, no matter where they are in their career.

PART-TIME
Matching loan payments up to:
$1,000/year
Lifetime maximum:
$5,000

Employee eligible to apply for the program beginning January 1, 2017.

FULL-TIME
Matching loan payments up to:
$2,000/year
Lifetime maximum:
$10,000

Employees must have earned their degree within 3 years of applying for the program.
Employee Engagement

Measuring Employee Engagement

Each year, we ask employees for their views on how well the company's culture is supporting their ability to work, thrive and succeed. This chart shows survey results from 2017 and 2016, with select industry norms for comparison.

Our employees make us better

2017 employee survey
Aetna

We’re engaged

<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total engagement in 2017</td>
<td>75%</td>
<td></td>
</tr>
<tr>
<td>Total engagement in 2016</td>
<td>75%</td>
<td></td>
</tr>
<tr>
<td>Industry norm*</td>
<td>73%</td>
<td></td>
</tr>
</tbody>
</table>

Engagement index questions

- 1. I would recommend Aetna as a great place to work.
  - 2017: 77%
  - 2016: 67%

- 2. I rarely think about looking for a new job.
  - 2017: 68%
  - 2016: 68%

- 3. I am proud to work for Aetna.
  - 2017: 80%
  - 2016: 75%

- 4. Overall, I am extremely satisfied with Aetna as a place to work.
  - 2017: 76%
  - 2016: 75%

What’s going well

1. Associates understand that long-term incentive is important to financial performance.
2. There is a high level of customer focus.
3. Aetna has created an inclusive environment for people of all backgrounds.

What we can improve

1. Associates feeling fairly compensated.
2. Retaining our most talented associates.

Managers create our culture.

2016 Manager Effectiveness 80%

Culture is at the core of what we do.

Aetna Culture Index

2017: 76%
2016: 75%

Inclusion makes diversity powerful.

Aetna Diversity and Inclusion Index

2017: 83%
2016: 83%

* Average score of all IBM participating companies in the Finance and Insurance industries.
Employee Training & Development

Aetna's workforce must be agile in this time of unprecedented change in the health care industry. This is why we've created Learning & Performance teams to help employees acquire and sharpen the skills that are vital for business success.

Our training and talent development model is comprised of:

- Our Talent Development and Aetna University corporate centers of excellence,
- A centralized shared-services training and development learning group, and
- Decentralized training teams that align with specific business units.

Aetna has developed educational events and resources to help employees learn how to navigate their careers effectively. Offered to all employees, DevelopU is a series of learning events that provide information, tools and resources to help people enhance their careers. In 2017, DevelopU delivered 8,809 learning experiences to individuals through instructor-led trainings and self-paced, computer-based training modules.

Aetna’s advanced learning management system, the Aetna Learning Center (ALC), serves as the hub for all self-directed learning, including resources from strategic vendors and learning events. ALC courses help employees gain job-related training and guidance for career development. In 2017, employees and affiliates completed 13,044,038 hours of learning courses through ALC.

The following illustrates Aetna training as of December 31, 2017:

<table>
<thead>
<tr>
<th>Delivery Method</th>
<th>Count of Employees</th>
<th>Estimated Number of Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conference/Seminar</td>
<td>351</td>
<td>1,182</td>
</tr>
<tr>
<td>Instructor-Led Training - Vendor</td>
<td>377</td>
<td>1,379</td>
</tr>
<tr>
<td>Live Webinar</td>
<td>1,301</td>
<td>2,295</td>
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<tr>
<td>Recorded Webinar</td>
<td>67</td>
<td>37</td>
</tr>
<tr>
<td>Required Reading</td>
<td>776</td>
<td>60,584</td>
</tr>
<tr>
<td>Technology-Based Training - TBT</td>
<td>88,138</td>
<td>9,661,050</td>
</tr>
<tr>
<td>Technology-Based Training - Vendor</td>
<td>4,167</td>
<td>10,521</td>
</tr>
<tr>
<td>Training - Self study</td>
<td>1,502</td>
<td>2</td>
</tr>
<tr>
<td>Video</td>
<td>1,728</td>
<td>367</td>
</tr>
</tbody>
</table>
Through Aetna's integrated Talent Management approach, we provide practical tools — the Talent Profile and Development Plan — via our integrated Learning Management Systems (LMS) to help employees manage their professional development.

Aetna is striving to become a consumer-oriented company whose mission is to build a healthier world. Our comprehensive talent development approach lets Aetna's learning professionals influence the company's strategic direction at all levels of the company.

We use scorecards to align individual and organizational performance goals. Business and leadership scorecards support the company's strategic goals, each business unit's operating goals, and each employee's performance goals. Business objectives are shared through an enterprise-wide scorecard, segment or business unit scorecard and individual employee scorecards. In 2017, 49,792 scorecards were created at Aetna to align and track our progress.
## Our Work

### Our Work At a Glance

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
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<tbody>
<tr>
<td>Improving the Health System by Focusing on Value-based Care</td>
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Our Work

Leading the way to deliver more healthy days for people while ensuring our health system delivers greater value.

Aetna’s dedication to building a healthier world is rooted in our day-to-day effort to improve health outcomes among our millions of members. Drawing on our core values, which place people at the center of everything we do, we strive to maximize healthy days for our members through hard work and a collaborative culture.

Our work encompasses a broad range of activities, which start with programs for millions of plan members to empower them to improve everyday health, achieve a stronger mind-body connection, navigate the complex health system, and manage chronic health conditions. In tandem with these programs, we aim to reshape how health care services in the U.S. are delivered and achieve a greater focus on value and outcomes rather than visits and procedures.

More broadly, Aetna is an industry leader furthering wellness and disease prevention among large populations of people. We draw on our long-standing insights into the needs of diverse populations of patients to create tailored programs that help reduce inequities in health care access and outcomes across the country. Often, Aetna’s work is complemented by Aetna Foundation initiatives that combine grants, partnerships and thought leadership to develop long-lasting solutions for society’s most urgent health care challenges.
Improving the Health System by Focusing on Value-based Care

We are a driving force behind the transition across America to emphasizing value in the delivery of health care services. We partner with providers to build value-based models of care, which can deliver more healthy days for people while also lowering overall costs — today and tomorrow. A focus on value also can help address persistent cost and quality problems in the health care industry, leading to a more sustainable system.

With the value-based health care model, doctors and hospitals are paid for helping to keep people healthy — and for improving the health of those who have chronic conditions. They achieve these goals using methods that are evidence-based and cost-effective.

In an ACO, a doctor and care team work with patients to help keep them healthy or improve their health, in contrast to engaging them in treatments when they are sick or injured.

ACOs have produced improvements in performance, such as:

- 24 percent decrease in surgery admissions
- 4 percent increase in generic prescribing
- 5 percent overall reduction in medical costs (vs. expected costs for the market)

One of our 2020 goals is to have 75 percent of Aetna claim dollars spent in value-based care arrangements. We are well on the way to achieving this goal, inasmuch as 53 percent of Aetna's medical claims dollars came from value-based care arrangements in 2017. At year-end 2017, nearly 7.2 million Aetna medical members were receiving care from doctors, hospitals and others in value-based care arrangements.
We select providers who can be successful

- States with an ACO product or plan to have by January 1, 2019 (may also have other value-based products)
- States with other Aetna value-based contracts
- ACOs with fully insured product
- ACOs with both fully insured and self-funded products
- Joint ventures with fully insured and self-funded products (several pending state OOI licenses)

1,900+ value-based contracts

53 percent of medical claim dollars spent in value-based models
Taking a More Holistic Look at People’s Health

Aetna has been a leader in championing an approach that goes beyond a simple focus on individual health care challenges to a consideration of the whole person and how he or she interacts with the surrounding environment.

With this approach, health care professionals from an individual’s health plan — doctors, nurses, caregivers, pharmacists and others — engage with the person in his or her community. For example, rather than deliver medical care solely in clinical settings, the model might combine home visits from care professionals with telephone consultations, as well as traditional office visits. This multi-disciplinary, holistic approach ensures that members are connected with the right services in the most convenient and efficient ways.

“Whether that means you are being cared for by a pharmacist, primary care doctor, caregiver or some other local resource, we need to surround people with teams that can help keep them healthy, happy and at home.”

– Dan Finke, Senior VP, Network and Clinical Services

Advancing Health through Mindfulness

Aetna continually explores new ways to help make our communities healthier. Such innovation is demonstrated by our mindfulness-based wellness programs, which have been shown to reduce stress, and improve health and productivity among participants.

Mindfulness is paying attention or noting whatever is happening in the moment with a gentle and open mind. When people practice mindfulness at work they are better able to respond in the moment rather than react. Instead of multitasking, they commit to doing one task at a time, making them more effective. They can also improve the quality of their interactions, communication and relationships, which builds trust.

Aetna has long been a pioneer in creating mindfulness-based wellness programs that can assist in people’s personal and professional lives. In February 2016, Aetna hired its Chief Mindfulness Officer and formed a team to broaden the impact of this approach. In mid-2017, Aetna opened its first Mindfulness Center in its Hartford headquarters, a facility designed to help Aetna associates learn and engage with mindfulness and aim to change workplace culture.

Since 2011, more than 13,000 Aetna employees have participated in a mindfulness-based wellness program. We have found that employees taking part in the program self-reported a reduction in stress levels by 28 percent and gained 62 minutes of productivity per week.

As of 2017, more than 20 employer customers have embraced Aetna’s mindfulness-based wellness programs to cultivate better health among their workforces.
Integrated Information Improves Health

Aetna brings together previously dispersed and disconnected medical information to help health care professionals and patients make informed decisions that can deliver better health outcomes.

Our connections translate into members being able to access the right care + at the right time = enjoy more healthy days

Leveraging the potential of these connections, we are helping to address health issues while lowering total effective costs through solutions such as evidence-based applications and clinical decision-support tools, which detect potential gaps in care and help to eliminate redundancy and waste. In 2017, nearly 4.8 million “Care Considerations” or clinical alerts were shared with physicians and patients, reducing medical errors and improving quality.

Healthy Moms, Healthy Children

The Journey to Motherhood

Women who are pregnant or planning to start a family often encounter diverse opinions and conflicting information about the right ways to go about preparing for maternity and childbirth.

In response, Aetna has stepped forward to give prospective moms practical resources and proactive guidance. Aetna’s Beginning Right Maternity Management Program provides services to members through the spectrum of pregnancy — from the time a member starts planning a family, through pregnancy and well after their baby is born.

We provide:

- Educational materials (in English and Spanish) on prenatal care, labor and delivery, newborn care and more
- A pregnancy risk survey to help determine whether a risk for certain complications exists
- A preterm labor program to support high-risk women
- Access to specially trained nurses for high-risk mothers-to-be
- One-on-one counseling to help pregnant women quit smoking
In the Spotlight

ActiveHealth Outreach Saves a Life

Every day at Aetna, thousands of employees speak with members about ways they might achieve their best health. But it’s not every day that we hear that our efforts saved someone’s life. Case in point: Bobby McKeehan, a member in Alabama who averted a potentially catastrophic medical condition thanks to Aetna’s multifaceted outreach efforts.

McKeehan drives a school bus for the state of Alabama. As a member of the Public Education Employees’ Health Insurance Plan (PEEHIP), he’s been part of ActiveHealth’s “Team Up For Health” Wellness Plan since 2015. During a routine outreach campaign to PEEHIP members, health coach Logan Robinson offered to help McKeehan schedule his first call with a wellness coach — and was pleasantly surprised to hear him explain the impact Aetna’s program already had on his life.

McKeehan said he’d received a “Care Consideration” letter generated by ActiveHealth’s CareEngine® based on an analysis of key data. The letter noted that current or former male smokers are in general at high risk for developing an abdominal aortic aneurysm, and then went on to recommend that McKeehan, who had been a heavy smoker for 40 years, be screened for the condition. ActiveHealth also sent this letter to McKeehan’s primary care doctor, who asked him to come in to be evaluated.

After an ultrasound showed an enlarged area in his abdomen, McKeehan was referred to a vascular surgeon who found a 7.3 cm aortic aneurysm that demanded immediate surgery. The surgeon was amazed at McKeehan’s story.

“I can’t believe you got a letter from your wellness plan telling you to get this checked out,” the surgeon said, noting that most often such aneurysms are only discovered after the patient has died due to a rupture.

McKeehan’s surgery and recovery went well, and he remains very grateful for the ActiveHealth outreach, which helped him avoid a potentially catastrophic outcome. “I have six grandchildren, and I want to see them grow up,” he said.

ActiveHealth “Care Considerations” are highly personalized communications generated by the patented CareEngine System, which compiles member data from a variety of sources such as medical and pharmacy claims, lab results and member-provided information. The CareEngine analyzes this information against evidence-based medicine to identify potential gaps in care, quality issues and opportunities to improve health.
Improving Infant Safety

Aetna collaborates with the March of Dimes, The Leapfrog Group and others on infant safety programs that encourage women, doctors and hospitals to wait until at least 39 weeks of pregnancy before pursuing electively scheduled deliveries. Deliveries scheduled before 39 weeks remain common in some locations, even though experts agree it should be limited to situations involving medical need.

What is Aetna doing?

- Informing our pregnant members about the health benefits of full-term pregnancies
- Encouraging hospitals to avoid scheduled deliveries before 39 weeks when they are not medically necessary for mother or baby
- Sharing information with members about which hospitals have programs for avoiding early electively scheduled deliveries
Care Management: A Holistic Solution

At Aetna, care management is defined as caring for people at every stage of health. For those who are healthy, we help them prevent disease; for those managing health conditions, we help them care for themselves more effectively; and for those who are sick, we help them get the right care. We also strive to inspire members to commit to enhancing their own well-being.

Aetna nurses and doctors act as part of a member’s broader care team. Working with health care providers, our clinicians draw on their extensive clinical and health plan expertise to help guide members physically, emotionally and financially through both health crises and ongoing care.

Through the Aetna Care Management program:

- We help patients and families cope with major emergencies and trauma.
- We identify at-risk members and help them achieve better health through best-in-class care management, including case management and disease management programs for chronic heart failure, diabetes, and other diseases.
- We activate our integrated behavioral health-medical approach to assist members with emotional and stress-related dimensions of difficult diseases.
- Our Compassionate Care Program helps patients gain access to hospice care earlier, while they continue to receive curative treatment.

Underpinning these professional programs is Aetna’s comprehensive suite of easy-to-use tools and resources, which are available to members and their families.

For a Homeless Member, One Call Changed Everything

An Aetna case manager was following up with a plan member who had just left the hospital following treatment for a serious blood clot. At first, the member was reticent to talk about his condition and what might have contributed to it. But, after the case manager had put him at ease, he revealed that he was homeless, spending long periods cramped in a car, and unable to afford co-payments for his blood clot medication.

With the member’s approval, our case manager helped him enroll in a 12-month “no co-pay” program, and also referred him to an Aetna social worker who took action to assist with his housing challenge. Soon, the member had moved to a shelter, and then to a shared hotel room, and he remains engaged with the Aetna team as he positions himself to secure long-term housing.
Improving Holistic Care through Integrated Behavioral Health

Long-term illnesses such as diabetes and heart disease can be complicated and costly to treat — especially if they also involve behavioral health factors. When behavioral health issues go undetected and untreated, they can interfere with a person’s overall health as well as their ability to follow a treatment plan.

Many of the illnesses doctors encounter have an emotional or stress-related component. That’s why we are committed to improving our members’ total health experience.

Clinical teams across Aetna have been trained to recognize and assess behavioral health issues that often develop alongside medical conditions, such as anxiety and depression. Our clinicians speak with members using motivational interviewing techniques, which help to uncover information that members would not necessarily think was relevant or important to share.

Behavioral Health Condition Management

Many behavioral health conditions don’t fit neatly into single categories and can overlap each other. This is one reason why Aetna Behavioral Health plans introduced a new Condition Management program in 2016. This comprehensive program aims to engage our members and their families who are struggling with acute, costly and chronic behavioral health conditions.

The Behavioral Health Condition Management program offers:

- Early identification of potential issues through sophisticated analytics
- Direct engagement through intensive outreach strategies
- Health advocacy for members to coordinate and work through co-existing medical and behavioral health conditions
- A unified approach that can help members access the right treatment, services and resources
Members who participated in the program self-reported significant improvements across a range of health issues:

<table>
<thead>
<tr>
<th>Metrics</th>
<th>2016 Results</th>
<th>2017 Results</th>
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<tbody>
<tr>
<td>Members Engaged</td>
<td>6,669</td>
<td>5,068</td>
</tr>
<tr>
<td>ROI</td>
<td>$3.60 return for each $1 invested</td>
<td>$3.60 return for each $1 invested</td>
</tr>
<tr>
<td>Depression</td>
<td>35% improvement</td>
<td>35% improvement</td>
</tr>
<tr>
<td>Anxiety</td>
<td>17% improvement</td>
<td>17% improvement</td>
</tr>
<tr>
<td>Alcohol Use Risk</td>
<td>22% improvement</td>
<td>22% improvement</td>
</tr>
<tr>
<td>Mental Health Functioning</td>
<td>21% mental health functioning improvement</td>
<td>21% mental health functioning improvement</td>
</tr>
<tr>
<td>Productivity – Days Gained</td>
<td>3 days at work gained per month [on average]</td>
<td>3 days at work gained per month [on average]</td>
</tr>
<tr>
<td>Program Completion</td>
<td>66%</td>
<td>66%</td>
</tr>
<tr>
<td>Member Satisfaction: Overall satisfaction and likelihood to recommend increased significantly</td>
<td>99% of members are satisfied that the program has helped them to better manage their mental health. 97% are likely to recommend the program to a friend or family member</td>
<td>98% of members are satisfied that the program has helped them to better manage their mental health. 95% are likely to recommend the program to a friend or family member</td>
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<tr>
<td>Medical Adherence Rates</td>
<td>Pre-Pilot</td>
<td>Post-Pilot</td>
</tr>
<tr>
<td>Focus medications</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All medications</td>
<td>60%</td>
<td>66%</td>
</tr>
<tr>
<td>Antidepressants</td>
<td>62%</td>
<td>70%</td>
</tr>
<tr>
<td>All non-BH meds</td>
<td>61%</td>
<td>66%</td>
</tr>
<tr>
<td>Diabetes medications</td>
<td>61%</td>
<td>74%</td>
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Members are grouped into “pre-pilot” and “post-pilot” based on their “index date”. If the index date is January 1, 2011 to Oct 22, 2012, the medication adherence score for the 180 days of measurement is counted in the “pre-pilot” scores. If the index date is on Oct 22, 2012 or June 31, 2014, the score is counted in the “post-pilot” scores.
Compassionate Care For Difficult Times

The Aetna Compassionate Care Program helps members and their families through trying times, such as when they are facing the advanced stages of an illness. Our nurse case managers understand the physical, emotional, spiritual and cultural needs of individuals dealing with a critical illness. They are available by phone to offer support and information and are skilled in talking about concerns and difficult questions.

Nurses can:

- Make it easier to plan for advanced care
- Promote coordination among doctors
- Help members manage their benefits
- Connect you to resources in your community
- Provide support to you and your family, and any of your loved one’s caregivers, including hospice if that becomes necessary

“My Aetna nurse case manager would call periodically and we’d review Dad’s doctor appointments, tests, lab work and how he was feeling. She would ask me when would be convenient to follow up with a call. Little did she know how much her calls meant to me. She became my life line. When I was overwhelmed with everything, she helped me understand. She was there to see me through it and to guide me through the little things. Well, they seemed little to her, but they were big to me. Things like visiting nurses, physical therapy, wheelchairs, walkers and precertification ... I will always be grateful to her for being there.”

- Jill H., daughter of Aetna member
Working to Create Universal Access to Aetna’s Services

Aetna has made significant investments in recent years to help ensure that our web, mobile, online documents, and other digital experiences are universally accessible to the people we serve. We continually improve our digital products to conform with digital accessibility standards and have adopted Web Content Accessibility Guidelines (WCAG) version 2.0 AA as our company standard.

The cross-disciplinary team in our Digital Accessibility Center promotes and supports enterprise digital accessibility by:

- Supporting teams that develop websites, mobile applications and more
- Coordinating accessibility assessments
- Managing vendor relationships and software purchasing
- Ensuring policy and governance for Digital Accessibility
- Providing training and education
- Conducting testing with participants with disabilities

Steve Famiglietti, Blind Services Vocational Manager for New England Assistive Technology, along with individuals with low vision and blindness, took part in usability testing for our Aetna Navigator website in December 2017.

“I highly commend the staff at Aetna for taking the time to do this testing because there are many websites out there that are not accessible to people who use screen readers. Many times, a screen reader user will contact a website author to have specific issues fixed but, in this case, Aetna is asking people to do this to help them identify such issues and report back to their web authors to fix the problems.”

- Steve Famiglietti, Blind Services Vocational Manager for New England Assistive Technology
Educating Employees, Engaging Top Expertise

Acting on our belief that digital accessibility education and training is essential for our employees, we have provided them with many accessibility training opportunities, such as:

- Providing all Aetna employees with non-discrimination training, which includes accessibility
- Establishing and promoting standards and best practices for various types of digital products
- Conducting 29 training events and five technology-based training sessions within our internal learning center on digital accessibility, with 6,000 participating employees
- Creating 10 job-based curricula that focus on development and enhancement of accessibility skills

We continually improve accessibility and user experience by working with those who understand accessibility needs. These activities include:

- Collaborating with visually and hearing-impaired analysts to evaluate Aetna's websites, mobile apps, and documentation
- Translating information into Braille
- Providing accessibility support to our internal teams through a dedicated Help Desk and email account
- Implementing language translation services across our enterprise, which has involved translating more than 15,000 documents and 3,000 digital assets

Beyond adhering to compliance guidelines and corporate standards, Aetna has committed to increasing accessibility because it’s the right thing to do for the people we serve.
Avoiding Medical Errors

An unfortunate reality: Twice as many people die from medical mistakes and errors than from breast cancer. We’re trying to make health care safer. For example, our pharmacists, nurses, psychologists, psychiatrists and specialists collectively engage through our health systems to help people avoid unnecessary access to habit-forming medications.

Our efforts include:

- Monitoring our members’ claims to help them avoid mistakes and errors. We step in thousands of times a year to alert patients, doctors and health care facilities of potential safety issues.
- Removing preauthorization requirements on all buprenorphine products in March 2017. Since the removal, Aetna has observed a nearly 23 percent increase in access to medication-assisted treatment among members with an opioid-use disorder.
- Improving access to multi-modal treatment for Aetna members who have chronic pain. During the first half of 2017, accessing these treatments increased 50 percent.

Each year, our Rx Check program faxes or mails more than 100,000 letters to medical providers for drug-to-drug interactions to increase awareness of harmful combinations. Meanwhile, Aetna’s ActiveHealth Management organization sends tens of millions of “Care Considerations” (alerts that illustrate missed opportunities for best practices in medicine or potentially dangerous drug interactions) to providers and patients.
Consumer-Directed Health Plans

Federal Employees and Retirees

Federal employees and retirees come from all walks of life and have unique health needs. With dozens of plan choices in the Federal Employees Health Benefit Program (FEHBP), it can be difficult for individuals to find the best one. Aetna has a history of offering innovative products to the federal population, and has plans under the Federal Program for all stages of life, from newly hired to retired.

To specifically address the retiree market, we launched Aetna Direct in 2015. This plan offers low premiums and waives some out-of-pocket costs. It also has a fund to help pay for Medicare Part B premium or prescription costs to help retirees get the best value.

Public exchanges

Every state has a public exchange available to its residents as a result of the 2010 Affordable Care Act. Public exchanges have the potential to give people additional opportunity to buy insurance, but the success of this new online shopping experience hinges on its affordability and simplicity.

In August 2016, Aetna announced that it would reduce its public exchange presence beginning in 2017. This announcement was made after the company experienced total pretax losses of more than $430 million in its individual products in the approximately two and a half years since January 2014.

At the time Aetna made its announcement, more than 40 payers of various sizes had similarly chosen to stop selling plans in one or more rating areas in the individual public exchanges over the 2015 and 2016 plan years.

Although reducing its public exchange presence, the company noted that it remained committed to a health care marketplace that gives every American the opportunity to access affordable, high-quality care.

Private exchanges

Aetna's Private Exchange team develops and implements single- and multi-carrier proprietary private exchange solutions for Aetna's Individual, Small Group, Middle Market, and National Account segments as well as our retiree products.

Private exchanges are created by private-sector companies, such as a health insurance company, a brokerage or consulting firm. Although they can sell to both individuals and employer groups, like public exchanges, they are not part of the Affordable Care Act and do not make subsidies available the way public exchanges do.

Our exchange solutions seek to empower consumers by:

- Simplifying the enrollment process
- Giving consumers increased choice
- Engaging consumers in a year-round experience to increase satisfaction, lower costs and promote more positive health outcomes
- Educating them to help optimize their health care purchasing decisions
Plan Performance and Customer Satisfaction

Quality improvement strategy

As part of our efforts to improve health care service, quality and safety, we measure our performance and that of others. To make health care better, Aetna works with groups of doctors and other health professionals. We base our clinical activities and programs on proven guidelines. We also help members and their doctors make decisions more confidently by providing them with information and tools.

Our quality improvement strategy encompasses these goals:

- Meet our members' health care access needs
- Measure, monitor and improve the clinical care received by our members
- Address racial and ethnic disparities in health care
- Ensure we obey all the rules, whether they come from customers, federal and state regulators, or accrediting groups
- Ensure providers in our networks meet our standards

To help measure the effectiveness of our quality program, we collect data on a set of clinical measures called the Healthcare Effectiveness Data and Information Set (HEDIS®*). We share the results with the National Committee for Quality Assurance (NCQA) Quality Compass®. ** View recent Quality Report Cards issued to Aetna plans nationwide.

Each year, Aetna uses the NCQA results to set new goals and seeks to improve selected measures. As a result, performance has improved on many measures, and in many areas, we perform better than the national average.

* HEDIS is a registered trademark of the National Committee for Quality Assurance (NCQA). **Quality Compass is a registered trademark of NCQA.
Medicare Stars

The Centers for Medicare and Medicaid Services' (CMS) Medicare Star Ratings are calculated using a scale of one to five stars (five is best), and may change from year to year, depending on a plan's performance. Medicare health plans are rated on how well they perform on five categories: members staying healthy; managing chronic conditions of members; member experience with the health plan; member complaints; and health plan customer service.

Aetna once again achieved high Medicare Star Quality Ratings for its Medicare Advantage plans for 2016 and 2017. In the most recent 2017 star ratings from the CMS, Aetna Medicare Advantage Part C plans achieved an overall enrollment weighted average rating of 4.0 stars. Aetna has increased the number of members enrolled in plans with a star rating of 4.0 or higher to 91 percent, representing a four-percentage-point increase from 2016.

In 2017, Aetna had the highest percentage of Medicare members enrolled in plans rated 4.0 overall stars among publicly traded companies with over 250,000 Medicare Advantage enrollees.

Privacy Breaches

Aetna has a comprehensive Incident Response Plan. We follow a rigorous process to immediately halt any ongoing breach we identify and mitigate the impact to our customers. This includes notifying members as required under HIPAA and other applicable state and federal laws, reporting to the Department of Health and Human Services and applicable state regulators, and taking other steps such as offering free credit monitoring when a member's financial information may have been disclosed. We also address the root cause of a breach to strengthen controls, where necessary, to prevent a reoccurrence.

In 2017, privacy and security activity results included, but were not limited to:

- Blocking 400K+ malicious phishing emails and enhancing endpoint protection/fraud management
- Reducing the number of successful emails containing SSNs by 26.42 percent
- Reducing high-severity vulnerabilities by 50 percent, which increases asset resiliency against known vulnerabilities
Our Community

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Our Community

A distinguished history of building healthier communities.

As Aetna works to build a healthier world, the Aetna Foundation applies energy, creativity and resources to improve health in communities where we live, work and play.

With a distinguished history of community involvement, the Aetna Foundation remains committed to improving health in local communities and large populations alike. Through community-based programs, dynamic partnerships and other models, the Foundation helps individuals achieve personal health improvements while also addressing broad social factors that adversely impact health and wellness.

Over the past two years, Aetna’s employees, directors, and retirees contributed more than $14.6 million and more than 945,000 volunteer hours to nonprofit organizations in communities. The Aetna Foundation amplified this generosity with matching grants, bringing the total 2016 – 2017 economic impact to communities to more than $46 million. Having awarded over $489 million in grants and sponsorships since 1980, Aetna and the Aetna Foundation have a long track record for building healthier communities.
Engaging Local Communities to Improve Lives

Aetna cares deeply about the health of the people in our communities. Our Community Activation and Local Marketing (CALM) team champions local efforts to improve the lives of others, forms long-term partnerships and ensures that Aetna's invested dollars achieve the greatest impact.

One hundred percent of Aetna offices across the nation support initiatives and programs that involve engagement with the local community, primarily through volunteer opportunities. In each of the past two years, about 30,000 Aetna employees participated in employee engagement initiatives. Employees also have donated more than 945,000 volunteer hours to nonprofit organizations.

In 2016 and 2017, the community-related activities from more than 1,350 initiatives impacted millions of consumers. Many of these initiatives focused on making a deeper connection with our multicultural, non-English-speaking members by providing communication assistance in over 300 languages. We support community events, work with community leaders and organizations, and work with health industry brokers and providers to further our shared business objectives.

For the sixth consecutive year, Aetna has been recognized in The Civic 50 as one of America's most community-minded companies. The Civic 50 highlights the nation's best corporate philanthropy performers on an annual basis.

“Every day, our employees help empower people to live healthier lives. However, they also go above and beyond their daily efforts with extensive charitable donations and volunteering in the communities where they live and work. The recognition in The Civic 50 highlights the outstanding culture that Aetna employees have established for our company.”

– Floyd W. Green III, Aetna VP of Community Activation and Local Marketing
Here for you
How Aetna Employees made an impact in 2016 and 2017

Employees donated more than $13.6 million directly to charities and nonprofit organizations.

The Aetna Foundation provided matching grants totaling more than $9 million.

Each of our 929,000 volunteer hours is equal to $24.14 — a total impact of $22.4 million.

Together, we more than tripled every dollar of direct giving, making a $45.12 million impact.

Sources: Community Activation and Local Marketing; IndependentSector.org
Our recent community involvement activities have included:

**Advancing Workplace Equality in Texas**

Aetna was a Champion Sponsor of the annual *Out & Equal Workplace Summit* in Dallas, Texas. There, employees and experts from across the world gathered to share strategies to create an equal workplace that is inclusive of all sexual orientations, gender identities and expressions.

**Taking on Infant Mortality in Pennsylvania**

The March of Dimes is committed to preventing birth defects, premature birth and infant mortality — and Aetna’s Allentown office is helping the local chapter pursue their mission by contributing nearly $150,000 since 2002. Nationally, over the last two years alone, Aetna employees have contributed over 1,200 volunteer hours and nearly $40,000, and the Aetna Foundation has provided $35,000 through our Matching Gifts program.

**Helping Homeless Youth in New Jersey**

Employee volunteers from Aetna gathered at Covenant House in Newark, New Jersey, to help residents in the group's shelters by hosting mock interviews for jobs and participating in panel discussions on job readiness.

**Fighting Leukemia and Lymphoma in North Carolina**

Employees and their families sported AetnaCares t-shirts and carried glowing lanterns as they walked in the Durham, North Carolina, Light the Night Walk. Light the Night is one of nearly 200 walks held nationally to raise funds for the Leukemia & Lymphoma Society. Over the past two years, more than 400 employees donated over $95,000 and nearly 2,000 volunteer hours. The Aetna Foundation donated almost $70,000 through matching grants.

**Stretching to Fight Poverty in Georgia**

Aetna was the Presenting Sponsor of the second annual Atlanta Women's Foundation Yogathon, which raises funds for women and girls fighting to overcome poverty in the Atlanta metro area. This fun event raised nearly $100,000 while also spotlighting the difficulties of individuals who are struggling to make ends meet.
In the Spotlight

Aetna Mobilizes in Response to 2017’s Natural Disasters

Hurricanes Harvey, Irma and Maria devastated America’s Gulf Coast states as well as Puerto Rico in late 2017, while California continued to fight against a particularly deadly wildfire season. In response to this unprecedented series of natural disasters, Aetna, its employees and the Aetna Foundation mobilized to provide relief and funding support for many impacted communities.

The Aetna Foundation provided significant funding to nonprofit organizations involved in relief activities in the wake of Harvey, Irma, Maria and the California wildfires. The Foundation gave more than $1 million in grants, matching grants, challenge grants and other funding to communities impacted by these disasters.
The Aetna Foundation is focused on building healthy communities through locally based programs, dynamic collaborations and proven models that can help accelerate progress everywhere. Helping people live healthier lives and achieve their health goals is at the heart of the Foundation’s mission.

In the United States, research shows that a person’s zip code matters more than their genetic code when it comes to their health. Over the past several years, the Aetna Foundation has awarded various grants and launched innovative programs to tackle the social determinants of health — factors that impact a person’s life expectancy outside of the doctor’s office.

From Cultivating Healthy Communities grantees to Healthiest Cities & Counties Challenge participants, the Aetna Foundation is providing support to organizations that are addressing local health issues with local solutions.

“We want to see the conversation about health not be just about blood pressure and whether someone had a stroke, but include the kinds of things in a community that can help address these kinds of issues. Twenty years from now, we hope to see more linkage between social determinants of health and healthier communities.”

– Garth Graham, MD, MPH, President of the Aetna Foundation
Showcasing Excellence: Aetna Foundation Collaboration with U.S. News & World Report

The Aetna Foundation has teamed up with U.S. News & World Report to evaluate which communities across America are doing the best job of improving the health of their citizens. The new multi-year U.S. News/Aetna Foundation Healthiest Communities project, launched in March 2018, features in-depth reporting, analysis and research highlighting exemplary communities.

The ranking is drawn from evaluating over 3,000 counties in 10 categories: community vitality, equity, economy, education, environment, food and agriculture, health care, housing, public safety and infrastructure.

The Healthiest Communities rankings will allow the Aetna Foundation to go beyond the community organizations that it supports to showcase communities across America that are doing the best job of improving their citizens’ health through strategic partnerships, expanded public health assessments and various education programs. The new program will allow communities to learn from each other, improve their efforts and help every community develop its own unique “healthy community” agenda.

View the inaugural rankings at Healthiest Communities webpage.

“Our work with U.S. News & World Report will provide communities with data that can help them better understand opportunities for improvement, as well as inspire ideas for change by showcasing the best practices of communities across the country.”

– Mark T. Bertolini, Aetna Chairman and CEO
Seeking Innovation: Illuminating Sound Strategies for Community Health

Our Healthiest Communities collaboration with U.S. News & World Report builds on the momentum of the Healthiest Cities & Counties Challenge, which the Aetna Foundation launched in 2016 in concert with the American Public Health Association and National Association of Counties. The Challenge is a competition designed to inspire communities across the U.S. to create localized solutions to their local problems — and thereby improve the health of their own residents and community.

Open to small and mid-size cities and counties, the Challenge requires community leaders at different levels to help solve a problem that affects all members of their community. In 2017, 50 cities and counties across the U.S. were chosen as finalists, and they are competing for part of $1.5 million in prizes for those that show measurable improvements in health indicators and social determinants of health.

The 50 cities in the Challenge are making a difference in their communities, and in January 2018, we recognized 10 “Spotlight Award” winners that have demonstrated progress around key social determinants of health.

The vision for the Challenge is to:

- Support communities in their collaborative efforts to become healthier places to live, work, learn, play and pray;
- Recognize cities, counties and tribes that achieve a measurable impact in efforts to make communities a healthier place to live; and
- Identify models of effective collaboration that can be sustained and replicated throughout the U.S.
Grants to Nonprofit Organizations

The Aetna Foundation awarded more than $2 million in grants across the U.S. in 2016 to encourage healthy lifestyles. The Foundation gave grants to 23 nonprofit organizations as part of its Cultivating Healthy Communities initiative.

This initiative is designed to promote healthy eating and active living, strengthen health equity and advance innovations that make it possible for people to experience more healthy days. The projects will benefit communities by improving health indicators such as access to healthy foods, increased physical activity, reduced incidences of bullying, increased spaces for walking and biking safely and more.

What’s most exciting is that these grants put the power to stay healthy in the hands of community residents—creating sustainable change that can improve health outcomes nationwide.
In 2016 and 2017, the Aetna Foundation’s efforts to advance community health have included grants to organizations that support our mission of building healthy communities. Examples include:

**Ambassadors for Christ (AFC) Youth Ministries**  
**Building a Foundation for Healthy Living for Houston Kids**  
AFC Youth Ministries takes a holistic approach to helping Houston kids achieve greater overall wellness by combining classroom activities, digital learning, physical fitness, artistic performance camps, and field trips to grocery stores and restaurants. When Hurricane Harvey struck Houston in August 2017, water flooded the group’s activity center. In response, the Aetna Foundation provided a disaster relief grant, which is helping AFC get the vital hub up and running again.

**2nd Mile Ministries**  
**Tackling the Issue of Food Deserts in Jacksonville**  
Tens of thousands of people in Northern Florida struggle with food insecurity while living in “food deserts” that have very limited access to fresh, nutritious food options. 2nd Mile Ministries is addressing this issue in Jacksonville, funded in part by a grant from the Aetna Foundation. Among the group’s activities is their management of a community garden, which helps to meet basic food needs for residents of the city’s Brentwood neighborhood. There, many people have access solely to convenience stores or local corner shops that offer little produce or other fresh foods.

**Clean Air Council**  
**Providing Tools for a Healthier Environment in Philadelphia**  
Air quality in the Philadelphia’s Kensington neighborhood has long been hindered by local industrial activity, fumes and ash emissions from scrapyards, and pollution generated by construction work and traffic congestion. However, area residents now have the ability to record the scope and severity of the unhealthy air due to a new air-monitoring program run by the Clean Air Council (CAC), and funded by an Aetna Foundation grant. Using a small monitor in concert with a smartphone, residents can capture a range of real-time data from their environment, including levels of dangerous pollutants in the air. The information is designed to prompt greater recognition of Kensington’s air-quality challenges — and to spur corrective action.

**Jack & Jill Children’s Center**  
**Focusing on the Family to Address Social Determinants of Health in Fort Lauderdale**  
Improving community health is a difficult challenge in Fort Lauderdale, which has Florida’s highest incidences of physical and mental abuse, accidental death, neglect and long-term poverty. This is why the Jack & Jill Children’s Center created a program that aims to strengthen the health of families in a number of different ways. With funding from the Aetna Foundation, the Children’s Center is launching a Financial Literacy and Family Health program to teach families gardening, healthy eating, and stress management skills. A special training series will also teach parents about ways to make more financially sound decisions and budget for a healthy lifestyle.
Tackling Inequities in Health Care Access and Quality

Inequities in health care access and quality affect communities and individuals across the nation. Working with national partners, the Aetna Foundation strives to reduce inequities in health treatment and outcomes through research, experimentation and education. We also seek to cultivate a more diverse generation of medical professionals who are equipped to reduce the massive toll that chronic diseases take on underserved communities nationwide.

These are just a few of our partnerships nationally that aim to improve health care access and quality:

**New York University (NYU)**
*Identifying Barriers to Care for Diabetes Patients*

Mobile Insulin Titration Intervention (MITI) is a text message-based program that helps alleviate logistical barriers to care for Type 2 diabetic patients needing insulin titration. Implemented at two New York City safety-net hospitals, the program has improved health in terms of access, care delivery design, and social determinants of health (SDoH) that pose barriers to in-person care. Now, to better impact overall health, NYU is using an Aetna Foundation grant to explore a broader array of the SDoH. To do this, the university has interviewed patients about the barriers to care they experience, and is developing a program model by which patient-centered information can be shared by care teams in real-time with existing local resource programs.

**Sibley Memorial Hospital Foundation**
*Creating Virtual Provider Networks*

In the District of Columbia, wait times for specialty care can be four to six months while the rate of emergency room visits is 50 percent higher than the U.S. national average. With support from the Aetna Foundation, the DC Connect project is attempting to address these challenges by creating a virtual network of providers. This virtual network will help address clinical needs while also providing person-centered care to help solve complex needs such as food insecurity, housing, transportation and even loneliness.

**Florida International University (FIU)**
*Household-centered Care to Address the Social Determinants of Health*

The FIU-Aetna Health Policy Analysis Academy translates strategies of the Green Family Foundation Neighborhood Health Education Learning Program (NeighborhoodHELP) into vital community solutions. With Aetna Foundation support, NeighborhoodHELP is striving to improve the health of South Florida's underserved communities by taking a household-centered care approach that addresses social determinants of health through both health care resources and links to social services. This multidimensional, patient-centered approach has proven to reduce hospital emergency department visits locally from 61 percent to 21 percent. Working with Borinquen Medical Centers of Miami-Dade, the Academy is also evaluating how well the household-centered care approach can improve the health and social outcomes of a range of diabetes patients, young and old, in medically underserved communities.
Fueling Innovation in the Health Care Arena

The Aetna Foundation views conceptual and technological innovation as a catalyst for improving health in low-income communities and within minority populations. The Aetna Foundation works with national partners to encourage innovation and engage people where they live. Through a creative funding program, we challenge potential grantees to harness technology to reverse negative health trends.

Johns Hopkins University (JHU)
Advancing the Art and Practice of mHealth
The Aetna mHealth Center of Excellence, created with the support of the Aetna Foundation, aims to advance mHealth (mobile health) education and career development within JHU's Ciccarone Center and the greater Baltimore community. The Center's Training Core sponsors bi-monthly lectures led by internal faculty members and invited speakers from outside of the institution. The Center also funds a mHealth Fellow, who coordinates all aspects of the Center's research, education programs, and community engagement efforts. In addition, the grant from the Aetna Foundation helps create a mHealth Interest Group, which is envisioned to mature into a thriving community of young investigators who pursue innovation in the mHealth space.

Mindfulness First
Crockett Elementary Introducing Mindfulness to Children
Crockett Elementary School in Phoenix is Arizona's first entirely mindful school, with services provided by the nonprofit “Mindfulness First” courtesy of the Aetna Foundation. As an “Aetna Mindful School” all students, teachers and staff have been trained in mindfulness, which encompasses clinically created and time-honored practices that introduce students to their thoughts, emotions and impulses so that they can exercise self-control.

Project Access – New Haven (PA-NH)
Guiding Patients' Adoption of Health Tech
Studies indicate that the use of mHealth technologies among vulnerable patients remains low despite their having access to mobile devices. To learn more about this issue, Project Access-New Haven (PA-NH) is conducting a study focused on patients with acute or active chronic care needs, with funding support from the Aetna Foundation. PA-NH community health workers are helping patients from two community-based health centers and one hospital-based primary care center in New Haven download and use an mHealth technology platform called “Hugo” to meet their care needs during a three-month period. PA-NH has been working with Yale University researchers to analyze the resulting data to create future mHealth designs that will meet the needs of vulnerable populations more effectively.
Fighting the Opioid Epidemic

Fighting the Opioid Epidemic At a Glance

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Fighting the Opioid Epidemic

Leading the industry in creating effective, multifaceted responses through new programs, vital policy changes and community partnerships.

The opioid epidemic is the leading public health issue facing our nation, negatively impacting the lives of thousands of American families. The Centers for Disease Control and Prevention (CDC) has estimated that in 2016, 64,000 Americans died of drug overdoses — three times the rate in 1999 and up 21 percent from 2015. Furthermore, America’s addiction crisis has led to a two-year consecutive decline in our country’s life expectancy, an alarming demographic trend we haven’t witnessed since the 1960s.¹

Aetna understands the importance of fighting the opioid epidemic. Our goal is to help our members who are struggling with addiction return to a productive life free of opioids. Aetna’s various business segments are working to support this goal and to prevent future opioid dependency, while aligning with the evolving legal and regulatory guidance surrounding the opioid epidemic. We also are committed to working with state and federal officials to advocate for legislative and regulatory solutions to enable greater public-private partnerships in addressing this epidemic.

Additionally, the Aetna Foundation aims to do its part to combat the epidemic with a new, multimillion-dollar funding commitment. The Aetna Foundation Opioid Response Initiative will provide $6 million in grants to states hit hardest by the crisis, funding state and local projects that can potentially make a real difference in addressing opioid-related challenges. This commitment is part of the Foundation’s mission to build healthier communities by supporting locally based programs, dynamic partnerships, and proven models.

¹Santgaban, Laura. “The opioid crisis is driving down U.S. life expectancy, new data shows.” PBS. December 21, 2017
Opioid Crisis in U.S. Has Been Worsening

National Overdose Deaths—Number of Deaths Involving Opioid Drugs. The figure above is a bar chart showing the total number of U.S. overdose deaths involving opioid drugs from 2002 to 2015. Included in this number are opioid analgesics, along with heroin and illicit synthetic opioids. The chart is overlaid by a line graph showing the number of deaths of females and males. From 2002 to 2015 there was a 2.8-fold increase in the total number of deaths.

What Are Opioids?

Opioids are a class of drugs used to reduce pain. They are often prescribed to treat moderate to severe pain, despite their potential for serious risks and side effects. Common opioids include oxycodone (OxyContin), hydrocodone (Vicodin), morphine and methadone.

Fentanyl is a synthetic opioid pain reliever that is typically prescribed for severe pain, such as advanced cancer; however, the availability and use of illegally made and distributed fentanyl is on the rise.1 Heroin is an illegal opioid, the use of which has increased across the U.S. among both men and women, most age groups and all income levels.

1 Source: womenshealth.gov

6 out of 10 drug overdose deaths in the nation involve an opioid (CDC)

Source: National Institute on Drug Abuse
Our Multifaceted Approach to a Complex Challenge

America’s opioid epidemic is a health problem with no single solution. Addressing it requires multiple approaches, including promoting appropriate prescribing, preventing harm from overdose, and supporting individuals with opioid-use disorder to initiate and sustain recovery. Accordingly, Aetna’s response to help members with substance-related disorders involves different areas of expertise and different integrated initiatives.

In early 2016, Aetna’s Health & Clinical Services group launched the company’s Enterprise-Wide Opioid Taskforce (EWOT). The task force comprises representatives from various business areas, such as Health & Clinical Services, Pharmacy, Dental and Behavioral Health, and is chaired by Aetna’s Chief Medical Officer, Harold L. Paz, M.D., M.S.

The group has been instrumental in thinking through Aetna’s comprehensive strategy to combat the opioid epidemic and developing five-year goals to help prevent misuse, abuse and addiction. Aetna is committed to three goals, which are the benchmarks against which all of our opioid efforts will be measured. By 2022, we are committed to:

1. Increasing the percentage of members with chronic pain treated by non-opioid treatment alternatives by 50 percent (e.g., physical therapy or occupational therapy, chiropractic, acupuncture, psychotherapy, biofeedback and non-opioid medications, such as anti-inflammatories).
2. Reducing the percentage of inappropriate opioid prescribing for our members by 50 percent.
3. Increasing the percentage of members with opioid-use disorder treated with medication-assisted treatment (MAT) and other evidence-based treatments by 50 percent.

In pursuing these goals, Aetna is executing a comprehensive strategy that involves preventing misuse and abuse, intervening when we identify at-risk behavior and supporting patients with access to evidence-based treatments.
Partnerships: Supporting States’ Efforts to Fight the Opioid Crisis

The Aetna Foundation in early 2018 launched a new opioid-response funding program that provides $6 million in total funding to grantees in six states hard-hit by the epidemic. The grants will provide important resources to empower local communities to address the unique characteristics of the opioid-related problems they are facing.

The first such grant was given to the North Carolina Harm Reduction Coalition, which is receiving $1 million for its “Rural Opioid Overdose Prevention Project.” The funding will help provide community-level risk education in five of the state's rural counties; distribute naloxone kits to rural, high-risk opioid users; and increase adoption of best-practice policies on overdose prevention.

Fighting the Opioid Epidemic

The Aetna Foundation is Building Healthy Communities by investing $6 million in opioid response at the state level.

The North Carolina Harm Reduction Coalition (NCHRC) is receiving a $1 million grant to combat opioid addiction at the local level. NCHRC will focus on challenges facing rural areas where residents are unlikely to have health insurance, affordable treatment options or access to reliable transportation.

**The Ultimate Price Of Addiction**

One in four patients receiving long-term opioid therapy struggles with opioid addiction.

North Carolina Impact

An average of five people a day died from drug overdoses in North Carolina in 2016. Source: NC Department of Health and Human Services

North Carolina has the second-highest rural population in the country, making this population particularly vulnerable to opioid abuse. Source: Census Bureau

Opioid overdoses cost the state of North Carolina more than $2 billion dollars (medical costs and work loss). Source: NC Governor’s Institute

The Time Is Now

There is no “one size fits all” solution to fighting this epidemic. The time is now to empower local communities to address the opioid-related challenges they are facing.

Through a 360-degree, communitywide approach, the NCHRC Rural Opioid Overdose Prevention Project will curb addiction by:

- Increasing residents ability to reduce overdose through community risk reduction outreach
- Increasing law enforcement use of overdose response (naloxone administration)
- Creating best practices policy on overdose prevention

Learn more about Aetna Foundation’s efforts to tackle the opioid epidemic as part of Building Healthy Communities at aetnafoundation.org.
Prevention: Reducing the Rate of Opioid Prescribing

Advancing Pain-Management Alternatives

Aetna is focused on helping its members avoid unnecessary opioid use and effectively manage opioid use when needed. In doing so, we’re striving—where possible and appropriate—to increase the use of alternative therapies for members’ pain relief, such as physical therapy, chiropractic/osteopathic manipulative treatment, massage (in conjunction with physical therapy), cognitive behavioral therapy, and other effective alternative modalities.

For members who are dealing with chronic pain, Aetna supports a multi-disciplinary treatment approach, including both outpatient and inpatient treatment programs that consider physical, social, and behavioral factors.

Reducing the Flow of Prescription Opioids

In 2016, to promote prescriber education and prevent potential overprescribing, Aetna sent letters to the top 1 percent of opioid prescribers within their respective specialties to make them aware of their outlier prescribing patterns. These approximately 1,000 opioid “super-prescribers” were also provided the 2016 CDC guidelines for the use of opioids for the management of chronic pain. In 2017, Aetna also sent 480 individualized letters to “super-prescriber” dentists and, in collaboration with the American Association of Oral and Maxillofacial Surgeons, sent 249 letters to “super-prescriber” oral surgeons.

Aetna now limits initial opioid prescriptions for acute pain to a seven-day supply, as well as a limit of 90 milligrams of morphine equivalency per day, which helps to reduce the potential for abuse and risk of addiction. We also require prior authorization for all opioids for acute pain beyond the seven-day initial fill, and also require prior authorization for all opioids used for the treatment of chronic pain.

We seek to support our members who are recovering from opioid dependency and/or are at risk of an opioid overdose. To that end, Aetna has removed prior authorization requirements on generic drugs that treat opioid addiction, including oral buprenorphine/naloxone and generic dosages of Suboxone and Subutex.

Top 10 specialties by opioid prescription volume (2016)

<table>
<thead>
<tr>
<th>Rank</th>
<th>Total 2016 opioid prescriptions</th>
<th>Percent of national total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Family Medicine</td>
<td>2,255,070</td>
</tr>
<tr>
<td>2</td>
<td>Internal Medicine</td>
<td>1,533,143</td>
</tr>
<tr>
<td>3</td>
<td>Nurse Practitioner</td>
<td>827,263</td>
</tr>
<tr>
<td>4</td>
<td>Physician Assistant</td>
<td>732,955</td>
</tr>
<tr>
<td>5</td>
<td>Anesthesiology</td>
<td>621,943</td>
</tr>
<tr>
<td>6</td>
<td>Dentist</td>
<td>577,675</td>
</tr>
<tr>
<td>7</td>
<td>Orthopedic Surgery</td>
<td>398,739</td>
</tr>
<tr>
<td>8</td>
<td>Emergency Medicine</td>
<td>392,020</td>
</tr>
<tr>
<td>9</td>
<td>Pain Medicine</td>
<td>341,993</td>
</tr>
<tr>
<td>10</td>
<td>Physical Medicine &amp; Rehabilitation</td>
<td>257,212</td>
</tr>
</tbody>
</table>

Note: Data only includes Aetna commercial and Medicare members.
Intervention: Providing Access to Expanded Treatment Options

We continue to look for ways to intervene when we identify at-risk behavior with members. For example, U.S. and international health agencies have recommended that physicians consider co-prescribing naloxone — a lifesaving, highly effective opioid overdose reversal agent — to patients who are at an increased risk of an overdose. In light of these recommendations, effective January 1, 2018, Aetna became the first and only national health care company to waive copays for Narcan for its fully insured commercial members, once their deductible is met.

Aetna also is implementing a pilot program to provide coverage of Exparel — a non-narcotic pain injection used in patients following wisdom teeth extraction (or other dental surgery) — to its fully insured plans in lieu of opioid pills. By providing safer alternatives for pain control, fewer opioids are prescribed, and we can avoid the risk of misuse and diversion of unused pills.

The Fight Continues

Aetna will continue to enhance its programs to reduce inappropriate opioid prescribing, encourage the use of non-opioid pain treatment approaches, and promote evidence-based recovery for our members struggling with opioid-use disorder.

Helping New Moms Escape Opioid’s Vortex in West Virginia

Since 2014, Aetna Better Health of West Virginia, one of our Medicaid businesses, has been running a leading neonatal abstinence syndrome (NAS) pilot program, which has seen decreasing numbers of neonatal intensive care unit admissions per delivery for participants over its years of operation.

NAS engages pregnant women who have been identified as having significant opioid use or opioid-use disorder. Aetna case managers engage participating mothers through with face-to-face meetings during their pregnancies, and continue service coordination for these mothers and their babies during the first year of life. With the mother’s permission, service coordinators provide rapid access to substance use treatment. Aetna service coordinators and medical directors also work with providers who serve pregnant women to increase screening for substance use and as well as referrals for substance use treatment during pregnancy.

Based on the success of this pilot program, we are expanding it to other states.
Quality Care for those Most in Need

Quality Care for those Most in Need At a Glance

Study Highlights Care Improvements for Arizona Plan Members 62

Applying Population Health Strategies in Louisiana 62

In the Spotlight: Poverty Simulation Experience 63
Quality Care for those Most in Need

Promoting high-quality, cost-effective services for Medicaid patients to help them lead healthier lives.

Aetna helps to improve health care outcomes for Medicaid plan members through coordinated, individualized care, serving 2.8 million people in 14 states.

Medicaid patients often face unique medical, financial and geographic challenges, so we make it a priority to innovate and adapt our solutions to deliver real results. We partner with nonprofits to deliver vital care to those in rural areas who have little access to health services. We try novel approaches: providing supportive employment to members with severe mental illnesses, which has dramatically decreased their rate of inpatient medical hospitalizations; and embedding population-health specialists in the offices of providers, who have seen a 75 percent reduction in patients’ emergency room visits.
Partnering to Bring Health Care to People in Rural Communities

In mid-2017, thousands of disabled, ill and economically disadvantaged Americans converged on a temporary medical facility in rural western Virginia to wait patiently in line for health care services that for many were long overdue. The vital care was delivered by a renowned nonprofit, Remote Area Medical® (RAM), with significant financial support from Aetna.

RAM operates mobile medical clinics that deliver free, high-quality vision, dental and medical services to people who do not have access to a doctor or cannot afford to visit one. In 2017, Aetna became the first health care company to partner with RAM and provide a substantial donation to the organization to support their work. We also are expanding our relationship with RAM in other areas of the country so that Aetna members in rural areas — particularly those with gaps in care and unmet health and social determinants needs — can visit these mobile clinics to receive care.

RAM’s four-day clinic in Wise, Virginia, serves between 1,500 and 2,500 medically underserved individuals at a cost of about $100,000. In both 2016 and 2017, the Aetna Foundation provided significant grants to support RAM’s Health Wagon medical services. Aetna’s Virginia Medicaid unit also contributed to RAM in 2016 and has operated a tent at the Wise County event for three years, where individuals have been able to talk with Aetna employees about Medicaid and general health care issues.

Aetna Grant Check Representation
L-R: R.J. Briscione, Sr., Director Business Development; Stan Brock, Founder of RAM; Terry McAuliffe, Virginia Governor; Teresa Tyson, Executive Director of Health Wagon; Paula Hill, Clinical Director of Health Wagon; Mark Herring, Attorney General of VA
Study Highlights Care Improvements for Arizona Plan Members

Arizona's Mercy Maricopa Integrated Care (MMIC), one of many Medicaid groups Aetna administers nationally, has developed an innovative, integrated approach to serving Medicaid members with severe mental illnesses. This approach, which combines supportive housing, supportive employment and intensive community treatment, was recently studied by NORC at the University of Chicago to determine how well it improved health outcomes and quality of care, while reducing total cost of care.

NORC's findings suggest that improvements in quality of care can be achieved by shifting services from more intensive inpatient and residential stays to outpatient and routine behavioral health care focused on chronic illness care. For example, NORC found that MMIC plan members who took advantage of supportive employment saw a 35 percent decrease in inpatient medical hospitalizations, and members who took part in assertive community treatment saw an 8 percent reduction in ER visits.

Along with these improvements in member care, the study revealed significant cost savings (see chart).

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost Before Service</th>
<th>Cost After Service</th>
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<tr>
<td>Housing Supports</td>
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<tr>
<td>Supportive Employment</td>
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<td>$10,692</td>
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<tr>
<td>ACT</td>
<td>$15,324</td>
<td>$14,988</td>
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</table>

Applying Population Health Strategies in Louisiana

In Louisiana, Aetna's Medicaid group recently incorporated population health specialists into its integrated system of care. This action has helped to reduce the number of patients needing to visit emergency rooms or be admitted to hospitals.

These Aetna specialists, all registered nurses, work directly within large provider practices to assist providers in enhancing population health. The specialists:

- Engage local providers in a clinically integrated approach to support and enhance the provider-patient relationship
- Identify current and emerging high-risk members needing care and services, including addressing social determinants of health and independence
- Coordinate community resources for members receiving long-term services and support

Among providers who engaged with our specialists, 75 percent saw reductions in emergency room visits ranging from 5 percent to 16 percent, and 100 percent of them achieved reductions in inpatient utilization, ranging from about 24 percent to 60 percent.
In the Spotlight

Poverty Simulation Experience: Medicaid Professionals Put Themselves in the Patient’s Shoes

Too often, Medicaid members live in poverty and are forced to compromise one basic need, such as health care, in order to meet other needs in their lives.

To better understand the tradeoffs facing Medicaid members who live in poverty, Aetna Medicaid professionals recently took part in a Poverty Simulation Experience (PSE). The exercise consisted of four 15-minute ‘weeks’ where employees worked together to navigate a series of daily stresses and challenges that people living in poverty often face in real life. Some of these challenges included trying to live on a budget below the poverty level, scraping together money for utilities and food, dealing with health and daycare issues without losing hours at work or income, or trying to make ends meet by resorting to illegal activities, such as selling drugs or stealing.

Employees who took part in the exercise shared such insights as these:

- “It reminded me how important it is to have empathy for individuals who feel powerless and to help find more ways to empower them.”

- “I understand the challenges families face but did not consider the choices families must face. Food and shelter take priority over their health. We must understand those challenges when working with our members.”

Note: Photo from a recent Poverty Simulation
Honoring and Supporting Our Nation’s Veterans

Honoring and Supporting Our Nation’s Veterans At a Glance

Veterans Day Parade 2016 in New York 67
Honoring and Supporting Our Nation’s Veterans

Committed to supporting America’s veterans, Aetna is creating opportunities for veterans and their families to help them overcome challenges as they re-enter civilian life. Aetna is also placing an emphasis on hiring, developing and retaining top talent from within veteran, active duty and Guard and Reserve communities, while also supporting several veterans-related organizations and programs.

Three percent of Aetna’s employees are veterans. We are privileged to help servicemen and servicewomen re-enter the civilian workforce by offering a variety of employee benefits and resources, including physical, emotional and financial wellness programs, events, networking opportunities and mentorship.

We believe that our nation’s service members and veterans represent a great source of talent to companies like Aetna. These men and women bring to the workplace many specialized talents, global experience and an abundance of critical transferable skills. Veterans are:

- Trained team builders and leaders.
- Able to adapt and act quickly in changing situations.
- Results oriented — they have a strong work ethic, thrive under pressure, and exhibit high levels of resiliency and focus despite challenges.
- Knowledgable in global perspectives and bring diversity to the workplace.
- Skilled in technology.
Since 2000, Aetna and the Aetna Foundation have donated more than $1.8 million to organizations that support military and veterans’ causes, including:

**Marine Corps Marathon**

The Marine Corps Marathon is the third-largest marathon in the U.S. and eighth-largest in the world. Annually, the event hosts 40,000 runners in the marathon and in the 10K race. About half the runners are from Maryland, Virginia and Washington, D.C., and remaining runners come from every other state in the U.S. Nearly half of the runners are women.

**Rolling Thunder’s Annual Bike Ride to Support Veterans in Need**

To raise funds and awareness so that charities may help all American Veterans and their families by paying bills such as Rolling Thunder® Charities Inc. is a nonprofit created to address the needs of veterans, active troops and their families. A national organization, Rolling Thunder is composed of more than 100 chapters nationwide that work tirelessly to increase awareness of veterans issues and support legislative efforts to help veterans. The annual Bike Ride, among other things, raises funds to deliver financial aid, food, clothing and other essentials to veterans, homeless veterans and veterans’ families in need.

“At Aetna, we appreciate the commitments made by the men and women who serve our country through military service. We will never forget the sacrifices our veterans, active troops and military families have made to protect our freedom. Aetna is committed to building a healthier world with the help of nearly 50,000 employees, including military professionals with diverse backgrounds and experience.”

– Mark T. Bertolini, Aetna Chairman and CEO
Veterans Day Parade 2016 in New York City

Honoring those who fought for our nation’s freedom, America’s Parade in New York City is the largest Veterans Day parade in the country. Aetna was the lead sponsor of the parade, held on Nov. 11, 2016, which featured 20,000 participants and a half-million spectators, including hundreds of Aetna employees.

Aetna is honored to have been named as one of the Top 100 Military-Friendly Employers, Best of the Best by U.S. Veterans Magazine and Most Valuable Employer by CivilianJobs.com. We are also a proud member of the Veterans Jobs Mission, a coalition of more than 170 private-sector companies committed to hiring 1 million U.S. military veterans.

Aetna’s Veterans Award Recognition

- For the second year in a row, Aetna was recognized with a Military-Friendly Employer Award, earning Silver status for 2017. Victory Media has been recognizing military-friendly employers and schools with its annual lists since 2003.

- Aetna was recognized with a 2016 Top Ten Vet-Friendly Employer award for virtual recruiting. As part of the VetFriendly Jobs Initiative, 71,000 veterans voted for the most veteran-friendly companies in the Veteran Recruiting Virtual Career Fairs in 2016.

- CivilianJobs.com named Aetna to its 2016 list of winners of the Most Valuable Employers for Military recognition. The list is designed to help job seekers with military experience identify top employers for civilian careers.

- Aetna was recognized by Victory Media with a 2017 Military-Friendly Spouse-Employer award. The annual award recognizes those companies that hire spouses of active-duty service members and promote workforce development policies and programs.
Our Suppliers

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Our Suppliers

Aetna cultivates a diverse universe of suppliers to help ensure the success of our business.

We expect our suppliers to reflect our clear commitment to corporate social responsibility principles and sustainability practices. Additionally, supplier diversity is important to us. It helps us to better serve the communities in which we live and work, and helps us purchase a broader range of high-quality products and services.
**In the Spotlight**

**Aetna Has ‘World-Class’ Goals For Its Supplier Diversity Program**

Diverse suppliers and small businesses give Aetna more than just quality products and services: they provide unique perspectives and insights that enhance Aetna’s success in a dynamic marketplace.

For this reason, Aetna in recent years has made supplier diversity a priority, forging a broad range of successful relationships. In 2010, this commitment was transformed into an aggressive goal: achieve world-class supplier diversity. What does this mean? By 2020, the company intends to rely on diverse suppliers for at least 15 percent of its spending, while also developing relationships with targeted suppliers. In 2017, we achieved 12.6 percent supplier diversity spending, more than 2 percent above our year-end goal.

Aetna stands out among its peers for its broad view of supplier diversity, which encompasses partnerships, customer advisory groups, broker and provider networks, and other important constituents. Such a progressive stance has helped Aetna develop a high-profile, national reputation in this arena.

**Supplier Diversity**

Consistent with our company’s pursuit of diversity goals, we take every opportunity to be inclusive in our sourcing activities. With this understanding, we have established proactive efforts to reach traditionally underutilized (TUU) suppliers. Strong supplier diversity helps us understand and serve multicultural constituents more effectively. It lets us purchase a broader range of high-quality products and services, and it heightens our ability to serve the many communities in which we live and work.

To join our Supplier Diversity Program, businesses must be certified as one of the following:

- Minority-owned
- Woman-owned
- Lesbian-, gay-, bisexual-, transgender-, or queer-owned
- Veteran-owned
- Disability-owned
- A small business enterprise

Aetna accepts certification from the following third-party organizations:

- National Minority Supplier Development Council®
- Women’s Business Enterprise National Council
- National Gay & Lesbian Chamber of Commerce
- U.S. Department of Veterans Affairs
- U.S. Business Leadership Network
- U.S. Small Business Administration
- Approved state, city, or local government municipalities, on a case-by-case basis
Pursuing Key Priorities & Enhancing Relationships

Aetna's Supplier Diversity program has two major objectives. The first is to increase first-tier dollars procured directly with TUU suppliers. Each year, we establish both enterprise and business-area supplier diversity targets that are directly tied to the company's overall performance scorecard. Performance is tracked and shared with key business-area leaders and the company's Executive Committee.

To be successful, we believe that our support of TUU suppliers must be mirrored by that of the companies with which we do business. This is why our program's second objective is to develop second-tier purchasing partnerships. Aetna requires our prime suppliers to meet second-tier targets in support of both our supplier diversity strategy and business needs.

As an enterprise, we strive to demonstrate year-over-year growth in our supplier diversity expenditures.

- In 2017, Aetna's first- and second-tier expense (or spend) with certified minority-owned, women-owned, lesbian-, gay-, bisexual-, transgender-, or queer-owned (LGBTQ), disability-owned, veteran-owned, and registered small businesses totaled $357.9 million. This represents a significant increase from TUU supplier spend of $264 million in 2016.

We are further strengthening our ability to be inclusive in our sourcing activities by proactively engaging traditionally TUU suppliers. In 2017, we took part in TUU-focused meetings, conferences and other events involving a range of leading organizations, including: Greater New England Minority Supplier Development Council; Women Presidents Education Organization; Women's Business Enterprise National Council; National Business Inclusion Consortium; National Minority Supplier Development Council; and others.

Recent Supplier Diversity Awards & Recognition

Aetna's supplier diversity efforts have been recognized by several leading organizations. Our recent awards and acknowledgements include:

- 2017 Top 25 Women in Power Impacting Diversity (Rose Hatcher, Director Supplier Diversity), by Diversity Plus
- AIM100 for 100% score in commitment to LGBT business inclusion, by Affinity Inc.
- Top 100 Leaders in Corporate Supplier Diversity, by Women's Enterprise USA
- America's Most Admired Corporations for Supplier Diversity 2017, by Corporate 101
- 2016 Corporate 101: America's Most Admired Corporations for Supplier Diversity by Minority Business News USA
- WE 100 Corporations of the Year by Women's Enterprise USA
- MBN USA's 2016 Champions of Supplier Diversity by Minority Business News USA
- WPEO DC Outstanding Corporation Award by Women Presidents’ Educational Organization
Our Environment

Our Environment At a Glance

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Aetna strives to promote a safe, clean environment that contributes to people’s health and well-being.

As a health care company, Aetna has a direct effect on our customers’ health and wellness. As a business operation, we also have an effect on the natural environment, which is why we’re committed to transparent annual reporting of environmental metrics related to our business.

Aetna’s office-based business operations create an indirect impact on the environment. By tracking certain metrics, we’re able to measure how our operations affect the communities in which Aetna operates.

We want to provide the type of safe, clean working environment that enhances the health and well-being of our coworkers and neighbors. For this reason, we monitor and measure our environmental impact and have implemented multiple initiatives to help reduce these impacts. It’s what we believe all responsible companies should do.
Aetna is determined to enhance the social and environmental well-being of the communities we serve. As a result, we have implemented specific green building initiatives that reduce potential environmental impacts by minimizing waste, reducing greenhouse gas (GHG) emissions, lowering water consumption, optimizing energy performance, and improving the office environment. These steps ensure the health and safety of our employees and the communities in which Aetna operates, and initiatives also highlight Aetna as a participant in the global effort to reduce GHG emissions and mitigate climate change.

The Vice President of Corporate Real Estate is responsible for the environmental component of the Corporate Sustainability program, including planning, budgeting, and execution. Corporate Risk Management provides oversight and management reporting in support of the program. He is further assisted by Newmark Knight Frank Global Commercial Real Estate (NKF), who serves as the property management company for all 7,290,354 square feet of Aetna office space among 167 operating facilities across the United States.
2017 Environmental Goals

In 2017, Aetna monitored the progress of sustainability initiatives against high-level goals using environmental performance metrics for our existing portfolio of facilities. These include reductions in carbon dioxide (CO2) emissions through telecommuting, the use of renewable energy sources, energy savings through building commissioning, and waste reduction and diversion through managing supplier relationships and recycling as outlined below.

**Transportation**

Reduce pollution through:
- Promotion of public transportation
- Use of alternative-fuel vehicles, carpooling and telecommuting
- Encouraging bicycle use and providing changing rooms

**Water Conservation**

Conserve water by:
- Identifying high-water-consumption fixtures and installing low-water-consumption replacements

**Building Performance**

Maintain building performance by implementing retro-commissioning programs:
- Monitor building systems to ensure they are installed, calibrated and operating as intended
- Regularly inspect and test systems and equipment, and repair and upgrade those that are found to be out of specification

**Energy Use**

Reduce energy consumption 2 percent by:
- Upgrading HVAC, lighting and related control systems as necessary

**Renewable Energy**

- Evaluate renewable energy opportunities on- and off-site
- Employ renewable energy sources where feasible

**Source Reduction/Recycling**

Understand and identify opportunities to reduce source and waste stream materials through:
- Storage and collection of recyclables
- Source reduction of toxic materials
- Monitoring occupant recycling
Future Environmental Goals

By 2023 (within the next five years), we will expand on our sustainability program by:

1. Reducing our water consumption at owned and managed facilities by 2 percent.
2. Reducing our energy consumption at owned and managed facilities by 2 percent.
3. Increasing renewable energy production at our owned and leased facilities by 15 percent.
4. Reducing our annual paper consumption by 5 percent on a per-employee basis.

Environmental Performance Highlights

Aetna’s Sustainability Management and Green Strategy uses a comprehensive approach to implementing responsible, reliable and cost-effective sustainability programs at Aetna properties. The information below presents Aetna initiatives compared to 2016 and 2017 environmental benefits.

- **5,990,000 Gallons Gasoline Saved (2017)**
- **6,100,000 Gallons Gasoline Saved (2016)**

- **51,776,750 Gallons Water Conserved (2017)**
- **29,378,867 Gallons Water Conserved (2016)**

- **11,132,580 Kilowatt Hours Electricity Avoided (2017)**
- **6,151,345 Kilowatt Hours Electricity Avoided (2016)**

- **1,147.2 Tons Recycled (2017)**
- **1,895.4 Tons Recycled (2016)**

- **62,273 Metric Tons CO₂e Emissions Prevented (2017)**
- **71,928 Metric Tons CO₂e Emissions Prevented (2016)**
Transportation

Employee commuting represents an opportunity for Aetna to decrease GHG emissions. Aetna’s telework program increases flexibility and work/life balance for our employees, while also reducing carbon emissions by eliminating unnecessary commuting and associated gasoline and diesel emissions.

Aetna introduced the telework program in 2007, and has offered many employees the opportunity to work from home via remote desktop access. In 2017, the telecommuter program saved more than 5.9 million gallons of gasoline and 52,700 metric tons of carbon dioxide (CO₂) emissions.

Additionally, Aetna encourages the use of alternative-fuel vehicles, and has electric vehicle charging stations at two corporate campus locations. As previously reported, Aetna installed three plug-in electric power (PEP) stations at the Hartford campus for employees and a fourth station for a security vehicle, as well as two PEP stations at the Blue Bell campus.
Building Fixture Efficiency

Less than one percent of the world’s water supply is available for human use; however, access to potable water is essential to a healthy life. This makes water protection and conservation essential to assure access to clean water for all.

Strategies for reducing water and energy usage include installing low-flow water closets, showerheads, urinals and faucets with sensors.

Aetna continues its commitment to reduce water usage by installing low-flow fixtures when lavatories are renovated in both owned and leased properties.

In 2006, Aetna launched a multiyear construction project to upgrade the water fixtures at the Hartford campus. Since the program launch, the Hartford campus has reduced overall water consumption from 9,500 gallons per employee per year to an all-time low of 3,581 gallons per employee per year in 2017 — a reduction of more than 60 percent.

16,917,730 Gallons of Water Saved (2016, only CT)
Building Commissioning

Building commissioning ensures all building systems are functioning at peak performance based on the needs and operations of the facility. If systems or materials fail to perform at their peak levels, employee comfort may be negatively impacted. System failures also require more intensive use of water and energy resources. Retro-commissioning is regularly performed at existing buildings to restore them to optimal performance.

Facility commissioning strategies include:

- Installation and operational checks conducted by a trained maintenance professional
- Regular updates of operations and maintenance manuals and training materials
- Ongoing system-monitoring upgrades

**We are committed to ensuring that our owned properties operate at peak performance.**

Aetna has invested in upgrading HVAC systems at several facilities. At the Hartford campus, the installation of a plate and frame heat exchanger and the operation of airside economizers allow for the free cooling of the building during the winter months. All air-handling systems at the Hartford campus utilize an outside air economizer to cool the entire complex during normal business hours during the winter. Additionally, both of our data centers in Middletown and Windsor, Connecticut, utilize free cooling to cool the entire data center at full load during the winter months.

In 2015, Aetna completed retro-commissioning for its home office in Hartford. The retro-commissioning project helps ensure that all systems operate at peak performance. The program continues to save energy at a rate of 3,185,133 Kilowatt Hours (kWh) electricity and 73,100 Centum Cubic Feet (CCF) natural gas per year as compared to the baseline year of 2012.

In 2016, Aetna also completed a retro-commissioning project at its data centers in Middletown and Windsor, Connecticut. The program centered on the optimization of the computer room air conditioning units (CRACs) and reduced energy usage by approximately 50 percent. This equates to an estimated annual savings of 924,300 kWh in Middletown and 636,000 kWh in Windsor.

Retro-commissioning at these three facilities has resulted in a total annual savings of 4,745,433 kWh electricity and 74,580 CCF natural gas or a reduction of 2,778 metric tons of carbon dioxide equivalent (CO₂e) emissions.
Optimize Energy Performance

Aetna has a goal to reduce energy consumption by 2 percent per year at select owned and leased sites and has successfully implemented various energy-saving techniques, including replacing old wooden windows with energy-efficient ones, upgrading lighting to higher-efficiency lamps and ballasts, and installing Energy Star-rated devices and automatic shut-off switches. Currently, the Rogers Building at the Harford campus is undergoing a major Light Emitting Diode (LED) lighting retrofit which is projected to reduce the campus’ annual electrical consumption by approximately 6 percent.

Aetna has also established a Green Data Center Program, allowing the data centers in Middletown and Windsor to operate 20 percent more efficiently. The Program reduces energy consumption using various Information Technology (IT) and building management strategies. IT strategies include, but are not limited to, the use of “virtualized” servers and high-density computer environments featuring dose-coupled cooling systems. Building management strategies include increasing discharge water temperatures in line with ASHRAE guidelines. From 2010 to 2017, these strategies reduced energy consumption by over 35.5 million kWh. These reductions occurred despite the fact that business demands for data storage and systems capacity increased significantly.

<table>
<thead>
<tr>
<th>Owned Portfolio Grid Electricity Usage, 2010-2017</th>
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<tr>
<td>81,410,268</td>
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</table>

Even while more than doubling the owned portfolio of facilities in 2014, energy-saving initiatives, including the Green Data Center Program, have avoided 46 million kWh electricity usage — nearly a 7 percent reduction — since 2010 levels. This is equivalent to 34,231 metric tons of CO₂e emissions².

Aetna has also earned Leadership in Energy & Environmental Design (LEED) Silver for renovation projects it completed at the Aetna Customer Center and Atrium in Hartford in 2009 and 2012. All Aetna-owned facilities were benchmarked in the U.S. EPA’s Energy Star Portfolio Manager Program for 2016. The program allows Aetna to monitor each building’s energy-consumption levels.

- 45,996,051 kWh Electricity Saved (2017)
- 35,933,858 kWh Electricity Saved (2016)
- 34,231 Metric Tons CO₂e Emissions Avoided (2017)
- 25,253 Metric Tons CO₂e Emissions Avoided (2016)
- 2 LEED-Certified Buildings (2017)
- 2 LEED-Certified Buildings (2016)

Additionally, Aetna leases 16 LEED-certified buildings and 35 buildings with an Energy Star score of 75 or greater. We continue to work closely with Newmark Knight Frank, a premier facility management group, to achieve Energy Star certification for select sites.
Renewable Energy

Renewable energy comprised 10 percent of the U.S. energy portfolio in 2016\(^1\). The federal government and many state governments have enacted policies aimed at increasing the percentage of renewable energy in the U.S. They have offered a variety of tax credits to incentivize the use of renewable energy.

Aetna recognizes the importance of decreasing our reliance on fossil fuels to reduce total U.S. GHG emissions. Aetna understands that GHG emissions decrease the air quality of the communities where our customers live, resulting in a variety of adverse health impacts. As a leader in the health care field, we are committed to improving the health of our customers and their communities.

Between January 2010 and October 2015, Aetna installed more than 3,000 solar panels. The Renewable Energy Credits (RECs) generated by these arrays are sold to a state entity and to the local utility company, which helps to increase the amount of renewable energy on the electrical grid.

The systems were designed to have a total baseline production of 913,389 kWh of electricity and in 2017 produced a total of 828,134 kWh of electricity. An additional solar array is currently under development in Phoenix, Arizona, and scheduled to go online in 2018. This array is expected to produce approximately 340,000 kWh of solar energy per year.

Solar Array Electricity Production in kWh:

![Solar Array Electricity Production Chart]

Between 2010 and 2017, the combined output of our solar arrays has provided 4,096,421 kWh of electricity. This is equivalent to 3,049 metric tons of CO\(_2\)e emissions saved.

- 4,096,421 kWh Electricity Saved (2017)
- 3,268,287 kWh Electricity Saved (2016)

- 3,049 Metric Tons CO\(_2\)e Emissions Avoided (2017)
- 2,297 Metric Tons CO\(_2\)e Emissions Avoided (2016)

In addition to solar energy, Aetna purchased 7,600 megawatt hours (MWh) of US Wind eRECs in 2017. This is equivalent to approximately 10 percent of the total electricity use at all Aetna-owned facilities.
Source Reduction & Waste Management

Waste reduction is a global issue and a growing concern. In 1960, Americans generated 2.7 pounds of municipal solid waste (MSW) per person per day. By 2014, that figure had increased by more than 160 percent to 4.4 pounds per person per day, resulting in a total production of 258 million tons of MSW\(^4\).

Aetna recognizes that, as an industry leader, we find ways to generate less waste. Waste reduction strategies exist for MSW, as well as hazardous and electronic waste. We are committed to the proper handling and management of these materials to protect public health.

By communicating and collaborating with our suppliers, we ensure thorough consideration of the choice, design, and production of products used in our operations. This approach helps to reduce the amount of waste generated.

Aetna has focused on reducing the total volume of waste while also diverting the waste we do generate away from landfills. At the facilities Aetna owns, we have implemented initiatives to recycle paper, cardboard, glass and plastic bottles and fluorescent bulbs. We also participate in a program to recycle confidential shredded paper across all of our operating facilities.

Since 2009, the Aetna-owned portfolio has recycled 3,247 tons of material including paper, cardboard, metal and co-mingled bottles and cans. This is equivalent to a savings of 12,111 metric tons of CO\(_2\)e emissions.

\[ \text{3,247 Tons Recycled Material (2017)} \]
\[ \text{2,949 Tons Recycled Material (2016)} \]

\[ \text{12,111 Metric Tons CO}_{2}\text{e Emissions Avoided (2017)} \]
\[ \text{10,530 Metric Tons CO}_{2}\text{e Emissions Avoided (2016)} \]

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Aetna Awards and Recognitions

Aetna Awards and Recognitions At a Glance

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Aetna Awards and Recognitions

November 1, 2017: Diversity Best Practices Inclusion Index: Aetna scored over 70 percent, earning their seal of approval

October 2017: LATINA Style Magazines, named one of the 50 Best Companies for Latinas to Work for in the U.S.

September 12, 2017: NOD Leading Disability Employer Seal

June 29, 2017: Professional Women’s Magazine Best of Best List

November 14, 2017: Recognized by the Women’s Forum of New York for accelerating gender parity in the boardroom

May 4, 2017: Black EOE Journal (BEOEJ) Best of the Best List

May, 2017: Military Times announced Aetna was among its 82 “Best for Vets: Employers 2017” — a first time achievement for Aetna
For the 17th time, Aetna was named by The National Association for Female Executives (NAFE) as one of the 2017 NAFE Top 60 Companies for Executive Women. The list highlights companies whose practices identify and promote successful women to the executive level.

Aetna was recognized with a Military-Friendly Employer Award, earning Silver status for 2017. Victory Media has been recognizing military-friendly employers and schools with its annual lists since 2003.

Aetna was recognized with a 2016 Top Ten Vet-Friendly Employer award for virtual recruiting. As part of the Vet-Friendly Jobs Initiative, 71,000 veterans voted for the most veteran-friendly companies in the Veteran Recruiting Virtual Career Fairs in 2016.

CivilianJobs.com named Aetna to its 2016 list of winners of the Most Valuable Employers for Military recognition. The list is designed to help job seekers with military experience identify top employers for civilian careers.

Aetna has been recognized by Victory Media with a 2017 Military-Friendly Spouse Employer award. The annual award recognizes those companies that hire spouses of active-duty service members and promote workforce development policies and programs.

DiversityInc named Aetna once again to its Top 50 Companies for Diversity in 2017, calling Aetna “a mainstay on the Top 50 list” (Aetna placed No. 31), and on the ERG Specialty List.

Aetna received a perfect score of 100 on Human Rights Campaign Foundation’s 2016 Corporate Equality Index (CEI), which measures companies on lesbian, gay, bisexual and transgender (LGBT) workplace equality. Aetna is proud to have achieved a perfect score every year since the creation of the index in 2002 — the only company in its industry to have done so.

Aetna received a perfect score of 100 on the US Business Leadership Network’s (USBLN) Disability Equality Index (DEI), which measures companies on their disability inclusion policies and practices.

Points of Life recognized Aetna as one of The Civic 50’s most community-minded companies in America for 2015-2017.

Minority Business News (MBN USA) recognized Aetna among the 2016 Corporate 101: America’s Most Admired Corporations for Supplier Diversity for demonstrated commitment to growing and developing minority-owned enterprises and “positively impacting the manner in which our world does business.”

For nine consecutive years, since 2008, an Aetna employee has been honored with the Outstanding 50 Asian Americans in Business Award. The 2017 Honoree was Dr. Hyong Un.
Aetna was named to *Training Magazine’s 2016 Top 125*, a collaborative achievement by our Learning & Performance team and the enterprise Talent Development organization. The award recognizes companies with the most successful learning and development programs in the world.

Aetna subsidiary *bswift* was named to *The Best and Brightest Companies to Work For®* list in 2016. The competition identifies and honors organizations that display a commitment to excellence in their human resource practices and employee enrichment.

Aetna was recognized in 2016 on *Latino Magazine’s annual listing of the LATINO 100*, the companies providing the most opportunities for Latinos.

**Sustainability/Environmental Awards**

*Newsweek* rated Aetna 64th among its Green 100 companies in 2016, which looks at corporate sustainability and environmental impact

**Supplier Diversity**

2017 Top 25 Women in Power Impacting Diversity (Rose Hatcher, Director Supplier Diversity), by Diversity Plus

AIM100 gives a 100% score in commitment to LGBT business inclusion, by Affinity Inc.

Top 100 Leaders in Corporate Supplier Diversity, by Women's Enterprise USA

America’s Most Admired Corporations for Supplier Diversity 2017, by Corporate 101

2016 Corporate 101: America’s Most Admired Corporations for Supplier Diversity by Minority Business News USA

WE 100 Corporations of the Year by Women's Enterprise USA

MBN USA's 2016 Champions of Supplier Diversity by Minority Business News USA

WPEO DC Outstanding Corporation Award by Women Presidents’ Educational Organization

**Medicare Star**

Aetna once again achieved high Medicare Star Quality Ratings for its Medicare Advantage plans for 2016 and 2017. Aetna increased the number of members enrolled in plans with a star rating of 4.0 or higher to 91 percent, representing a four-percentage-point increase from 2016 to 2017. Currently, Aetna has the highest percentage of Medicare members enrolled in plans rated 4.0 overall stars among publicly traded companies with over 250,000 Medicare Advantage enrollees.
# About this Report

## About this Report At a Glance

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About this Report

Scope of Report

Aetna's 2017 CSR Report is our second report developed in accordance with Global Reporting Initiative (GRI) guidelines. It covers the 2016 and 2017 calendar years, from January 1, 2016, through December 31, 2017.
Reporting Boundaries

The report covers activities and impacts under Aetna Inc.'s operations within United States, unless otherwise stated. Environmental performance data is based on our owned properties only, since data from leased properties are subject to negotiation with property owners and are difficult to collect in a meaningful, consistent form. All of the locations from which we do business outside the United States are leased. Aetna owns only 10 of its 150 U.S. locations. Data is collected from all owned locations, except as noted in the chart below.

<table>
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<th>Street Address</th>
<th>City</th>
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<th>Aetna Interest</th>
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<td>OWN</td>
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<td>9881 Mayland Dr.</td>
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</table>

As used in this report, the terms “Aetna,” “we,” “our” and other similar terms refer to Aetna Inc. and its subsidiaries.
Materiality and Reporting

Aetna’s Corporate Social Responsibility Statement encapsulates our commitment to ethically and responsibly pursuing a collaborative, multifaceted approach to developing a healthier population. Part of this effort is to promote sustainable practices in our workplaces and in the communities in which we operate.

Our Corporate Social Responsibility Council provides strategic guidance on fulfilling our social responsibility objectives. It also monitors our progress. The Council is composed of members who have varied expertise, and includes representatives from Real Estate Services, Diversity, Compliance, Community Activation and Local Marketing, Procurement, Government Relations, Consumer Business, Human Resources, Enterprise Communications and the Aetna Foundation, Inc.

In establishing social responsibility objectives, the Council employs a risk management approach that takes into account business and reputational risk, financial implications and regulatory factors. Issues like sustainability and climate change that may potentially have a significant impact on the company are brought before the Council. The Council shares information about potential risks and opportunities with Executive Leadership.

Aetna's Executive Vice President of Corporate Affairs oversees the Council, as well as Aetna's sustainability practices, public policy positions and reporting against Corporate Social Responsibility (CSR) goals.

Aetna's 2014 CSR report was the first to be issued in accordance with Global Reporting Initiative (GRI) G4 guidelines. This 2016-2017 CSR report also adheres to these guidelines.

We conducted a robust materiality assessment to determine the content of this report. This process involved gathering input from internal and external information sources, and soliciting feedback from numerous executives across the enterprise. To further inform our assessment, we also considered data that was collected from a recent review of Aetna plan member appeals and service center call data, and information that was obtained through our Annual Customer Forum. One of the main purposes of the Customer Forum is to strengthen partnerships with key stakeholders while also gaining a greater understanding about how to better serve our members and help them navigate the future of health care.
<table>
<thead>
<tr>
<th>SR Type</th>
<th>Volume</th>
<th>SR Type</th>
<th>Volume</th>
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<tbody>
<tr>
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<td>Claim Inquiry</td>
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<td>Benefit Inquiry</td>
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<td>Eligibility</td>
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<td>Accumulator Inquiry</td>
<td>650,253</td>
<td>Provider Inquiry</td>
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*Call types represent both fully insured and self-insured book of business.*
### Top 5 Reasons (Total Case by Category) MEMBER APPEALS 2016

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<thead>
<tr>
<th>Category</th>
<th>Volume</th>
<th>% of Appeals</th>
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<tr>
<td>Claim Processing</td>
<td>71,250</td>
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<tr>
<td>Policy</td>
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<tr>
<td>Outpatient Denial</td>
<td>31,701</td>
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<tr>
<td>Inpatient Denial</td>
<td>5,353</td>
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<tr>
<td>Behavioral Health</td>
<td>3,068</td>
<td>0.005%</td>
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### Top 5 Reasons (Total Case by Category) MEMBER APPEALS 2017

<table>
<thead>
<tr>
<th>Category</th>
<th>Volume</th>
<th>% of Appeals</th>
</tr>
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<tr>
<td>Claim Processing</td>
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<tr>
<td>Policy</td>
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<td>Outpatient Denial</td>
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<td>Inpatient Denial</td>
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<tr>
<td>Behavioral Health</td>
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<td>0.003%</td>
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### Top Issues for Stakeholders

We have looked at health from the perspective of the employee, the employer, the provider and the system. The Foundation has examined the issues impacting health within communities. We’ve explored how to best navigate what’s on the horizon in the ever-changing health care landscape. We believe these issues continue to be top priorities for both our business and external stakeholders.

The most important issues to both our business and to external stakeholders continue to be:

- Improved outcomes
- Access to coverage
- Plan performance/customer satisfaction
- Pricing transparency and plan literacy
- Customer privacy
- Community development
- Employee diversity and inclusion
- Employee development

For most of these issues, the impact is primarily outside of our organization, affecting our customers and members. The exceptions are those issues related to employee diversity and inclusion and employee development, which affect our employees.
Stakeholder Engagement

Our third comprehensive CSR report is another important step in our journey of social responsibility. By publicly reporting our social sustainability performance, we can start a dialogue with our stakeholders on these issues. By engaging with stakeholders and gaining a better understanding of their concerns, we can improve our business performance and have a greater positive impact on society.

For this report, we engaged our CSR Council to inform our CSR materiality assessment and reporting strategy. We considered the perspectives of our employees, customers, communities, investors and governments. We selected this group for our initial CSR stakeholder engagement, which was undertaken as part of the report preparation process, because of their insight into all aspects of Aetna's business. The CSR council validated the sustainability materiality assessment results and suggested additional topics for CSR reporting. Going forward, we plan to expand and formalize our stakeholder engagement activities.

We welcome your feedback and thoughts on this report and our social responsibility program. Please contact us at Aetna-CSR@aetna.com.

Associations and Coalitions

We report all dues and special assessments paid to state and federal trade associations and coalitions operating under 501(c)(6) of the Internal Revenue code. We list the name of each organization that receives dues or special assessments of more than $50,000 in a calendar year.

We also indicate the portion of such dues considered nondeductible as lobbying and political expenses under applicable tax law.

The full list of such organizations can be viewed on the Political Contributions & Related Activities Reports page at Aetna.com.
Governance and Ethics

Our reputation for excellence and integrity is one of our most valuable assets. We have earned this reputation by delivering quality products and services, and by adhering to the highest standards of business conduct. Our board of directors and company management believe that sound corporate governance principles help ensure that our standards of excellence, integrity, inspiration and caring are applied to all aspects of our operations.

We have embraced the principles behind the Sarbanes-Oxley Act of 2002, as well as the governance rules for companies listed on the New York Stock Exchange. We also have implemented governance changes in compliance with the requirements of the Wall Street Reform and Consumer Protection Act (the “Dodd-Frank Act”). These principles and requirements are reflected in the structure and composition of our board of directors, our committee charters and our corporate governance policies. They are reinforced through Aetna’s Code of Conduct, which applies to every employee and director, and they inform how we engage with all of our stakeholders.

Aetna requires all employees and key suppliers to revisit and annually document their familiarity with the Code of Conduct. The importance of the Code of Conduct is underscored in Aetna Chairman and CEO Mark Bertolini’s message to employees:

“Our Code of Conduct is grounded in and reflects the principles at the heart of The Aetna Way. The Code guides our compliance with the rules and regulations that govern our business throughout the world. If we apply this Code to all aspects of our business, we will fulfill our promise to operate in accordance with the law, company policies and our core values.

Although the Code can’t cover every imaginable situation, it does provide you with examples of everyday situations to assist you in resolving potential problems and general guidance for performing your job responsibilities with integrity. Also included is a list of contacts for you to use in seeking advice or reporting concerns.

Ultimately, our reputation relies on the sound judgment and personal integrity of every Aetna employee, regardless of your level in the organization. If you are ever in doubt as to the right course of action, use The Aetna Way and our Ethical Decision-Making Framework to help you make the right decisions. If you ever have reason to believe that a legal or ethical violation has occurred, you need to report it immediately to your manager, Business Compliance Officer, the Law Department or the Aetna AlertLine®. Our policies forbid any form of retaliation against you for fulfilling this obligation.

I expect each of you to read, understand and follow our Code of Conduct. Please consult it throughout the year, as needed. Your commitment to compliance, all company policies, and the laws and regulations applicable to our businesses contributes directly to our success as a company. Please join me in renewing our commitment to protecting and strengthening Aetna’s reputation for integrity and keeping our promises to each other and those we serve.”

– Mark T. Bertolini, Aetna Chairman and CEO

We believe that our corporate governance policies, principles and practices are good for our business, our industry, the competitive marketplace. They also reflect the values we hold dear as a company, and our deep appreciation for all those who place their trust in us.

We maintain a publicly accessible website that contains information about our corporate governance policies and practices. The site can be accessed from About Us/Investor Information on Aetna.com.
### Strategy and Analysis

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<th>Disclosure</th>
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<th>Cross reference or answer</th>
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<tr>
<td>G4-1</td>
<td>Chairman's statement</td>
<td>Chairman's Letter, p. 3</td>
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### Organizational Profile

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<td>Name of the organization</td>
<td>Aetna Inc.</td>
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<tr>
<td>G4-4</td>
<td>Primary brands, products, and services</td>
<td>About Aetna, p. 4</td>
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<tr>
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<td></td>
<td><strong>Aetna Facts, Aetna Subsidiaries</strong></td>
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<td>Location of the organization's headquarters</td>
<td>Hartford, Connecticut, United States</td>
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<td>G4-6</td>
<td>Countries with significant operations</td>
<td>Aetna has significant operations in the United States, and has a presence in:</td>
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<td></td>
<td></td>
<td>· Europe: Great Britain, Ireland</td>
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<tr>
<td></td>
<td></td>
<td>· Middle East &amp; Africa: Kuwait, Qatar, UAE, South Africa</td>
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<tr>
<td></td>
<td></td>
<td>· Asia: China, Hong Kong, Japan, India, Indonesia, Thailand, Singapore, Vietnam</td>
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<tr>
<td></td>
<td></td>
<td>· Oceania: New Zealand</td>
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<td>G4-7</td>
<td>Nature of ownership and legal form</td>
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<td>G4-8</td>
<td>Markets served</td>
<td>About Aetna, p. 4</td>
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<td>G4-9</td>
<td>Scale of the organization</td>
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<td>Employees and workforce information</td>
<td>Composition of Workforce, p. 15</td>
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<td>G4-11</td>
<td>Collective bargaining agreements</td>
<td>Aetna is non-union in all of our locations.</td>
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<td>G4-12</td>
<td>Supply chain description</td>
<td>Our Suppliers, p. 68</td>
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<td>The precautionary approach is not applicable to our company or industry.</td>
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<td>List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses</td>
<td>We are a member of the Center for Higher Ambition Leadership and a signatory to the Business Roundtable’s Climate RESOLVE initiative.</td>
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<td>List memberships in associations and national or international advocacy organizations</td>
<td>Political Contributions and Related Activity Reports</td>
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<td>Disclosure</td>
<td>Description</td>
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<td>Entities included in the organization's consolidated financial statements and if the entities are included in this report</td>
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<td>2016 Form 10-K</td>
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<td>About this Report, p. 88</td>
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<td>List material Aspects identified in the process for defining report content</td>
<td>Materiality and Reporting, p. 90</td>
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<td>For each material Aspect, report the Aspect Boundary within the organization</td>
<td>Materiality and Reporting, p. 90</td>
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<tr>
<td>G4-21</td>
<td>For each material Aspect, report the Aspect Boundary outside the organization</td>
<td>Materiality and Reporting, p. 90</td>
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<td>Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements</td>
<td>None</td>
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<td>Report significant changes from previous reporting periods in the Scope and Aspect Boundaries</td>
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<td>G4-24</td>
<td>List of stakeholder groups</td>
<td>Stakeholder Engagement, p. 93</td>
</tr>
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<td>G4-25</td>
<td>Basis for identification and selection of stakeholders with whom to engage</td>
<td>Stakeholder Engagement, p. 93</td>
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<td>G4-26</td>
<td>Approach to stakeholder engagement</td>
<td>Stakeholder Engagement, p. 93</td>
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<td>G4-27</td>
<td>Key topics and concerns raised through stakeholder engagement</td>
<td>Stakeholder Engagement, p. 93</td>
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<td>Date of most recent previous report, if any</td>
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<td>G4-32</td>
<td>GRI Content Index</td>
<td>p. 95-97</td>
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<td>Aetna did not seek external assurance for data contained in this report.</td>
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<td>Values, principles, standards and norms of behavior such as codes of conduct and codes of ethics</td>
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<td><strong>Economic</strong></td>
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<td><strong>Indirect Economic Impacts</strong></td>
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<td>G4-EC8</td>
<td>Significant indirect economic impacts, including the extent of the impacts</td>
<td>Our Community, p. 39-51</td>
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<td>Our Environment, p. 73-82</td>
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<td>Scope 2 GHG emissions</td>
<td>Our Environment, p. 73-82</td>
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<td>Scope 3 GHG emissions</td>
<td>Our Environment, p. 73-82</td>
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<td><strong>Social</strong></td>
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<td>G4-LA1</td>
<td>Number and rates of new hires and turnover</td>
<td>Composition of Workforce, p. 16</td>
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<td>G4-LA12</td>
<td>Diversity of board of directors and workforce</td>
<td>Composition of Workforce, p. 15</td>
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<td><strong>Human rights</strong></td>
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<td><strong>Non-discrimination</strong></td>
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<td>Total number of incidents of reported discrimination and description of corrective action taken</td>
<td>Incidents of Discrimination, p. 12</td>
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<td><strong>Society</strong></td>
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<td><strong>Local communities</strong></td>
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<td>G4-SO1</td>
<td>Percentage of operations with community development programs</td>
<td>Engaging Local Communities to Improve Lives, p. 41</td>
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<td><strong>Product Responsibility</strong></td>
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<td><strong>Product and service labeling</strong></td>
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<td>Results of surveys measuring customer satisfaction</td>
<td>Plan Performance and Customer Satisfaction, p. 37</td>
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<td>G4-PR8</td>
<td>Total number of substantiated complaints regarding breaches of customer privacy and loss of customer data</td>
<td>Privacy Breaches, p. 38</td>
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