

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetnaSM

Embracing our responsibility for sustainable health care

Aetna Corporate Responsibility 2012

www.aetna.com



“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. We created our core values together, as one company with more than 30,000 individual voices, and with guidance from our customers. Our values carry through our thoughts and actions every day, inspire innovation in our products and services, and drive our commitment to excellence in all we do. They also drive our commitment to challenging ourselves to work toward a world in which everyone feels a responsibility, as we do, to protect and preserve our valued resources.”

— **Mark Bertolini**
Chairman, CEO and President



Our values

Integrity

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.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).

Executive summary

At Aetna, we believe that being a leader means exercising ethical business principles and social responsibility in everything we do. Responsibility and integrity are woven into our corporate fabric.

As a leader in health care, corporate responsibility starts with working to keep consumers healthy and protecting the long-term viability of our valued health care resources. It also means using our resources, and our influence with others, to make the world we live in a better place in varied and multiple ways.

Healthy living, responsibly

We want to help make being healthy easier. But we believe our responsibility is even broader, as we work hard to avoid waste in the system to help protect the sustainability of our important health care resources. We are working internally and externally to develop a healthier population with a broader sense of responsibility. Together, we are part of the solution.

We do this by:

- Engaging people in their own health care by making health care simpler and easy to use
- Connecting people with valuable, actionable health information
- Helping patients with chronic or serious illnesses
- Providing transparency in price and quality

Community involvement

Nothing speaks to our commitment to responsible leadership more visibly and resolutely than the activities of Aetna's independent philanthropic arm, the Aetna Foundation. Founded in 1972, the Aetna Foundation is a national health foundation that promotes wellness, health, and access to high-quality health care for everyone, while supporting the communities we serve. Since 1980, Aetna and the Aetna Foundation have awarded more than \$413 million in grants, sponsorships and social investments.

Diversity at Aetna

By taking advantage of all aspects of our diversity, we better understand and meet the unique needs of the people we serve, and empower people to live healthier lives. By being inclusive, we focus on how we relate to each other and demonstrate respect for different points of view, resulting in a broader and deeper collective wisdom and true innovation.

- We are diversifying our supplier base, purchasing nearly \$184 million in goods and services from small businesses and certified minority, women and LGBT-owned business enterprises.
- We are bringing our health benefits and related solutions to some of the fastest growing segments in the United States.

Public policy leadership

Aetna is committed to building a health care system that provides all Americans with access to affordable, high-quality health care services. We work with legislators and regulators by offering them the benefit of our extensive experience in delivering meaningful solutions to customers and stakeholders.

Despite the passage of the Affordable Care Act (ACA) in 2010, serious challenges continue to face our health care system. Aetna is committed to being a key part of the solution — now and in the future, as we focus on:

- Quality and affordability for a sustainable health care system
- Leading the way to accountable care
- The health information technology advantage

Environmental practices

Aetna has been engaged in recycling and energy-use reduction programs for many years at Aetna-owned facilities. In recent years, our accelerated efforts have resulted in numerous milestones and distinctions, such as declining energy use at our largest Aetna-owned facilities and LEED® recognition for our sustainable building practices.

Our teleworker program is reaching some impressive milestones, saving more than 79 million miles of driving per year and reducing carbon dioxide emissions by more than 29,000 metric tons each year.

Corporate governance

Aetna's reputation, one of the company's most valuable assets, relies on sound corporate governance policies, which are publicly available on our website. We share documents — our Code of Conduct and our Corporate Governing Guidelines — with our key stakeholders. In doing so, we help ensure our commitment to excellence, integrity and accountability.

Healthy living, responsibly

As a health care company, we believe nothing is more important than helping people stay healthy. We want to help make being healthy easier. But we believe our responsibility is even broader, as we work hard to avoid waste in the system to help protect our important health care resources. Spiraling costs threaten the long-term sustainability of our health care system, and studies have shown as much as one-third of these costs are the result of waste in the system.

We are working internally and externally to develop a healthier population with a broader sense of responsibility toward the consumption of our valued resources. We are developing new and unique ways to enable our employees and members to take charge of their own health and be part of the solution. To that end, we are focused on the whole person — mind and body.

Transparency and responsibility

We provide our members with meaningful information that helps them make value-based health care decisions and be responsible health care consumers. We led the way in the past decade to greater transparency for consumers in health care quality and pricing, and we continue to make new levels of transparency possible through innovation.

- Our Member Payment Estimator provides real time, out-of-pocket cost estimates for in-network and out-of-network care for more than 550 commonly used, nonemergency health care services. A first for health plan members, this level of detail gives members a more complete cost picture to better plan for health care services. Member Payment Estimator was recognized in a 2011 U.S. Government Accountability Fund report as the only private health insurance tool that provides estimates of a “consumer’s complete cost.”
- We effectively educate members about their benefits through innovative tools, such as our virtual Aetna Benefit Advisor, David. The technology earned the Center for Plain Language top national award for the second consecutive year in 2012. More than 90 percent of those surveyed also said that David gave them a better understanding of how their benefits worked.

Connecting people with valuable health information

We pull together health care system information — often disconnected in the past — to empower health care professionals and patients to make informed decisions that can result in better outcomes for patients.

- Evidence-based applications and clinical decision-support tools find potential gaps in care and help eliminate redundancy and waste.
- Our enhanced version of the popular iTriage app empowers consumers to access and harness health care information in a more efficient and personalized way. One of the most downloaded health and fitness apps, iTriage app users can research their symptoms, find a medical provider that best serves their personal needs, and book an appointment — all from their smartphone.

- Aetna and Active Network help members become more physically active through Aetna Everactive, a new online social community that brings together virtual health and fitness resources with opportunities to participate in real-life local events.

Helping patients with chronic or serious illnesses

More than a health plan, Aetna’s nurses and doctors become part of a member’s care team. Working with providers, Aetna’s clinicians use their combined clinical and health plan expertise to help guide patients physically, emotionally and financially through health crises and ongoing care.

- We help patients and their families navigate some of the toughest issues that can occur in a person’s life — major emergencies and trauma.
- Our advanced health information technology, and our ability to connect with members before life-changing events occur, is making a dramatic difference in our members’ care. We find and identify at-risk members before they undergo a significant health event and help them manage their care.
- Nurse advocates help at-risk members achieve better health through best-in-class care management. We provide expert case management and disease management programs for chronic heart failure, diabetes, and 32 other debilitating diseases in an interdisciplinary way that looks at the member as a whole.
- Launched in 2012, our Aetna In Touch CareSM program provides a new option in care management that gives members more personalized care support, tools and programs to engage them early and keep them motivated. The program features a nurse care manager who serves as the single, trusted contact, individualized health action plans, and a new predictive algorithm that identifies potential health issues earlier, engaging members before major health care problems occur.

We help our members put all of the available tools and information to work for them by making health care easier to use and understand. By making health care simpler, we help people stay healthier.



Emergency responsiveness

When weather disasters and other tragic situations strike, Aetna responds, when warranted, quickly with policy modifications to help members get the care they need under difficult circumstances. We also open up our Employee Assistance Programs (EAPs) to affected members, nationally and internationally, even when employers have not purchased an EAP product.

Philanthropy: A positive force for change

At Aetna, we believe in the power of strategic philanthropy to improve people's health and the quality of health care. Our independent philanthropic arm, the Aetna Foundation, is tackling several of today's most pressing health issues. Much of the Foundation's support addresses the needs of people most at risk of poor health or chronic conditions — low-income, underserved or minority populations.

Promoting wellness, health and access to high-quality care

Since 1980, Aetna and the Aetna Foundation have awarded more than \$413 million in grants and sponsorships to nonprofit organizations. The Foundation focuses its grant making in three program areas:

- Reversing the obesity epidemic
- Promoting racial and ethnic equity in health and health care
- Advancing integrated health care and coordinated care

In 2011, Aetna and the Aetna Foundation contributed \$19.2 million to help improve the health of children and adults and make our health care system more equitable and effective. Aetna employees, retirees and directors donated an additional \$5.5 million through the company's matching gift program. Employee contributions were further enhanced through volunteer efforts — nearly 340,000 hours of personal time and commitment.

Addressing critical health issues: philanthropy's role

Obesity

With two-thirds of American adults either obese or overweight, obesity has become one of the most serious and costly health issues of our time. The Aetna Foundation is combating this health crisis by supporting work that promotes healthy diets by making fresh fruits and vegetables more accessible and affordable, particularly in low-income communities where fresh produce is often not readily available.

In 2011, Aetna and the Aetna Foundation awarded \$4.7 million to address the obesity epidemic.

Our support included funding several important national studies to examine how food-assistance programs aimed at making healthy food more available can be improved. In addition, we awarded nearly 100 grants to community-based organizations to support programs that provide physical activity, nutrition education, and urban farming for kids and adults at risk of obesity.

Recent grants include:

- The Center of the Study of the Presidency and Congress, to analyze the health and nutritional intake of children receiving benefits through the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps.
- Fair Food Network, to evaluate the impact of offering SNAP beneficiaries economic incentives at farmers' markets, such as Double-Up Bucks that let people purchase twice the amount of produce their government food benefits would normally afford.
- Girls on the Run, to support its after-school program for at-risk girls 8 – 13 in several U.S. cities. Participants learn about healthy living and good nutrition while training for a 5K race.

Racial and ethnic health care equity

Hypertension, diabetes and stroke are among a number of conditions that are more common among African Americans and Hispanics than among non-Hispanic whites. Preterm birth, the number-one cause of infant mortality, occurs twice as often among African American women than among white women. Over the next 10 years, the cost to treat the higher rates of disease among people of color is projected to cost approximately \$337 billion.

In 2011, Aetna and the Aetna Foundation awarded \$3.25 million to support research and programs that address disparities in health care. Our support focused on increasing the number of health care leaders from underrepresented minority communities and supporting prenatal care programs for underserved women at high risk of preterm birth.

Recent grants include:

- Tour for Diversity in Medicine, to launch its first bus tour to historically black colleges and universities to provide premed workshops to help students plan for careers in medicine or dentistry.
- National Medical Fellowships, to provide scholarships to medical students from underrepresented minority groups who have committed to practice medicine in medically underserved communities and are distinguished by their community service and leadership potential.
- Nurse-Family Partnership National Service Office, to develop new interventions to increase breastfeeding rates among first-time African American mothers participating in its home-visit outreach program in New Jersey, Pennsylvania and Texas.



Integrated health care

Our current system of fragmented and poorly coordinated health care can lead to sicker patients, unnecessary tests, avoidable hospitalizations and higher health care costs. We believe that well-integrated, well-coordinated health care — particularly for patients with complex, chronic diseases — can improve health outcomes and be more cost-effective.

In 2011, Aetna and the Aetna Foundation awarded grants totalling nearly \$2.5 million for studies to evaluate how successfully different models of integrated care can meet these goals.

Recent grants include:

- Weill Cornell Medical College, to analyze communication between home health nurses and doctors caring for recently hospitalized Medicare patients with congestive heart failure. The research will focus on whether good communication can lower hospital readmission rates and improve health outcomes.
- The National Public Health and Hospital Institute, to analyze best practices in integrated health care at America's safety-net hospitals and health systems, which provide millions of uninsured and underinsured patients with primary care visits, specialist consultations, diagnostic tests and medication, in addition to emergency room visits.
- The King's Fund, to analyze the most effective models in the United Kingdom of closely coordinated health care for people with chronic illnesses. The results of the study have the potential to influence health care improvements in the United States as well as in the UK.

Volunteerism: A culture of caring

At Aetna, our employees embody our culture of caring, volunteering their time and talents to make the world a better place. Since 2003, our employees have logged more than 2.6 million hours of community service.

Aetna employees' volunteer efforts often focus on healthy living as a way to give back. Developing community gardens, teaching children oral health, and participating in fund-raising walks and bike-a-thons are just a few of the popular activities. Our Aetna KidsPlay program supports our employees who coach kids' soccer, baseball and other sports teams by providing sponsorship funds to pay for uniforms and equipment, helping young people across the country be more physically active.

To learn more about our grant programs, and how our grantees are enhancing communities and advancing quality health care, visit **www.AetnaFoundation.org**.

Diversity and inclusion at Aetna

At Aetna, diversity and inclusion are both fundamental values and a strategic advantage. By taking advantage of all aspects of our diversity, for example, gender, race, ethnicity, age, sexual orientation, disability, veteran status, geography, ideas and experiences, we better understand and meet the unique needs of the people we serve, and empower people to live healthier lives. By being inclusive, we focus on how we relate to each other and demonstrate respect for different points of view, resulting in a broader and deeper collective wisdom and true innovation.

Aetna's diversity and inclusion imperatives

We are deliberately focused on diversity and inclusion as an organizational priority expecting that the outcome will ultimately be an increase in our business opportunities and partnerships. We do this by:

- Building a diverse and agile workforce by focusing on recruitment, development, advancement and retention of talent at all levels of the organization.
- Creating an inclusive workplace that fosters full engagement, so our employees do their best work in providing quality service and value.
- Providing enterprise-wide and department-specific diversity and inclusion education. *This education is integrated into executive, supervisory and employee learning, as well as enhancing cultural competencies for Sales, Patient Management and Customer Service areas.*
- Partnering with the company's Racial and Ethnic Health Equality Task Force, to address health issues that are more prevalent among various ethnic and racial minority populations.

Workforce and workplace diversity and inclusion

In the workplace, we have nurtured an inclusive mindset that values diversity in all its aspects. We have strategically integrated diversity and inclusion into employee-focused processes and practices including talent management, succession planning, mentoring groups and employee resource groups (ERGs). This has helped us attract and retain talented employees from every segment of society, which in turn, helps broaden Aetna's viewpoint of the world.

Recruitment and retention

Our focus on diversity and inclusion differentiates Aetna both as an employer of choice and as an industry leader. We have refined our strategy to compete in a highly competitive environment and position Aetna for long-term success by: achieving deep integration across employee segments; increasing targeted communication to employees, customers and other key constituents; and increasing focus on developing individual, leadership and organizational competencies.

We recruit and employ local talent across much of the globe, including London, Asia and the Middle East. This enables us to be deeply entrenched in local cultures and understand the unique environments where our members live and work.

Our recruiting and retention strategies aim to attract and retain highly motivated and talented individuals, including traditionally underrepresented groups, such as people of color, veterans, people with disabilities, and lesbian, gay, bisexual and transgender (LGBT) individuals, while meeting the unique needs of the multigenerational groups represented in the workforce. Employees are provided with a number of opportunities to learn more about our strategy's impact and their roles in bringing the strategy to life, including:

- Web-based and instructor-led training that raises employee awareness of diversity and inclusion and builds the necessary skills to support an inclusive environment
- Cultural competency training program for our health care professionals to increase awareness and improve the way we assist members
- Leadership development programs that focus on identifying emerging talent
- Membership in ERGs, which facilitate professional development and leadership opportunities, as well as enable employees to share insights and influence business strategy

We have received wide recognition related to diversity and inclusion:

- **DiversityInc** named Aetna to its 2012 list of Top 50 Companies for Diversity® for the fourth straight year. Aetna placed 24th.
- **Diversity Employers** magazine has named Aetna to its list of Top 100 Employers for the Class of 2011.
- **Black Enterprise** magazine named Aetna to its 2011 list of the "40 Best Companies for Diversity," the sixth consecutive year that Aetna earned this distinction.
- Aetna was named as one of the Top Companies for Executive Women for 2011 by the **National Association for Female Executives**.
- For the tenth consecutive year, Aetna has earned the top rating of 100 percent in the **2011 Corporate Equality Index**, an annual Human Rights Campaign survey, for its commitment to LGBT employees and consumers.



Supplier diversity

We take every opportunity to be inclusive in our sourcing activities. We recognize that diversifying our supplier base positions us to leverage innovation, quality, service and price to benefit the products and services we sell. In addition, it strengthens our ability to do business across all cultures and geographies. As such, Aetna is committed to achieving a sustainable competitive advantage by developing a world-class Supplier Diversity Program focused on increasing purchasing and business relationships with traditionally underutilized suppliers.

- In 2011, we purchased more than \$184 million in goods and services from small businesses and certified minority, women and LGBT-owned business enterprises, either directly or through tier-two relationships.
- In addition to certified minority, women, LGBT and small business suppliers, we expanded our definition of traditionally underutilized owned suppliers to include disability-owned and veteran-owned suppliers.
- Aetna annually supports and actively participates nationally and locally, in the National Minority Supplier Development Council; Women's Business Enterprise National Council; and National Gay and Lesbian Chamber of Commerce.
- We use an online, self-registration tool to provide prospective diverse suppliers with an opportunity to promote their service offerings to us. www.aetna.com/about/aetna/sd/
- Supplier Diversity is a strategic objective at Aetna; as such, diversity goals are established for each business area and achievements impact employee compensation. Progress is monitored quarterly by our leadership and the Supplier Diversity Advisory Committee.

Community relations and urban marketing

Over the past 20 years, the evolution of the U.S. marketplace has required us to enhance our local presence. We have created and implemented strategies that concentrate on bringing our health and related benefits to some of the fastest growing segments in the United States.

As part of this business strategy, Community Relations and Urban Marketing focuses its efforts on grassroots strategies that better address the needs of a changing marketplace. Our core competency is relationship management. Through the maintenance of strong internal and external relationships, the organization acts as a catalyst for change by creating a strong Aetna community brand that, in turn, strengthens our external reach and enhances Aetna's ability to delight all customers while exceeding business objectives. Below lists Community Relations and Urban Marketing's areas of focus:

1. Incremental business growth through national and local relationships and partnerships
2. Enterprise consultation to achieve infrastructure needed to effectively target key growth segments
3. Multilingual & multicultural experience around Aetna's brand to improve purchase consideration
4. Volunteerism and employee engagement
5. Strategic philanthropy to deepen our local market presence and alignment with business objectives

To that end, we are focusing our efforts on grassroots strategies that better address the needs of a changing marketplace. We do this by supporting community events, working with community leaders and organizations, helping employers manage their changing workforce, and working with brokers and providers to support their business objectives.

Public policy leadership

Aetna is committed to building a health care system that provides all Americans with access to affordable, high-quality health care services. As one of the nation's leading health benefits companies, we offer our insights to legislators and regulators to help develop meaningful solutions for customers and all stakeholders.

Aetna has been thinking about ways to make the health care system work better for many years. Our initiatives have helped shape health care policy across the country. In 2002, for example, we developed a groundbreaking policy on genetic testing and nondiscrimination that became the model for the industry. In 2008, we worked with legislators to help pass a more meaningful mental-health parity law that allows for better coordination of coverage for physical and mental health care services.

Throughout the health care reform debate of 2009 and 2010, we helped inform the process by sharing our expertise with legislators and The White House. Despite the passage of the Affordable Care Act (ACA) in 2010, serious challenges continue to face our health care system. Aetna is committed to being a key part of the solution — now and in the future.

Making quality and affordability our focus

With the U.S. Supreme Court having ruled the bulk of the Affordable Care Act (ACA) constitutional, we are focused on helping to make the law more workable. As a nation, we need to recognize that the ACA does not do enough to address affordability and quality — some provisions will actually drive up costs faster. Health care costs currently consume 17.9 percent of the GDP and are expected to grow to 19.8 percent by 2020.

We are helping to drive change that will make quality, affordable health care a reality. We will continue to advocate solutions guided by a vision of a health care system that helps all Americans have access to affordable, quality health care. Our vision is grounded in a belief that:

- Consumers increasingly will be in charge of their own health care
- Access to, and affordability of, high-quality health care is a universal issue
- Accountable care organizations are the future business model for provider/health plan collaboration
- Health information technology will be a key enabler in helping people live healthier lives

As the journey continues, we can expect more legislative activity around health care in the decade ahead to truly make meaningful, sustainable health reform a reality. Our customers and consumers everywhere have much at stake. We will continue to advocate on their behalf.

Leading the way to accountable care

Our fragmented health care delivery system inhibits efforts to improve health care quality and efficiency. Improving health care delivery must include reforming our payment system to focus on quality and value. We believe accountable care organizations (ACOs), where health care providers are incented to help people get and stay healthy, are the future of the provider/health plan relationship and a more effective health care system.

We are breaking down barriers and forming collaborative relationships to more fully engage consumers and support health care professionals as part of a more connected, quality-focused health care system. Having built or acquired a variety of new capabilities, we are making it easier for accountable care organizations to pull meaningful health care information out of silos and act on it quickly.

Aetna has been an active leader in the development of ACOs, having participated in ACO pilot programs in 2007. In 2011, we built our accountable care solutions business to bring the full power of our investments in technology, and our diverse suite of services and experience, to bear on improving quality of care and reducing overall costs. As of mid-2012, we have 10 accountable care contracts with major hospital systems. The number of contracted agreements is expected to grow, with many letters of intent in the pipeline.

The health information technology advantage

Any comprehensive approach to health care reform must include broad-based, effective use of health information technology (HIT). Technology allows consumers to conveniently and easily access their health information and use it to take control of their health care. It also lays the foundation for the secure exchange of patient information.

HIT is making data actionable. Making patient data more visible to physicians helps them make better decisions for their patients. For example, our ActiveHealth Management CareEngine® clinical decision-support system identifies gaps in care, medical errors and quality concerns and then engages and empowers physicians and members. We are building or acquiring new capabilities to expand our ability to put data in action — Medicity®, our leading health information exchange business, enables health data to be securely accessed and shared, while our enhanced iTriage® mobile application provides consumers with reliable health data on their smartphones.



Getting health care reform implementation right

Since the adoption of the ACA, we have focused on complying with the law and helping our customers do the same. We embrace our responsibility to help our constituents understand the potential impact of the law and navigate a new health care landscape.

Our Health Care Reform Project Management Office works to translate the many provisions of the ACA into workable business practices across the enterprise. We also are well positioned to meet the needs of the new, more competitive health care marketplace, with our diverse array of health care products and services and our innovative programs designed to help members get and stay healthy.

Environmental sustainability

As a company long focused on leadership in corporate responsibility, Aetna is committed to fulfilling the goals outlined in our environmental policy statement by further reducing our carbon footprint. This significant commitment of resources has generated award-winning initiatives that have helped Aetna earn recognition as a company committed to protecting our most valued resources.

LEED Silver Certification

Early in 2012, Aetna earned Leadership in Environmental Design (LEED®) Silver Certification for the nearly two-year long renovation of the Atrium building on its Hartford, CT, campus.

Bestowed by the U.S. Green Building Council, the prestigious LEED award recognizes that Aetna has met aggressive sustainability goals for the Atrium project. The expansive top-to-bottom renovation of the 40-year-old structure included environmentally friendly upgrades that deliver on a comprehensive set of objectives ranging from improvements to indoor air quality to reduced energy use.

Aetna also earned LEED Silver certification in 2009 for the environmentally friendly construction of the Aetna Customer Center within its 80-year-old headquarters building.

Harnessing the power of telework

Aetna also took steps several years ago to encourage carpooling and telecommuting to help reduce commuter traffic and the pollutants it generates. Today, formal teleworking arrangements have increased significantly, and employees have access to more programs that support carpooling and offer financial incentives not to drive.

Aetna's teleworkers are reducing Aetna's carbon footprint by preventing more than 79 million miles of driving per year, which saves more than 3.3 million gallons of gas and reduces carbon dioxide emissions by more than 29,000 metric tons per year.

In 2012, Aetna also took the innovative step of installing electric vehicle charging stations on the Hartford and Blue Bell, PA., campuses to help encourage employees to drive electric/hybrid cars to work.

Information technology

The maturation in 2011 of our Green Data Center program is greatly reducing energy use at Aetna's data centers. With the impact of the Green Data Center program, the existing data centers are now considered sustainable until roughly 2030.

Overall, the data centers now operate 20 percent more efficiently. From 2010 to 2011, energy consumption decreased by over 2 million kilowatt hours. These reductions occurred while business requests for data storage and systems capacity increased significantly.

Collaborating with suppliers to achieve sustainability

In 2010, we introduced our key suppliers to our Supplier Relationship Management program, which measures supplier engagement and proficiency levels in a broad range of business practices that contribute to long-term viability and environmental sustainability. Opportunities for further development of sustainability practices are discussed with each supplier. In some cases, an action plan is formulated.

By year-end 2011, we found that nearly 70 percent of enrolled suppliers exceeded expectations, and six achieved perfect scores. We found across the board that supplier performance has improved.

Other sustainability efforts include:

- Aetna is a participant in the Business Roundtable's Climate RESOLVE initiative and is one of the companies featured in the Business Roundtable's 2012 sustainability report: "Create, Grow, Sustain."
- We are generating some of our own power with 240 solar panels on the south face of the Atrium Building and an additional 735 panels on the roof. The system produces an estimated 237,789 kilowatt hours of power each year.
- At Aetna-owned facilities, we recycle paper, cardboard, glass and plastic bottles.
- Aetna has recycled fluorescent light bulbs since 1994, long before it was required.
- Aetna is using more environmentally friendly paper sources for corporate marketing materials, an effort that in 2011 saved 368 tons of paper, equal to 1,859 trees, and prevented 758 million BTUs of energy use.



Milestone in energy-use reduction

In 2010, Aetna hit an important milestone — it was the first year in which energy use declined at all major Aetna-owned facilities. In fact, Aetna saved 6.4 million kilowatt hours (KWH) across the enterprise over a three-year period.

Aetna's energy-reduction strategy capitalized on the availability of newer, more energy-efficient technology and the creative use of existing technologies. In addition, Aetna uses EnergyStar® devices and automatic shut-off switches to minimize power consumption throughout all Aetna-owned facilities. We also replaced 1,169 wooden windows in our headquarters building with new, more energy-efficient windows.



Corporate governance

Our reputation is one of our most valuable assets. We have earned this reputation over the course of 159 years by delivering quality products and services, and by adhering to the highest standards of business conduct. These standards include sound corporate governance policies to address the interests of our constituents.

An important principle of good governance is transparency. Therefore, we make our key corporate governance policies and practices publicly available on our website. The site, which can be accessed from Investor Relations on www.aetna.com, contains key information about our corporate governance in one simple, clear and easy-to-navigate location.

Those policies provide a framework for governance of the company consistent with shareholder and other constituent interests, and with the principles behind the 2002 Sarbanes-Oxley Act and the New York Stock Exchange's corporate governance rules. We believe that sharing our corporate governance principles with all of our key stakeholders will help ensure that our commitment to excellence, integrity and accountability is apparent to all.

Awards and recognitions

- *DiversityInc* named Aetna to its **2012 list of Top 50 Companies for Diversity®** for the fourth straight year. In addition, *DiversityInc* ranked Aetna as a Top 10 company for lesbian, gay, bisexual and transsexual (LGBT) employees and employees with disabilities.
- Aetna earned the top rating of **100 percent in the 2012 Corporate Equality Index**, an annual Human Rights Campaign survey. It's the 10th year Aetna has received a perfect score for service to lesbian, gay, bisexual and transgender employees and consumers.
- *Black Enterprise* magazine has named Aetna to its **2012 list of the "40 Best Companies for Diversity."**
- Aetna received a **2011 Platinum Award as "Best Employer for Healthy Lifestyles"** from the National Business Group on Health. Aetna is one of four dozen U.S. employers honored for their ongoing commitment to promoting healthy work environments and encouraging workers to live healthier lifestyles.
- Aetna has been named a **2011 International Data Group InfoWorld Green 15 Awards winner** for eliminating paper from the contracting process for health care professionals. Aetna is the first health insurer to offer electronic contract processing to doctors, hospitals and other health care facilities.
- Aetna in **2011 was awarded the National Business Group on Health's inaugural "Award for Innovation in Reducing Health Care Disparities."** Aetna was among six organizations recognized for their commitment to racial and ethnic equality in health care and outstanding support for a culturally diverse workforce.
- Aetna was awarded a **2009 Connecticut Climate Change Leadership Award** by the state of Connecticut for its efforts to reduce its environmental impact.

Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.

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