



the.
**Business of
Diversity**
2006 Diversity Annual Report

We want you to know[®]



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On the cover:
Akorbi Founder and CEO Claudia Mirza
and President and CIO Azam Mirza.
See page 16 to learn more about Akorbi
and Aetna.

The Aetna Diversity Alliance

Operating in a Diverse World

The Aetna Diversity Alliance is pleased to share with you Aetna's 2006 Diversity Annual Report — *The Business of Diversity*.

The Aetna Diversity Alliance is a 30-person, multi-disciplinary, multi-level team charged with raising awareness and leveraging the numerous diversity efforts underway throughout the Aetna enterprise. One of these efforts is the publication of the Diversity Annual Report. This report is a vital component of our work and represents our broad view of diversity — beyond just the standard categories of race, ethnic background and gender.

Doing the right thing — meeting our obligations as a good corporate citizen — and doing well for the business are both important. These are not mutually exclusive outcomes. For diversity efforts to have long-term success and support, they must be tied to — or better yet embedded in — our business goals and support our strategic plan.

The Business of Diversity report will show many examples of the connection between diversity initiatives and business success. Following opening statements by our chairman and head of diversity, you will find “Spotlight” sections on our customers, our employees and our community involvement that demonstrate how a business-focused diversity effort positively impacts each of them.

Consistent with our core value of “Putting the customer at the center of all we do,” we also recognize that our customers do not all speak English as their primary language at home. Our research indicates that a sizeable percentage of our insured members speak Spanish, Mandarin, Korean or Vietnamese (in that order) as their preferred language at home.

In recognition of that fact, we have translated selected sections of this report into one of these four languages. In addition, this year we are producing a separate Spanish-language version of

The Business of Diversity (La diversidad y su importancia para nuestros negocios) that will also be available for distribution.

The Business of Diversity is a further demonstration of Aetna's firm conviction that diversity success and business success are intertwined. The Aetna Diversity Alliance hopes you enjoy reading about the business-diversity connections we make every day and that you develop a deepened appreciation that business success and success in the diversity arena are indeed inseparable in top-performing organizations like Aetna.

We closed with these words in last year's report and it bears repeating:

Aetna is proud of these achievements, but not complacent. There is much more to be done.

我们的受保人中，
在家中首选使用西班牙语、汉语、
韩语或越南语（以此顺序）
的人占有很大比例。鉴于此，
我们精选本报告中的相关章节，
将其译成上述四种语言。
另外，我们正在编纂《多元化企业》
的西班牙语单行本（“*La diversidad y su importancia para nuestros negocios*”），这一版本即将发行。

多元化不仅仅是安泰的核心价值观之一，同时也为公司带来了更多业务和利润。

Mandarin

A Message from the Chairman, Chief Executive Officer and President



What does it mean to embrace diversity?

Aetna serves millions of members, thousands of hospitals and employers in every state in the country. With this kind of breadth, we come in contact with individuals as diverse as the U.S. population itself. The simple act of knowing that what works for some might not work for all, is what makes our commitment to diversity come to life every day.

Our commitment becomes action when we take our understanding of differences and apply that insight to everything from how we service customers and design products to how we communicate with each other. Diversity may mean a different language or a different family structure, or it may mean understanding cultural attributes that affect how people use the health care system.

“We see diversity as a strategic business advantage.”

Our commitment to valuing diversity begins with our core set of values — a mindset called “The Aetna Way.” This value system guides how we interact with each other and those who do business with us. We have been able to attract and retain some of the best talent in the industry and lead the way on health care disparity issues because of these values, and they will continue to shape who we are as a company, an employer and a neighbor in the years ahead.

While the words we say are very important, the way we back them up in our everyday actions is even more so. And the more we do, the more we learn. For example, through active collaboration with employers, insurance brokers and the people we insure, we have raised awareness about the health and financial benefits of adopting a healthy lifestyle. In the process, we have learned more about the difference between urban and rural workplace environments; how access to health care impacts generations of families; and what motivates a younger workforce versus what motivates an older one.

We also recruit at minority colleges and often talk to minority professional associations about how we see diversity as a strategic business advantage. These, too, are opportunities to learn more about the people who buy and use our products. And finally, our work with minority suppliers has helped strengthen our insight into the challenges of small business owners, while giving us an additional outlet for demonstrating our support of diversity in American business.

In these pages, you will find many examples of how we live by both our words and actions when it comes to diversity. Because of this commitment, we can put our collective experiences, perspectives and expertise to work to make a difference for those who matter most — our customers, business affiliates, employees, communities and families.

A handwritten signature in black ink that reads "Ronald A. Williams". The signature is written in a cursive style.

Ronald A. Williams

A Message from the Head of Diversity

Aetna is serious and sincere about cultivating diversity; we have successfully incorporated an inclusive mindset into all that we do. If you interact with Aetna — no matter from what area of interest — our diversity initiatives and strategies are bound to touch you in some way.

Are you an Aetna customer? We have many programs and products that meet a wide variety of consumer needs. For example, for our African American, Hispanic American and Asian American customers, we've created targeted disease prevention and management programs, as well as multi-language information systems and infrastructure.

Are you a woman or minority business owner or supplier? Aetna is committed to forming and fostering business relationships with minority- and women-owned businesses, and to making it easy to do business with us. We also invest in these businesses as a way to build a profitable portfolio.

Are you an employer? Aetna's leadership in serving multicultural customers can help you better meet the varied health benefits needs of your employees.

Are you thinking of a career at Aetna? We work to attract and retain a diverse workforce at all levels of the organization — one that understands the needs of our customers and the communities where we do business. We're also focused on maintaining an inclusive and welcoming workplace where all our talented people can do their best work.

Aetna seeks to help build healthy communities by funding urban and multicultural community initiatives — for example, addressing the issue of health care disparities — that improve the quality of life. Perhaps you live in one of those communities.

Finally, if you're an Aetna employee, this report will give you the broad view — and specific examples — of your company's commitment to diversity and the many ways that focus is manifested in the workplace.


You will read about the varied activities of Aetna's eight employee networks. For example, the Aetna network of Gay, Lesbian, Bisexual and Transgender Employees (ANGLE) helped organize Aetna's observance

of National Coming Out Day, a celebration of the Human Rights Campaign Foundation. You will see how diversity is a core business value and an important element of Aetna's culture.

We recognize the impact diversity has on all aspects of our business. In response, we have built diversity into it, in terms of the accountability of our leaders and employees, tracking our progress, and rewarding positive, measurable results.

Progress also is demonstrated by improved business results, because by better serving the needs of a multicultural and broad marketplace, Aetna will continue to grow. For this reason, diversity is an integral part of our business strategy.

This 2006 Diversity Annual Report describes Aetna's diversity story in more detail. I personally invite you to take a few minutes to read it.



Raymond J. Arroyo



“Diversity is a core business value and an important element of Aetna’s culture.”

Diversity Allies

The Business of Diversity

Simply put, embracing diversity is the right thing to do. But we understand that diversity is not only a core tenet of the Aetna Values, it's also good business.

By encouraging diversity in all its aspects — including gender, race, ethnicity, sexual orientation, geography, opinions, values, ideas and experiences — we can provide products and services that are valuable to the most people. Our diversity focus also means we can attract talented employees from every segment of society — which, in turn, helps broaden our corporate viewpoint of the world. We invest in and nurture minority- and women-owned enterprises, knowing they are consumers of health benefits products. This synergy between valuing diversity and business success is hard to ignore.

Our 2006 Diversity Annual Report highlights some of the ways diversity is fully ingrained in Aetna's strategy and goals.

Diversity Ally Spotlight

MARTA — Metropolitan Atlanta Rapid Transit Authority Atlanta, GA

Working With Disadvantaged Business Enterprises

In Atlanta, MARTA — the Metropolitan Atlanta Rapid Transit Authority — is deeply embedded in the community. Its trains and buses are part of the landscape and the regional economy. Working with Joe Jackson, president/CEO of the Greater Atlanta Economic Alliance, Aetna developed relationships with several Atlanta-area Disadvantaged Business Enterprises (DBEs) to come up with creative solutions that would help MARTA employees navigate the health care system and improve their health.

Aetna brought in Integrity, a benefits communication company, to provide MARTA employees with onsite wellness information and guidance on accessing other resources we offer. We also use Managed Care Outsource to give MARTA employees onsite health education services. Finally, we brought

in Beacon Risk Management Services, Inc. to provide MARTA with onsite benefits administration support. It's a team that's really paid off for MARTA — increasing employee satisfaction while reducing overall costs.

"Aetna continues to be proactive in providing MARTA with innovative programs focused on helping our employees lead healthy lifestyles," said Charlotte Quarles, manager of MARTA's Welfare Employee Benefits Department. "I appreciate the fact that Aetna's primary focus is centered on providing tools necessary to empower individuals to manage their health care needs."

The Greater Atlanta Economic Alliance also is enthusiastic about the approach. "Aetna is clearly demonstrating it can strengthen business relationships by collaborating with our small business community," said Joe Jackson of the Atlanta Alliance. "This inclusive and creative approach provides Aetna with a benchmark strategy to win in the government sector and is delivering strong results across the board."

Diversity Ally Spotlight Transport Workers' Union Houston, TX

Driving a Healthier Workforce

Driving a bus all day can make getting the proper exercise and nutrition difficult. Workers sit a great deal, eating meals on the road. And the nature of the work means it's sometimes difficult to take medications on schedule or get important health screenings. That was the challenge Aetna faced when it became the insurance carrier for the

Houston Transport Workers' Union (TWU) in 2004. TWU wanted Aetna's help in creating a healthier workforce by raising awareness of health issues and encouraging better nutrition, exercise and medication compliance among its largely African American employee population.

Aetna partnered with TWU and independent insurance broker Borris L. Miles to sponsor and staff a number of initiatives aimed at helping TWU employees understand — and act on — health and wellness information.

■ Weight Loss Contest

Rewing up the spirit of competition encourages many TWU employees to join an annual company-wide weight loss contest. The “biggest loser” receives a cruise for two, with additional prizes for the facility with the greatest weight loss and the number one participant in each facility. But the real prize is better health. Over the last two years, participating TWU workers have lost a total of 514 pounds. In addition, participating employees have seen lower blood pressure and blood sugar readings. And watching their colleagues lose weight has meant increased contest participation — from fewer than 50 participants in 2004, to more than 200 in 2005, to nearly 500 in 2006.

Driving the wellness message home are (left to right) Tanya Allen, Kimberly Reams and Isaiah Cook from TWU, joined by Thelma Banks from Aetna



■ Health Fairs

Twice a year, the company holds health fairs for all employees. The fairs include lots of health screenings — including the basics like blood pressure, blood sugar and cholesterol, and branching out to items such as body fat, bone density and sickle cell anemia. These popular events have helped raise the health awareness of TWU employees.

■ Health Awareness on the Move

To keep wellness front and center, Aetna helps TWU take its wellness show on the road to facilities across the transit system. Each month focuses on a particular wellness topic — ranging from vision to nutrition to reading food labels.

Two years into the effort, TWU is seeing real results. “We’re doing this together, in collaboration with Aetna and our broker,” said Tanya Allen, the head of Benefits for the Union. “By making our employees more aware of health issues, we’re making them better health care consumers. More importantly, we’re helping our employees change their behaviors and improve their health.”



Monthly wellness events help TWU workers keep tabs on their health.

노동조합 후생복지 대표로 일하고 있는 탄야 앨런 씨는 “저희는 애트나와 저희 중개인의 협조를 통하여 이 일을 같이하고 있습니다” 하며 “저희 직원이 자신의 건강문제를 잘 인식하도록 함으로써, 그들 자신이 현명한 건강관련 상품 소비자가 되도록 하고 있습니다. 더욱 중요한 점은 직원 개개인이 자신의 삶의 습관을 바꾸어서 그들 각자의 건강을 증진시킬 수 있도록 저희가 도움을 주고 있다는 것입니다.” 라고 하였습니다.

Korean



Qua việc tiếp ngoại tới các khách hàng nói tiếng Tây Ban Nha ở nơi họ cư ngụ, làm việc và mua sắm, ngày càng có nhiều người cao niên được Aetna và H-E-B giúp đỡ nhận bảo hiểm thuốc theo toa mà họ cần.

Vietnamese

Diversity Ally Spotlight
H-E-B
San Antonio, TX

Meeting Consumers Where They Live

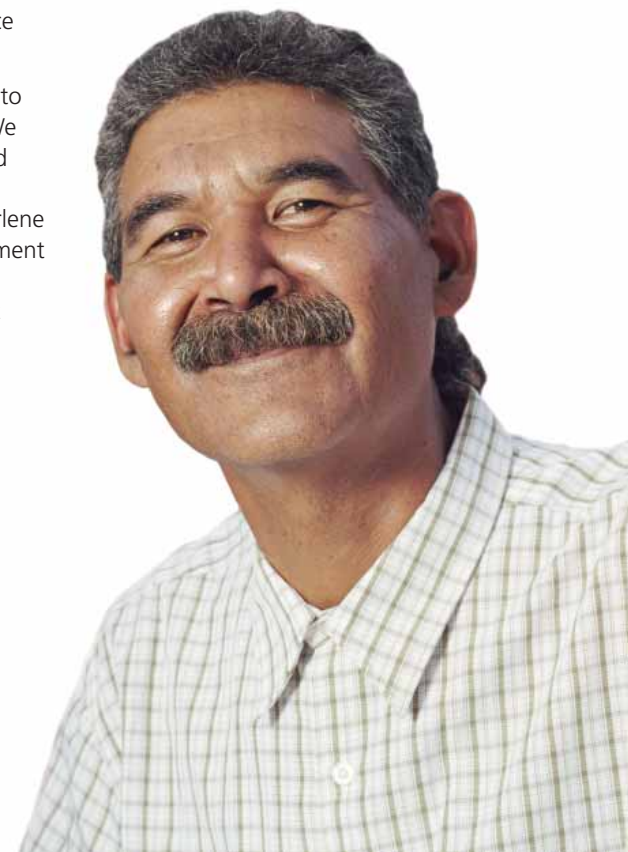
Most Aetna business comes through employers who offer our products to their employees and families. But with the new Medicare Part D prescription drug program, consumers are the target audience. Reaching out to those consumers directly, particularly in diverse markets, required new thinking.

One solution was to partner with retail outlets in the local communities where individuals live, work and shop. H-E-B, a leading grocery chain in Texas, was a good strategic fit. We partnered with H-E-B to market our Medicare Part D prescription drug program directly to the stores' customers, many of whom are Hispanic.

We staffed H-E-B stores with licensed agents, and H-E-B provided bilingual “store champions” to help customers get the Medicare Part D information they needed. We provided the stores with Part D materials in both English and Spanish. Individuals who had more questions could call one of our Spanish-speaking customer service representatives.

“Many of our senior customers wanted to find out more about Medicare Part D. We were happy to find a resource that could provide information, particularly to our Spanish-speaking customers,” said Charlene Curry, Managed Care Business Development manager for H-E-B. “It was an alliance that worked for Aetna, H-E-B and, most importantly, our customers.”

By reaching out to Hispanic consumers where they live, work and shop, Aetna and H-E-B helped more seniors get the prescription drug coverage they need.



Diversity Ally Spotlight
Aetna Foundation Consultants

Supporting the Community

The Aetna Foundation works with a variety of consultants who help them implement new programs, research best practices and manage an array of projects. The consultants themselves are a diverse group — in their skills, backgrounds and professional experience, with talents that complement those of the Foundation staff. Working with diverse consultants helps the Aetna Foundation achieve successful results while managing peak workloads cost effectively.

An added benefit is that the consultants network with each other — allowing them to work together and learn from one another. “Aetna introduces us to one another, and we can tap into one another’s skills. That kind of exposure is invaluable for small companies,” said Margarita Torres, principal of Torres Project Management. “It’s also important to note Aetna’s consultants come from the communities the company serves — just another way Aetna is supporting the community.”

Aetna’s record on diversity is one of the things that makes consulting for the Aetna Foundation attractive. “Aetna is at the forefront of diversity,” said Tina Eng of Eng Consulting. “The Aetna Foundation’s mission is targeted to diversity and, through their giving, they bring attention and funding to diverse organizations.”

Employee volunteerism and those causes served by it benefit from Aetna’s commitment to diversity — and vice versa. Bea Boccalandro, president of VeraWorks, believes it’s one reason Aetna’s employee volunteerism efforts are so successful. “The value that Aetna places on diversity gives their employees a platform to go out and do good works in diverse communities,” she said. “At the same time, volunteering itself is an unbelievable, powerful exercise in cultural competency. When you wrestle with community problems as a volunteer in an environment radically different from your everyday existence, you bring increased cultural competency back to the workplace.”



“Aetna introduces us to one another, and we can tap into one another’s skills. That kind of exposure is invaluable for small companies.”

Margarita Torres
Principal of Torres Project Management

Employee volunteerism and those causes served by it benefit from Aetna’s commitment to diversity.



Key Affiliations and Alliances

Working Together to Build a Diverse Community

Pictured left to right are David Mahder, senior vice president, Strategic Marketing and Consumer Insights; Floyd Green, head of Emerging Markets; Tracy Veal, director of Business Development, Retiree Markets, West/Southwest Region; Bobby MacDonald, president, Black Chamber of Commerce of Orange County, CA; and Peter Tamayo, Emerging Markets regional director — West.

Aetna supports and encourages diversity in the communities in which we work and live by aligning itself with organizations that support our Aetna Values. Here are examples of organizations we partnered with in 2006.

- 100 Black Men of America
- American College of Cardiology
- Association of Black Cardiologists
- Association of Latino Professionals in Finance and Accounting
- Black Chamber of Commerce of Orange County, CA
- Black Data Processors Association
- Blacks In Government
- Catalyst
- The Conference Board
- Congressional Black Caucus
- Connecticut Association of Latin Americans in Higher Education
- Connecticut Lawyers Group
- Corporate Leadership Council
- Council of Concerned Women Physicians of the National Medical Association
- Delta Sigma Theta
- Executive Leadership Council
- Grady Health System
- Hartford Health Disparities Collaborative
- Hispanic Association of Colleges and Universities
- Hispanic Association on Corporate Responsibility
- Hispanic Health Council
- Hispanics in Philanthropy
- Independent Insurance Agents and Brokers of America
- INROADS
- International Association of Black Actuaries
- National African-American Insurance Association
- National Association of Asian American Professionals
- National Association of Black Accountants
- National Black MBA Association
- National Coalition of Ethnic Minority Nurse Associations
- National Council of Negro Women
- National Hispanic Medical Association
- National Medical Association
- National Minority Supplier Development Council
- National Association of Women Business Owners
- National Society of Hispanic MBAs
- Northern New Jersey Maternal Child Health Consortium
- Out & Equal Workplace Advocates
- Puerto Ricans in Management and Executive Roles
- Society for Women's Health Research
- Thurgood Marshall Scholarship Fund
- U.S. Department of Health and Human Services
- U.S. Hispanic Chamber of Commerce
- Women's Business Enterprise National Council

Multilingual Capabilities

We want our customers to feel comfortable when they do business with us. One way we do that is by speaking their language — literally. And for now, we have focused on Spanish and Mandarin — the non-English languages our surveys say are most commonly spoken by our members. In addition, our Aetna Global Benefits® international service center has employees who speak a dozen different languages, and we have interpretation services available in 150 others. We would like to share some of our language-based initiatives:

¿Habla Español?

A toothache can be a real pain when you can't speak to someone about your dental coverage in your own language. At Aetna, that's not a problem. Thanks to our Spanish dental service line, Spanish-speaking callers are routed to bilingual customer service professionals based in our Thousand Oaks, CA, office. Without the need for translation, member inquiries can be handled 30 percent faster — a move that's been greeted enthusiastically by employers and members alike.

In addition to dental service, health plan members also can speak directly to a customer service professional in Spanish — or one of 150 other languages through an interpreter.

A World of Service

To help employees understand the various markets we operate in, Aetna Global Benefits created a series of "World Spotlight" publications, which are distributed to all Aetna employees. The publications feature information on a country's history, demographics, industry, languages and health care system. One of their most interesting aspects is a section on cultural etiquette, which helps employees understand how to interact with a country's native people in a culturally appropriate way.

Aetna Global Benefits also has an international service center that provides 24/7/365 service to members in nearly 100 different countries. Service employees are available to speak with members in Arabic, Armenian, English, French, German, Italian, Japanese, Mandarin, Portuguese, Russian, Spanish and Talalog.

A Nurse's Touch

Aetna employs Spanish-speaking registered nurses in a variety of areas, including our Informed Health® Line, where members can call 24/7 for health information. Bilingual nurses also act as nurse case managers, coordinating health care services for members, and disease management nurses, helping members deal with chronic health conditions.

"Taking it to the streets..."

...could be the motto of the Aetna team serving the Medicaid and Children's Health Insurance (CHIP) programs in Texas. This bilingual team can be found at malls, grocery stores, community celebrations and school events in Hispanic communities in and around Ft. Worth and San Antonio. Meeting people where they live and work has meant more Texans are signing up for these important programs and getting the health care they need.



Coming to an Understanding

Being sick is upsetting enough. Imagine that you and your physician can't communicate easily with each other. Studies show that patients who have limited English proficiency are less likely to seek preventive care, experience more medical errors and may even receive substandard care. In response, Aetna has piloted a physician interpretation service that helps patients and their doctors communicate through a medical interpreter.

Online Tools

Our Aetna Navigator™ secure member website provides online tools and health information in English and Spanish. On this site, members can search for a physician, request an ID card and access valuable health information through the Healthwise® Knowledgebase in either language.

Community Advertising

When Aetna says, "We Want You to Know," we mean it. In 2006, the Aetna tagline appeared on advertising in English, Spanish and Mandarin, as well as in community publications in the Asian, Latino and African American communities. We want to reach consumers where they live, and providing materials in several languages is one way we can do just that.

En 2006, Aetna produjo la edición del 25° Aniversario de nuestro Calendario de la historia afroamericana.

Spanish

African American History Calendar *25th Anniversary*

Saluting Success in the African American Community

In 2006, Aetna produced the 25th Anniversary Edition of our African American History Calendar. The calendar celebrates African American history and achievement and has profiled important leaders in fields such as medicine, culture, business and the arts. For the past five years,

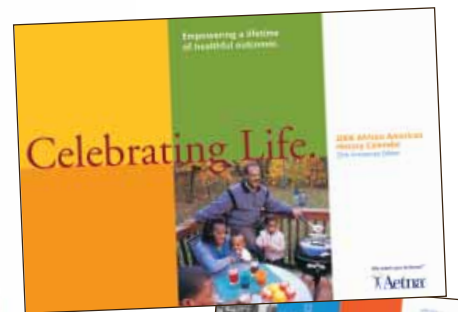
the calendar has focused on the contributions of African Americans in health care, profiling individuals who are addressing the pressing health needs of the African American community.

Each year, more than 40,000 printed copies of the calendar are distributed nationwide. In addition, 2006 saw more than 17,500 hits to the calendar's Internet site (www.aetna.com/about/aetna/diversity/aahcalendar.html).

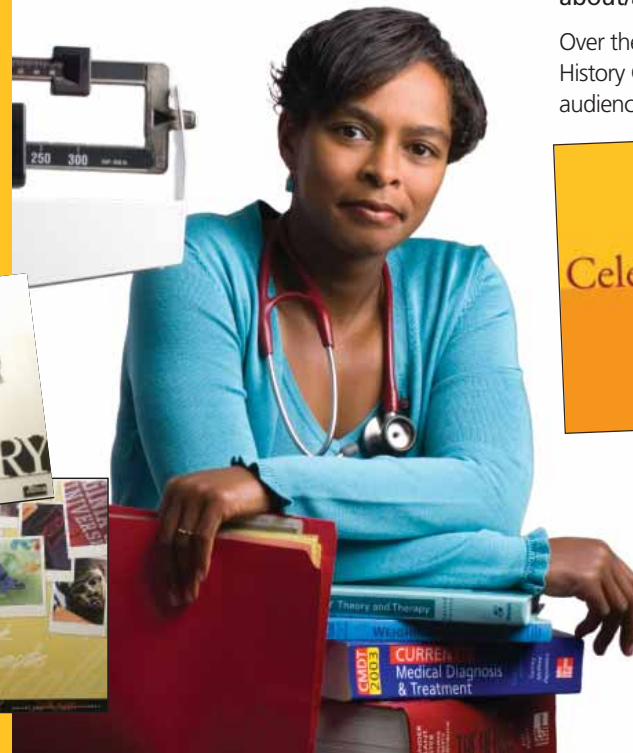
Over the years, the Aetna African American History Calendar has built a significant and loyal audience and has even become a collectible.

Fast Facts

- In the first calendar in 1982, Aetna recognized individuals whose will, tenacity and courage enabled them to overcome obstacles and reach for greatness. Those profiled included General Chappie James, the first African American to earn four stars in the Air Force; Maggie Walker, the nation's first female bank president; and Arthur Ashe, Jr., noted tennis professional and a former member of the Aetna Board of Directors.
- In the 1990s, the calendars began to be centered on a theme. The 1991 calendar featured sports greats including Jackie Robinson, who broke the color barrier in baseball, and Alice Coachman, the first African American female to win an Olympic gold medal.
- Since the millennium, the Aetna African American History Calendars have profiled historically black colleges and universities and recognized African American nurses, dentists and pharmacists.
- More than 300 individuals have been profiled in 25 years of calendars.



Ann Smith Barnes, M.D., Asst. Professor, General Medicine/Ben Taub General Hospital, Baylor College of Medicine, is one of more than 300 individuals profiled in the calendar over the past 25 years.



Diversity Leadership *Recognition and Awards*

We are proud that our efforts to cultivate diversity have been recognized by both national and local organizations.

2006 Corporate Executive of the Year: Ron Williams

***Black Enterprise* magazine**

Calling Aetna Chairman, CEO and President Ron Williams “one of the most brilliant corporate strategists in the health care industry,” *Black Enterprise* magazine named Williams its 2006 Corporate Executive of the Year. During his five-year tenure with Aetna, Williams restructured the company and created an environment that fosters productivity — moves that led to a 600 percent increase in the company’s stock price. This is not the first time *Black Enterprise* has recognized Williams or Aetna. In 2005, Williams was named to the magazine’s list as one of the “75 Most Powerful African Americans in Corporate America” and in July 2006, the magazine named Aetna among the “40 Best Companies for Diversity.”

2006 Fortune Most Admired Companies

***Fortune* magazine**

Aetna ranked No. 2 in the health care category on *Fortune* magazine’s corporate reputation index.

Corporation of the Year

Black Chamber of Commerce of Orange County, CA

This award is presented to a corporation in the southern California community that has cultivated, implemented and maintained outstanding diversity leadership in promoting and enhancing the quality of life of African Americans and other minorities.

Innovation in Multicultural Health Care Award

National Committee for Quality Assurance (NCQA)

Aetna was among the first health plans to capture self-reported race, ethnicity and language preference data from its members. This data has helped us demonstrate differences in quality of care across racial and ethnic groups and develop culturally and linguistically appropriate health care services.

New Freedom Initiative Award

U.S. Department of Labor

Our efforts to support people with disabilities as an employer, insurer and community partner were recognized by the federal government with this important award presented by the U.S. Secretary of Labor.

Human Rights Campaign

Corporate Equality Index 100% Perfect Score

The Corporate Equality Index examines and evaluates corporate policies affecting gay, lesbian, bisexual and transgender employees throughout the country.

25 Influential Black Women in Business

The Network Journal

Elease Wright, Aetna’s head of Human Resources, was named to this prestigious list.

2006 Best Companies for Diversity

***Black Enterprise* magazine**

LATINA Style 50

***LATINA Style* magazine**

Top 50 Employers for Women and Minorities

***Fortune* magazine**

Top 30 Companies for Executive Women

National Association for Female Executives

Corporate 100 List

***Hispanic* Magazine**



Earl Graves, founder and publisher of *Black Enterprise* magazine and an Aetna Board member, presents the Corporate Executive of the Year Award to Ron Williams.

Ron Williams被《黑人企业》杂志评选为2006年“年度公司总裁”。

Mandarin





Diversity Leadership

Raising Awareness and Providing Solutions

Throughout the year, our employees participate in many charitable events and volunteer activities, including blood drives.

At Aetna, it's not enough to simply recognize that racial and ethnic populations often experience disparities in health care. We are actively seeking ways to improve the situation. We have ongoing initiatives to educate health care professionals and our staff, voluntarily collect data, and collaborate with national experts on outreach programs to reduce health care disparities.

We would like to highlight some of our 2006 efforts addressing this important issue. In addition, we made a number of grants to local and national organizations that are working to close the gap in health care disparities. You can read more about this in *A Diversity of Giving*, page 14.

Understanding Members

Information is the bedrock on which we are building programs to reduce racial and ethnic disparities in health care. By gathering self-identified information on race, ethnicity and language preference voluntarily from members, we can create culturally targeted programs and information, support culturally appropriate research, and test new approaches. To date, more than five million members have voluntarily provided this information through the Aetna Navigator self-service member website. Once gathered, this information is strictly protected.

Enhancing Interactions

Improved communication and understanding are the goals of *Quality Interactions: A Patient-Based Approach to Cross Cultural Care*®, our cultural competency training program. Our clinical staffs have completed the training, and we have partnered with the Manhattan Cross-Cultural Group to offer the training program to providers within the Aetna network and to nonparticipating providers who have filed a claim with Aetna.

Improving Hypertension Health

A year-long study of African Americans with hypertension is examining the effectiveness of a hypertension disease management program in attaining and maintaining blood pressure control. The study, funded by Aetna and Sanofi-Aventis, is being conducted in collaboration with Moorehouse School of Medicine and Health & Technology Vector, Inc. Results are expected in late 2007.

Educating Diabetic Members

Knowledge is power. That was the premise of a pilot program aimed at educating African Americans with diabetes and improving their compliance with recommended screenings. Diabetes also will be the subject of a 2007 study funded by Aetna, Merck, and Johnson & Johnson that will focus on controlling the disease in the Latino population.

Encouraging Screening

Bilingual nurse case managers are reaching out to our Hispanic and African American members who have not received their annual mammogram. The nurses encourage screening, provide information on members' individual risk factors and address barriers to obtaining screening.

Using New Technology: 100 Black Men of America

In 2006, we continued our collaboration with 100 Black Men of America by launching *Health Power 2006*. This Web-based program is dedicated to promoting health and healthful lifestyles among the organization's more than 10,000 members. The interactive site — which features information, quizzes and even a blog for group discussion — includes information on prostate cancer, cardiovascular disease, HIV/AIDS, depression and sickle cell anemia.

Closing the Health Care Gap

A new video, *Closing the Health Care Gap — Aetna's Call to Action*, was produced to help highlight the issue of disparities in health care. The video focuses on cultural competency, examines racial and ethnic disparities in health care, and showcases Aetna's efforts to address these issues. It features the celebrity real-life physicians known as "The Three Doctors" — two physicians and a dentist whose aim is to motivate inner-city youth and families through education, mentoring and health awareness.

Aetna also worked with the Three Doctors to co-sponsor a Healthy Mind and Body Summit at the Hudson County Boys and Girls Club of Jersey City, NJ.

Marketing to Young Adults

Diversity — in the broad sense — embraces many elements, including age. Young adults, those just entering the workplace or with little work experience, may have too little knowledge about the U.S. health care system and employer-offered coverage.

To provide basic education tools to this group, we partnered with the Financial Planning Association (FPA) in 2006 to launch *All About the Benefits* (www.allaboutthebenefits.com).

This educational program provides young workers with the knowledge and confidence they need to make informed health benefits decisions as they enter the workforce. The site provides helpful information and tips, as well as free streaming videos and a podcast to help young professionals make educated decisions, while offering entertainment along the way.

AllAbouttheBenefits.com guides visitors through typical situations they may experience during the transition from high school or college to interviewing and starting a new job. Some of the topics include how to move from their parents' or college's health plan to their own, what questions to ask about health benefits during a job interview, and how to budget for health care expenses.

The new program is an expansion of Plan for Your Health (www.planforyourhealth.com), an existing public education program sponsored by Aetna and the FPA.

Health Care for Dummies is another marketplace tool we developed in 2006. Produced in the familiar "...for Dummies" format, this booklet reviews the current health care marketplace and explains unfamiliar or sometimes confusing terms used today. Although not designed exclusively for young adults and new workers, it is a useful health care primer for these audiences.

저희는 영세민을 위한 전국 프로그램에서 의료보험의 불균형을 줄이고자 의료보험 관련 전문가와 저희 직원을 끊임없이 교육하고 있고, 자발적으로 자료를 수집하고 있으며 동시에 전국에 걸쳐 이 분야의 전문가와 계속 협조해 나가고 있습니다.

Korean



Connecticut high school students learn about technology and careers at an event sponsored by the Aetna African American Employee Network.

Qua tổ chức thiện nguyện độc lập Aetna Foundation, chúng tôi tiếp tục đóng góp hàng triệu đô la cho các chương trình trợ giúp cải tiến dịch vụ chăm sóc sức khỏe, khuyến khích giáo dục và góp phần cải tiến các cộng đồng.

Vietnamese

A Diversity of Giving

Aetna's commitment to philanthropy is long-standing and far-reaching. Our efforts are aimed at improving both the communities we operate in and society at large. Throughout our more than 150-year history, we have developed a culture that encourages community involvement from both our company and our employees.

Through our independent charitable organization, the Aetna Foundation, we continue to contribute millions of dollars to programs that improve health care, encourage education and contribute to better communities.



2006 Initiatives

Improving Health Care

We have long been a leader in addressing racial and ethnic disparities in health care. The company's approach links our business initiatives with our philanthropic activities.

In 2006, through the Quality of Care Grants Program, Aetna and the Aetna Foundation awarded \$2.25 million in grants to 10 programs across the country that address end-of-life care and depression. Many of the grants are specifically designed to ensure quality of care for racially and ethnically diverse populations. These include funding for:

- Depression treatment for high-risk minority populations at federally qualified health clinics.
- Depression awareness and stigma reduction in African American youth.
- Palliative care programs for the elderly in the inner city.

Educating the Next Generation of Leaders

Developing the next generation of business leaders requires a real commitment to education, mentoring and development opportunities. We have partnered with two important organizations whose mission is to promote these opportunities in minority communities — the Hispanic Association of Colleges and Universities (HACU) and the Thurgood Marshall Scholarship Fund.

HACU represents more than 450 colleges and universities that collectively enroll approximately two-thirds of all U.S. Hispanics in higher education. In 2006, we launched an alliance with HACU, which included "platinum-level" sponsorship of HACU's 20th annual conference. There, nearly 2,000 participants received our information on health benefits literacy, affordable benefits options and programs aimed at closing the racial and ethnic gap in health care delivery.

Aetna employees take a break at the Habitat for Humanity home site in Hartford, CT.

Sponsorship of a four-day Leadership Institute Recruitment Conference during 2006 highlighted our continued relationship with the Thurgood Marshall Scholarship Fund. The annual gathering is the largest career-preparation event for undergraduate students from historically black colleges and universities. Our leaders served as speakers to provide attendees with useful professional development information. We also took the opportunity to recruit talented African American candidates for internships and full-time positions.



Building Community

Thanks to funding from Aetna and the Aetna Foundation, as well as the hard work of our employees, 2006 saw the completion of a fourth Habitat for Humanity house built specifically for families that have a member with a disability. To date, we have worked with Habitat to build one home in Dallas, TX; another in in Portland, OR; and two in Hartford, CT. A fifth home is slated for construction in Broward County, FL.

Honoring History

In 2006, we sponsored the exhibit *And Still We Rise: Our Journey Through African American History and Culture*. The exhibit is the central experience of the Charles H. Wright Museum of African American History in Detroit.

Ongoing Initiatives

Regional Community Grants Program

The Aetna Foundation Regional Community Grants Program was launched in 2001. Since that time, we have awarded more than \$14 million to local and regional organizations, including \$11 million to organizations working to address disparities in health care among racial and ethnic populations.

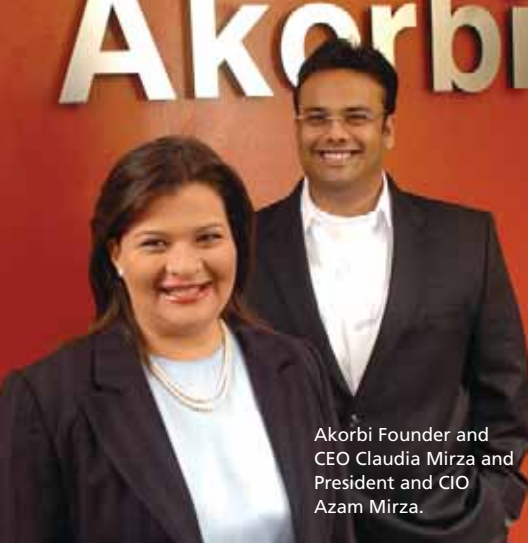
Aetna Voice of Conscience Award

Our Voice of Conscience Award honors individuals who have achieved notable results in humanitarian causes. It is presented in memory of the late Arthur R. Ashe, Jr., a long-term member of our Board of Directors and chairman of the Aetna Foundation at the time of his death.

The Voice of Conscience Award is given to both national figures and Aetna employees. The 2006 employee award was presented to Judith Lackey, whose dedication to causes ranging from cancer research to Meals on Wheels is legendary within our organization. In addition to managing four major volunteer events per year as head of the Middletown, CT, Aetna Volunteer Council, Judith personally volunteers more than 300 hours per year to various nonprofit organizations.

Desde 2001, nuestro Regional Community Grants Program ha otorgado más de \$14 millones a organizaciones locales y regionales, entre ellos \$11 millones destinados a organizaciones que trabajan para tratar las disparidades en la atención de salud entre las poblaciones raciales y étnicas.

Spanish



Akorbi Founder and CEO Claudia Mirza and President and CIO Azam Mirza.

Reaching Out to Diverse Suppliers

Aetna has had a long commitment to forming and growing relationships with minority- and women-owned businesses. We have found that doing so is a demonstrated win-win — we receive not only valuable goods and services, but insight into multicultural markets.

In 2006, we made seven percent of all direct purchases from minority- and women-owned businesses, totaling more than \$75 million.

We have achieved this goal by:

- Making it easier for suppliers to register with us through our website.
- Providing more resources to our sourcing professionals that help identify minority- and women-owned suppliers.
- Encouraging our significant non-minority suppliers to use more minority- and women-owned subcontractors or partners.
- Working with BusinessLinc, an organization that connects minority- and women-owned businesses with corporate mentors.

Diversity Ally Spotlight **Akorbi Consulting**

Translating Success

Eight years ago, Akorbi Consulting (Akorbi) Founder and CEO Claudia Mirza relocated her home-based translation company from her native Colombia to Irving, TX. Today, the company has grown into a multi-million dollar international language and technology consulting firm with offices in the United States, Colombia and Argentina.

We partnered with Akorbi to expand our multilingual capabilities in 2003. Akorbi helped us establish an internal Web-based, centralized process for all our language needs, including translation, interpretation and localization of software applications and websites. Additionally, a more systematic approach to the translation process was created that included the standardization of thousands of Aetna-distinct words to create consistency across the enterprise.

In 2006, Akorbi worked with a team of our Information Technology, Product Development and Emerging Markets personnel to roll out a benefits summary translation option. This software solution is built into the benefits summary work process, and automatically produces a

Spanish translation. In the past, this process took several days and had an associated cost. Today, a Spanish benefits summary is produced in seconds, with no extra cost.

Valerie Green, who headed up efforts from the Emerging Markets area, said, “Using technology in innovative ways allows us to lower our administrative expenses, while providing translated documents in a manner that does not sacrifice accuracy for speed.”

All of Akorbi’s work done is by human translators using computer-aided translation software. This software assists the translators in remembering line by line, individual nuances and styles. Why not just use computer translations? Company President and CIO Azam Mirza explained, “In many languages, there can be six or seven meanings for a word. For example, in Spanish, ‘dolencia’ means ‘pain,’ but it has a very negative connotation — you wouldn’t want to use it in consumer-directed messaging.”

He continued, “You cannot get the explanation for these differences with computer-generated translation alone. Accuracy is the name of the game in the translation industry, and mistakes can put a company out of business.”

Claudia Mirza believes that the commitment of Aetna toward minority- and women-owned business has been a win-win. These relationships have significantly reduced costs and increased efficiencies here at Aetna. By the same token, Akorbi has benefited with increased business and mentoring from a Fortune 500 company.

Fostering Supplier Diversity

We are also active in national organizations that foster supplier diversity, including:

- National Minority Supplier Development Council (NMSDC)
- Women’s Business Enterprise National Council (WBENC)
- The Conference Board’s Council on Supplier Diversity

A Diverse Portfolio

Investing in Our Values

Our commitment to diversity does not stop at the boardroom door. We put our financial resources behind our values and extend our commitment to diversity to the companies in which we invest. We actively seek out investment partners and business owners who reflect ethnic, racial and gender diversity. And we have found that such investments are in line with both the Aetna Values and our profitability objectives.

- In November 2005, we began a program to invest up to \$100 million in and with minority- and women-owned businesses. To date, we have invested \$18 million through the program (\$3 million in money market portfolios, \$5 million in a real estate fund and \$10 million in private equity).
- In 2006, as part of our private equity investments, we established the Aetna Emerging Manager Fund. Through it, we fund minority- and women-owned private equity management firms. These equity managers use our funding to make investments in small- and medium-sized businesses. These private equity firms also provide management consulting and marketing assistance

to support the growth of the small- and medium-sized firms in which they invest.

UrbanAmerica

UrbanAmerica specializes in real estate investment and development in ethnically diverse urban centers. "While our company happens to be minority owned and controlled, the more important aspect is that we can offer our investors tier-one returns," said Richmond McCoy, president and CEO/CIO of UrbanAmerica. "We help investors meet both their fiscal and social responsibility goals."

McCoy noted that one important aspect of their work is the ability to create jobs and opportunities for other minority- and women-owned firms. "More than 50 percent of the contracts in our projects — everything from construction to property management — goes to minority- and women-owned businesses. That helps spread out the economic impact."

Milestone Capital Management

Milestone Capital Management is the only women-owned institutional money market management firm in the U.S. It was founded in 1994 by Janet Hanson. "We put ourselves in the most highly regulated business in the financial industry," noted Hanson, now the company's chairman. "It was a real David and Goliath strategy." David seems to be doing quite well — the company has built an asset base of over \$2 billion.

Despite this success, no other women-owned firm has followed in Milestone's footsteps. "The barriers to entry in this business are so high that we're still the only one," Hanson said. "But I'm confident that if you put Milestone against the biggest players, we'd beat every one, every time, hands down."

我们积极寻找能反映民族、种族和性别差异的投资合作伙伴和企业所有人。同时，我们发现这种投资与安泰的企业价值观及我们的盈利目标是一致的。

Mandarin





Workforce Diversity *A Welcoming Environment for Employees*

We strive to create an environment where all employees are not only included, but fully engaged. We recognize that our success is created by the various heritages, experiences and ideas of our employees. And we celebrate these differences by promoting an environment that is welcoming and supportive.

Diversity Councils

Many Aetna departments throughout the country have created their own diversity councils to raise diversity awareness and encourage broad employee involvement in reaching both diversity and business goals. These groups may host speakers, organize cultural events and promote philanthropy.

Work/Life Balance

Flexibility is the key to helping employees maintain both strong job performance and a rich personal life. We offer flexible work arrangements that accommodate employees' schedules and outside obligations, while meeting business needs.

Employee Networks

Our employee networks encourage our people to gather in order to network, develop personally and professionally, identify issues of concern, and provide mutual support, while promoting a company-wide atmosphere of inclusion and tolerance. In addition, these groups help us achieve business goals by providing guidance for creating culturally appropriate products, services, marketing, advertising and more. Participation in the employee networks is open to all Aetna employees.

Activity highlights from our eight employee networks during 2006 include:

Aetna African American Employee Network (AAEN)

Adopt-a-School Program

During the 2005-2006 school year, the New Albany, OH, chapter of our African American Employee Network "adopted" the Arlington Park Elementary School. This included a pen pal project to help fourth grade students sharpen their writing skills. Approximately 30 employees were pen pals with Arlington Park students — and the fourth grade passed their writing achievement test with much-improved scores.

In Connecticut, technology and careers were the focus of two events held at our Customer Center for students from Bulkeley High School in Hartford and Middletown High School. The events emphasized the connection between the students' current studies and their future careers, and increased awareness of technology.

Aetna Hispanic Network (AHN)

Quest Educational Summit

Working with the National Society of Hispanic MBAs, our Hispanic Network sponsored the 2006 Quest Educational Summit, an event designed to encourage Hispanic high school and college students to pursue higher education and career development. The event featured a motivational speaker, informational workshops and networking opportunities; 60 Connecticut-area students attended.

Aetna Network of Gay, Lesbian, Bisexual and Transgender Employees (ANGLE)

National Coming Out Day

On October 11, Aetna celebrated National Coming Out Day, an ongoing celebration of the Human Rights Campaign Foundation.

- In the Blue Bell, PA, office, Alba Martinez, CEO and director of the United Way of Southeastern Pennsylvania, spoke to Aetna employees on equality and inclusion, and her experiences as a woman, a Latina and a lesbian. Martinez was introduced by Mark Bertolini, executive vice president, head of Regional Businesses, and executive sponsor of ANGLE. This event was available to all employees via live streaming video.
- In addition, the Dallas, TX, office featured a panel of speakers from PFLAG (Parents, Families and Friends of Lesbians and Gays).



ANGLE members participated in many Pride events throughout the country – this one in Allentown, PA.

Out and Equal Workplace Summit

In September, nearly 1,500 individuals gathered in Chicago to attend the 16th Annual Out and Equal Workplace Summit. We were a proud sponsor of this event, which brought together representatives from more than 80 percent of the Fortune 500 to discuss diversity, equality and the workplace. Mark Bertolini attended this conference, in addition to a group from ANGLE, who gave workshops, staffed an Aetna table and built bridges with other corporate GLBT employee resource groups.

Asian American Network (AsiaNet)

Asian Pacific Heritage Month

The Connecticut and Pennsylvania chapters of our Asian network, held events to celebrate Asian Pacific Heritage Month. The events featured information, foods and cultural events from Asia. Dave Mahder, head of Strategic Marketing and the executive sponsor of AsiaNet, kicked off the event.

AsiaNet Dragon Boat Race Team

Aetna employees, including AsiaNet members, raced to the finish at the 6th Annual Riverfront Dragon Boat Races and Asian Festival in Connecticut. Participants in the Aetna "Long Teng" ("Soaring

Dragon") boat competed in three races and also participated in several festival activities. The annual festival is an important cultural event in the community. It is also the major fundraiser for Riverfront Recapture, a group that's working to restore public access to the Connecticut River in Metro Hartford.

Aetna Women's Network (AWN)

Personal and Community Outreach

The New Albany, OH, chapter of AWN sponsored a number of events in 2006, including two visits to the office by a mobile mammography unit; more than 150 women received mammograms. AWN also held professional/personal development sessions on PowerPoint skills, personal finance and professional attire. And the group reached out to the community with successful drives for school supplies for two local schools, and blankets and socks for a local homeless shelter.

Aetna's Working Mothers' Network (AWMN)

The Nurtured Heart Approach

AWMN sponsored a two-part seminar by Gabrielli LaChiara, focusing on an alternative parenting technique called *The Nurtured Heart Approach*. The technique teaches parents how to meet their children's need for attention by reinforcing positive behaviors while ignoring negative ones.

Children's Clothing Drive/Swap

Employees donated children's clothing to stock a "store" where employees could shop for needed items. Proceeds were donated to local charities that assist women and children.

Telework Community Network (TCN)

Our growing population of work-at-home employees is the focus of a new employee network formed in 2006 aimed at supporting the unique needs of teleworkers. The TCN provides a forum for telework employees to share experiences and provide input on training and development needs.

Aetna Native Employee Network (ANative)

Another new employee network formed in 2006 was ANative, dedicated to Native American issues. In Salt Lake City, UT, the group helped educate high school students about graduation requirements and post-secondary education, including financial aid.

Employee Networks Diversity Alliance

In Blue Bell, PA, all the employee networks joined forces to sponsor a well-attended seminar entitled "The Road to Success." Three Aetna executives, whose careers are as diverse as their backgrounds, spoke to Aetna employees about overcoming professional obstacles and the importance of diversity in the workplace and then offered career advice.

저희 직원 간의 상호연결조직은 포용성과 관용성을 가진 회사 분위기를 촉진하는 한편, 개인적으로나 직업적으로 자기계발을 하고, 관심분야를 알아가며, 직원 상호간의 독특한 협력을 이루며 저희 직원 서로 같이 모이도록 권장하는 역할을 하고 있습니다.

10월 11일에, 애트나는 인권운동재단의 계속되는 경축행사인 전국적인 모임의 날을 자축하였습니다.

AWN의 오하이오 주 뉴 알바니 지부는 이동 유방암 검사 방사선 장비와 함께 당사를 두 번 방문하여 150명이 넘는 여성이 유방암 검사를 받은 것을 포함하여 2006년에 많은 행사를 후원하였습니다.

Korean



Employee Jim Ettore is a regular user of our on-site fitness facilities.

Workforce Diversity

Reflecting the Communities We Serve

While much of this year's report has focused on our efforts to encourage and align with diverse business and community organizations, we understand that diversity really begins inside our walls. Aetna strives to recruit and retain a workforce that understands the diversity we so value in the communities where we live and work.

Casting a Wide Net

To attract top talent, we cast a wide net when it comes to recruiting new employees. We maintain relationships with educational institutions and professional organizations that traditionally serve African Americans, Asians, Hispanics, women, people with disabilities, and the gay, lesbian, bisexual and transgender (GLBT) communities.

- Aetna acts as a sponsor and our executives participate in events that focus on universities with large student-of-color populations.
- The company provides an array of internship, mentoring and job shadowing programs to students from high school to graduate levels. One such program is "Career Connections," a year-round, in-school youth employment initiative for students in Hartford's public high schools.

In 2006, Aetna also began participation in Hartford's Academy of Information Technology, a program that introduces high school students to career opportunities in digital technology.

- Aetna was one of the founding members of The National Business and Disability Council, a leading organization that helps businesses create accessible work conditions for employees with disabilities. Our activities in this area were recognized in 2006 by the U.S. Department of Labor. (See page 11.)

Encouraging Employee Development

Our employees can enjoy a long, diverse career at Aetna. We encourage them to continually develop their skills through a variety of training and career development activities. In 2006, these programs include:

- Aetna Information Services (AIS) Leadership Development Program
- Sales Professional Training Program (E.E. Cammack Group School)
- Human Resources Leadership Development Program
- Next Generation of Leaders Development Program
- Actuarial Development Program

- Diverse Discoveries Program — Studies show that people of color experience large corporations differently and are more challenged in finding mentors, establishing strong networks, obtaining visible assignments and gaining sponsorship at higher levels of organizations. In response, we established a program called Diverse Discoveries, which includes customized leadership education and coaching to help employees of color achieve greater success.

And program participants had positive comments:

"So many management books tell you to identify your weaknesses and try to improve upon them. This program helped me identify my strengths and capitalize on them."

—Inda Chow
West Region compliance director

"Being part of the Diverse Discoveries program opened a lot of doors for me. Knowing the program had the backing of Ron Williams made everyone comfortable reaching out to people in other areas for information and advice."

—Odie Pansius
Sales vice president, National Businesses

Sustaining the Conversation

Diversity is part of an ongoing conversation at Aetna — discussion that is both prompted and sustained by a variety of programs for all Aetna employees, including:

- **Web-based diversity training**
Completed annually by every Aetna employee, this training raises diversity awareness and focuses on the business case for this issue.
- **Cultural competency training**
All of our health care professionals are required to complete training to help them communicate more effectively and provide access to quality care for culturally diverse patients.
- **"Diversity in Action" lecture series**
This series of thought-provoking presentations features outside speakers who bring a variety of viewpoints on the topic of diversity directly to our workplace.
- **Senior management workshops**
Our senior leaders regularly participate in diversity sessions to raise awareness, build leadership skills and connect the issue with our success.

Aetna's 2006 Workforce Demographics

Our more than 30,000 employees illustrate our commitment to diversity.

Gender

- > 75 percent of Aetna's employees are women
- > Women hold 67 percent of management/supervisory positions
- > Women hold 28 percent of senior leadership positions
- > 33 percent of Aetna's Board of Directors are women

Race and Ethnicity

- > 29 percent of our employees are people of color
- > People of color hold 16 percent of management/supervisory positions
- > People of color hold 11 percent of senior leadership positions
- > 25 percent of Aetna's Board of Directors are people of color
- > 43 percent of our 2006 hires are people of color

Veteran Status

- > 2 percent of our employees are veterans

Age

- > Employees range in age from 18 to 89
- > The average age of our employees is 41

Years of Service

- > 22 percent of our employees have worked at Aetna for more than 15 years
- > 65 percent of our employees have worked at Aetna for more than 5 years

Work/Life Arrangements

- > 15 percent of our employees work from home
- > 2 percent of our employees have variable work schedules
- > 4 percent of our employees work part time

GLBT

- > We have an engaged gay, lesbian, bisexual and transgender employee network

The Aetna Diversity Alliance

- **Raymond J. Arroyo** — *Office of Diversity*
- **Carol Atlas** — *Communications*
- Kathleen M. Campbell — *Regional Businesses, Product Development*
- Terri Carter — *Regional Businesses, Aetna Behavioral Health*
- **Dionisia Céspedes** — *Office of Diversity/Investment Management*
- Florentino Colón — *Regional Business Integration*
- Christine Curtin — *Human Resources*
- **Sharon C. Dalton** — *Corporate Public Involvement*
- Russell R. Dickhart — *National Businesses, Government & Labor Sector*
- Alejandra Garza — *Emerging Markets*
- Simone T. Gooden — *Human Resources*
- Floyd W. Green — *Emerging Markets*
- Kristen Hickey — *Procurement, Supplier Diversity*
- Deborah R. Hoyt — *Communications, Public Affairs*
- Chandra Kee — *Regional Businesses, Aetna Behavioral Health*
- **Andrew J. Lee** — *Law & Public Policy*
- David Mahder — *Strategic Marketing*
- Jorge L. Marimon — *Operational Excellence Group*
- Jeanine Martin — *Regional Businesses, Health Care Delivery*
- Elizabeth A. Messina — *Regional Businesses, Retiree Markets*

- Felicia Norwood — *Regional Businesses, ActiveHealth*
- Wayne S. Rawlins M.D. — *National Medical Services*
- Roberto Rosario — *Human Resources*
- **George Scurlock*** — *Human Resources*
- Kurt Small — *Regional Businesses, Network and Provider Services*
- Michelle Staley — *Regional Businesses, Quality Management*
- Flora Vivaldo — *Regional Businesses, Service Centers*
- Rachel Vorobyev — *Regional Businesses, Strategic Initiatives*
- John J. Webb — *Regional Businesses, Business Alliances*
- Jack W. Wiggins — *Human Resources*
- Caroline E. Wilke — *Human Resources*
- Glenn Winfree — *Office of Diversity*
- Elizabeth C. Winsor — *National Businesses, Sales & Strategy*

The names in **bold** above and those listed below are members of the 2006 Diversity Annual Report project team.

- Bridgette Bastien — *Strategic Marketing*
- Luz Calderon — *Office of Diversity*
- Shawn Hahn — *National Businesses*
- Tracy-Nixon-Moore — *National Businesses*
- Nirali Patel — *Regional Businesses*
- Kim Rossman — *Human Resources*
- Paula Vinson — *Regional Businesses*
- Dawn Williams — *Strategic Marketing*

*Lead editor and project lead

Internet Links

Aetna has many websites where you can find more information about our company.

Aetna's home page:
www.aetna.com

Diversity at Aetna:
www.aetna.com/diversity

Employment at Aetna:
www.aetna.com/working

Individual/family health insurance coverage:
www.aetna.com/members/individuals

Business/employer health insurance coverage:
www.aetna.com/employer/

Federal employee health insurance coverage:
<http://custom.aetna.com/fehbp/index.shtml>

Student health insurance coverage:
www.chickering.com

Becoming a supplier or vendor to Aetna:
www.aetna.com/diversity/supplier.html

The Aetna Foundation:
www.aetna.com/foundation

The Aetna African American History Calendar:
www.aetna.com/about/aetna/diversity/aahcalendar.html

Corporate responsibility at Aetna:
www.aetna.com/about/aetna/cr/

Aetna's awards and recognition:
www.aetna.com/about/aetna/aag/awards_and_recognition.html

