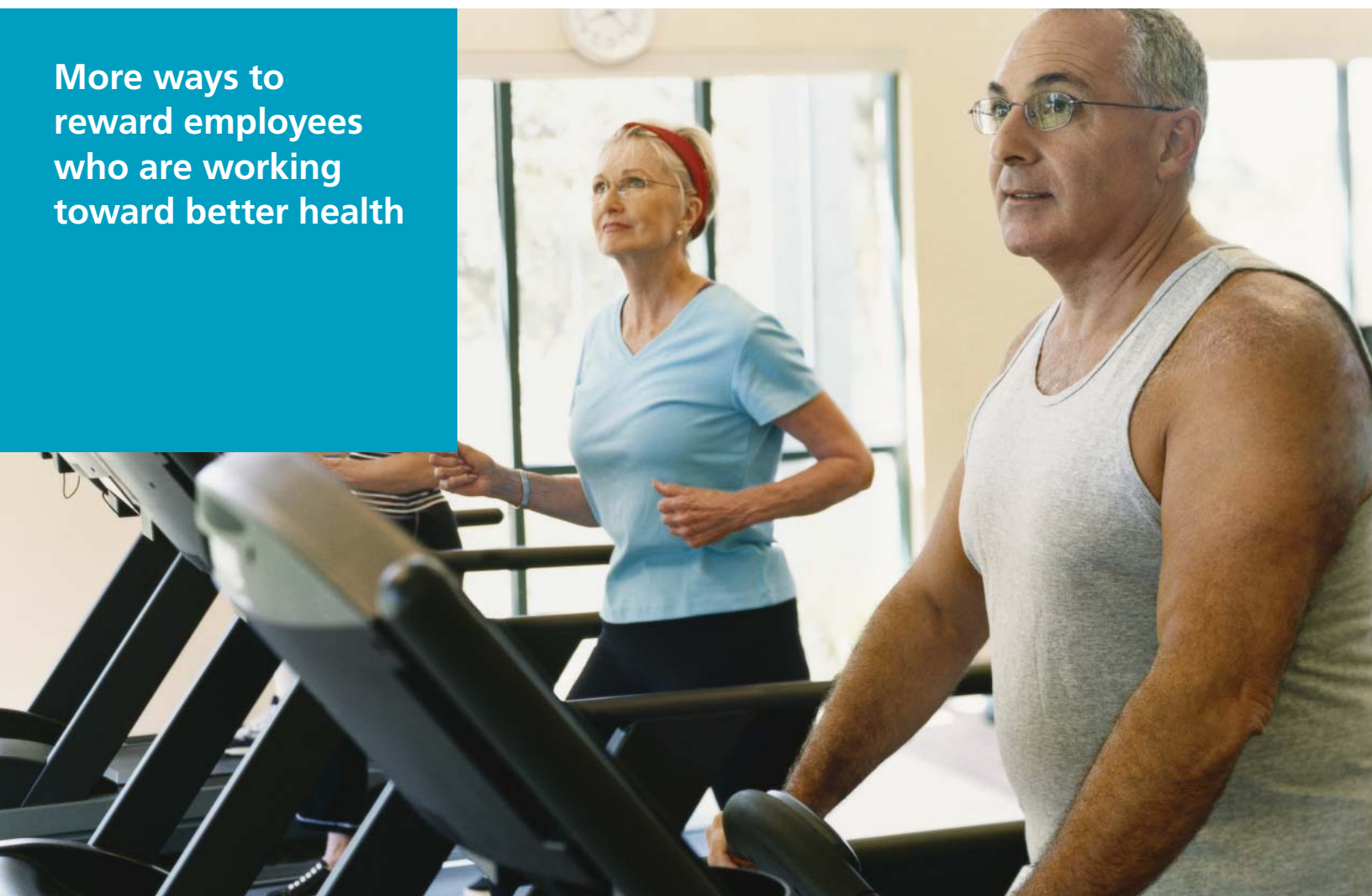


The rewards of good health

Aetna Healthy ActionsSM Program

More ways to
reward employees
who are working
toward better health



We want you to know[®]



Healthy employees drive a healthy business

It's no secret — healthy employees are more likely to be productive employees.

The Aetna Healthy Actions program lets you reward employees and their families for adopting a healthier way of life.

Through this incentive reward program, you get a workforce more committed to good health — and a healthier bottom line.

Aetna Healthy Actions can be used with your employees' Aetna HealthFund® Health Reimbursement Arrangement (HRA) or Health Savings Account (HSA). You can also use this incentive program with our other plans not included under Aetna HealthFund. But no matter how you're using Aetna Healthy Actions, you'll have more ways to help your employees. Depending on which Aetna+ plan is being used, the rewards can be a health fund contribution, an incentive credit or a gift certificate from GiftCertificates.com.

You can choose to offer any of the following reward options or reward programs as incentives:

Personal health assessment

Your employees are rewarded for completing a health assessment through the Simple Steps To A Healthier Life® website. This helps employees identify their individual health and wellness needs, and create a personalized Action Plan based on those needs.

Healthy living programs

Your employees can earn additional funding by participating in any of these healthy living programs — which provide step-by-step, interactive ways to help make positive health changes:

- Alcohol Awareness
- Cancer-Fighting
- Diabetes-Fighting

- Get in Shape
- Healthier Diet
- Healthy Aging
- Healthy Heart
- Smoke-Free
- Stress Relief
- Weight Loss

Routine preventive care services

Your employees and their families are rewarded for maintaining good health by receiving the following services:

- Immunizations and flu shots
- Routine eye exams
- Routine mammograms
- Well-adult visits
- Well-baby and well-child visits
- Well-woman visits

Disease management programs

Eligible employees can earn rewards when they enroll in our disease management programs. Disease management programs are offered at a level of intensity appropriate for your employees' health status and individual needs.

Employees who choose to participate at the "RN Engagement" level qualify for incentives and receive:

- Ongoing telephone contact from (and access to) disease management health care professionals
- Health screenings (including depression screenings)
- Educational counseling
- Disease-specific educational materials

Discount programs

We have a variety of discount programs designed to help your employees and their families save on a wide assortment of health-related products and services, including oral health, wellness, weight management, vision, hearing, fitness, and natural products and services.

They may also receive materials on managing illness-related depression and certain medical equipment, when necessary. Employees must be active participants in the "high-intensity" disease management program to be eligible for the disease management incentive.

Beginning RightSM maternity program

Your employees who enroll in the Beginning Right program and take the pregnancy risk survey within the first 16 weeks of pregnancy are eligible for an award.



Aetna Healthy Actions: Programs for specific health goals

Here's how Aetna's health programs work for your employees and your business

Health goals

Your employees can earn rewards by working toward any one of the following health goals.

Health Assessment

An easy way to help your employees identify health risks and create action plans to reduce those risks.

Living Better

Guided programs to help your employees improve their health in the following areas:

- Weight Loss
- Healthy Aging
- Get in Shape
- Stress Relief
- Healthier Diet
- Healthy Heart
- Disease Fighting (Cancer, diabetes)
- Smoking Cessation
- Alcohol Awareness

Preventive Care

Ways to help your employees stay healthy and avoid potential medical problems:

- Well Adult (Well-adult visits, PSA, routine hearing exam & routine X-ray)
- Well Woman (Routine ob/gyn & routine Pap/radiologist/pathologist/lab)
- Well Baby/Well Child
- Immunization/Flu Shot
- Routine Mammogram
- Routine Eye Exam

Disease Management

Our Aetna Health ConnectionsSM disease management program provides members who have ongoing health conditions with individualized case management, education and support, to help them achieve their optimal health.

Healthy Pregnancy

Programs designed to meet the health needs of mothers and their babies — before and after delivery.

Medical History

Our Personal Health Record gives your employees a secure way to store health information and share it with their doctors.

Quit Smoking

A voluntary, one-year program to help your employees stop smoking.

The following incentives are available:

Get started! Reward:

Free 6-week supply of nicotine replacement therapy products (gum, patch or lozenge)

Share Results Reward:

\$35 HealthyroadsTM product voucher redeemable on the Healthyroads website

How rewards are applied

Aetna Healthy Actions incentives can be applied in different ways, depending on the type of health plan you provide to your employees.

Gift certificates

For any Aetna indemnity or PPO-based plan, you can offer your employees SuperCertificates through GiftCertificates.com.*

Health incentive credit

For plans not included under Aetna HealthFund, incentive credits earned by your employees will be applied to their medical deductible and/or coinsurance* as claims are processed — which will help to reduce employees' out-of-pocket expenses.

Health Reimbursement Arrangement (HRA)

If your employees are enrolled in an Aetna HealthFund HRA, you can provide an incentive by contributing extra funds to their HRA — which can help them pay for eligible out-of-pocket health care costs.**

Health Savings Account (HSA)

If your employees are enrolled in an Aetna HealthFund HSA, you can provide an incentive by contributing funds to their HSA account. Any money that you contribute to an HSA (subject to IRS maximums) is tax free, earns interest free of taxes, and is not taxed when withdrawn to pay for qualified expenses.

Please be sure to remind your employees that incentive dollars count toward their HSA contribution maximum. They should consider this financial impact when estimating their annual contribution amount. Going above the allowed maximum contribution could have adverse tax implications for your employees.

*Gift certificates may be taxable income to the recipient. For additional guidance, consult your tax advisor. HMO employees may be offered GiftCertificates.com as a reward for Health Assessment and Healthy Living Program completion only.

**Incentive credits are not considered as taxable income and are not currently applied to copayments or pharmacy expenses.

Put our Aetna Healthy Actions program to work for you.

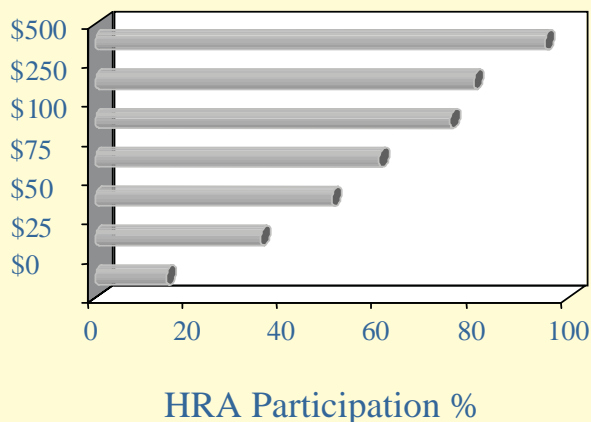
Talk to your Aetna rep today!

Drive participation and motivate healthy behavior

When incentives are used effectively, they can increase participation in various programs and improve morale. Because while many factors affect behavioral choices, incentives generate additional awareness, give employees the extra “nudge” they need to get started, and reward participants for initial efforts toward behavior change.

In fact, research indicates that economic and financial incentives are most effective in encouraging enrollment and participation in wellness programs, and there is a direct correlation between incentive value and the level of participation.

For example, according to a Deloitte Center for Health Solutions study in 2005, a \$500 incentive is likely to drive 90 percent participation as seen below.



Source: Deloitte Center for Health Solutions, 2005.

We'll help you get the word out

Your employees can easily access all of these programs from our secure member self-service website. While they're there, they can also access their HRA fund balance information — which includes a detailed listing of all their incentive and rewards activity.

By clicking on the Incentive Rewards link on the secure member website, your employees can view all incentives they and their dependents have earned — or are eligible to earn. Plus, they can get a listing of credits they've earned from each specific incentive program.

*Health insurance plans are underwritten or administered by Aetna Life Insurance Company (Aetna).

Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. HRAs are subject to employer-defined use and forfeiture rules. Investment services are independently offered through JPMorgan Institutional Investors, Inc., a subsidiary of JPMorgan Chase Bank. The Aetna Personal Health Record (“PHR”) should not be used as the sole source of information about the member’s health conditions or medical treatment. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Health insurance plans contain exclusions and limitations. Information subject to change. For more information about Aetna plans, refer to www.aetna.com.

Self-insured, Non-HMO only.

Policy forms issued in Oklahoma include: GR-23 and/or GR-29 /GR-29N..