



Aetna Retiree Connection™

For Aetna Retirees and Employees on Long-Term Disability

Summer 2007

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Looking Ahead: 2008 Benefits

Fall benefits enrollment from Nov. 19 to Dec. 7

This fall, the enrollment period for your Aetna benefits will begin on Nov. 19 and run until Dec. 7, 2007.

This year you will not need to enroll unless you will be making changes to your existing benefits choices. You will be hearing more about enrollment in October.

Hewitt to handle benefits enrollment this fall, provide customer service in 2008

In 2008, Hewitt will be resuming its role as administrator and service provider for the benefits plans of our retirees and employees on long-term disability. Hewitt will handle the enrollment process this fall, and then, on Jan. 1, 2008, they will take over responsibility for answering your questions about health and related benefits. Please note, Hewitt will continue to administer the Aetna Pension Plan as well.

CitiStreet will continue to provide service regarding your existing 2007 benefits until Dec. 31, at which time Hewitt will take over.

Just continue to call **1-800-AETNA-HR (1-800-238-6247)**, follow the prompts, and a service professional will be there to help.

CitiStreet remains your point of contact for your Aetna 401(k) account. You can continue to get information about your Aetna 401(k) Plan account by calling **1-800-AETNA-HR (1-800-238-6247)** and selecting the option for the Aetna 401(k) Plan. You also may visit the Aetna 401(k) website, available through the Aetna Retiree Connection website at www.aetnaretireeconnection.com or at <https://aetna.csplans.com>.

We want you to know®



Streamlined process to provide automatic access to RRA dollars

On Feb. 1, 2006, Aetna funded a Retirement Reimbursement Account (RRA) for anyone who was eligible for a company subsidy, retired prior to Jan. 1, 2005, and was participating in an Aetna medical and/or dental plan.

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Aetna Medicare Open Plan: Simplified claims process

The Aetna Medicare OpenSM Plan provides an efficient way to handle the flow of claims and information among you, your doctor, Aetna and Medicare. Here is how the process works:

- The retiree purchases Medicare Part B coverage (required).
- The retiree visits the doctor.
- The doctor delivers the service and then submits a claim to Aetna.
- After the deductible has been met, Aetna pays the bill and then bills the retiree for the appropriate coinsurance.
- Medicare pays Aetna to administer claims.

Aetna Medicare Open Plan key part of 2008 benefits

Earlier this year most Medicare-eligible Aetna retirees and Medicare-eligible employees on long-term disability transitioned to the new Aetna Medicare Open Plan, which provides greater benefits and lower costs than the Traditional Choice[®] Indemnity plan.

The Aetna Medicare Open Plan will remain at the core of our 2008 benefits offering. If you are in this plan, you know that you no longer need to coordinate your claims with Medicare, because Aetna is the primary payor for Parts A and B claims. In addition, the Aetna Medicare Open Plan provides 100 percent preventive coverage (annual physical, etc.) for medical.

Reminder about opting out for 2008

If you decide to “opt out” of the Aetna Medicare Open Plan during the fall 2008 enrollment, it means that you have “disenrolled” and will no longer have medical coverage through Aetna in 2008. If you opt out of medical coverage but maintain Aetna Medicare prescription drug coverage with Aetna, you will be eligible to re-enroll in an Aetna medical plan at a later time. If you opt out of medical coverage and do not maintain prescription drug coverage with Aetna, you will no longer be eligible for Aetna medical coverage.

In addition, for 2007 only, if you opted out of the medical plan prior to April 1, due to the transition to the Aetna Medicare Open Plan, you will be allowed to re-enroll in a medical plan for 2008, whether you maintained prescription drug coverage or not.

For 2008, we will continue to allow retirees whose providers do not yet accept the Aetna Medicare Open Plan to enroll in the Traditional Choice Indemnity plan with original Medicare. If you are currently enrolled in the Traditional Choice Indemnity plan, you will be able to remain in your plan for 2008.

If you have questions about opting out, please contact **1-800-AETNA-HR (1-800-238-6247)**.

Streamlined process

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To ensure that all eligible retirees receive the maximum value from this benefit, we will initiate an automatic RRA reimbursement process, beginning on January 2008.

In essence, if Aetna funded your RRA in February 2006, and as of Jan. 1, 2008, you still have money in the RRA, that money will automatically be applied to your portion of eligible out-of-pocket expenses, such as deductibles and coinsurance amounts, until the RRA is depleted. You do not need to do anything.

If you would like to access your RRA funds before Jan. 1, 2008, please follow the standard reimbursement process. For more information, please contact Aetna's Flexible Spending Accounts Service Center at **1-888-238-6288**, or visit Aetna Navigator[™] at **www.aetnavigators.com**, and follow the links for forms.



“Indexing” to government limits helps minimize premium increases

Aetna is now “indexing,” or linking, its policy limits in certain medical and pharmacy plans to federal limits, which lessens the effects of medical claim trend by increasing limits with inflation, and thus helping to keep plan premiums more affordable.

In 2006 Congress passed a law that increased the annual contribution level you could make to a Health Savings Account (HSA). Accordingly, for 2007, Aetna raised the individual and family contribution limits in the Aetna HealthFund® HSA 80 plan to reflect the new federal limits (\$2,850 for individuals and \$5,650 for a family). In 2008, we will do the same: the funding limits for your HSA in 2008 will be \$2,900 for an individual and \$5,800 for a family, matching the government’s inflation-adjusted limit for the year. In addition, the maximum “catch-up” contribution for individuals age 55 and older rises from \$800 to \$900 for 2008. This process will continue, with Aetna continually indexing its limits to the government’s new inflation-adjusted limits.

We will be applying the same indexing approach to our Aetna Standard Medicare RxSM plan, matching Medicare limits that are established by the federal government. For 2008, this translates to a \$275 deductible (from \$265 in 2007), initial coverage limit (ICL) of \$2,510, and an out-of-pocket limit of \$4,050, from \$2,400 and \$3,850, respectively, in 2007.

Note: Aetna Medicare Rx PlusSM plan limits will not change.

Aexcel network expanding in 2008 for pre-Medicare Aetna plans

On Jan. 1, 2008, Aetna will add new sites to its Aexcel® performance network, which is designed to help mitigate rising medical costs, maintain access to quality health care and help consumers make informed decisions.

Aetna applies Aexcel designation to certain specialists who, in addition to being part of Aetna’s network, meet certain thresholds for clinical performance and cost efficiency. Doctors in 12 specialties were evaluated using measures of clinical performance and efficiency in their use of health care resources.

The specialties included in Aexcel are cardiology, cardiothoracic surgery, gastroenterology, general surgery, obstetrics and gynecology, orthopedics, otolaryngology, neurology, neurosurgery, plastic surgery, vascular surgery and urology.

As Aetna periodically reviews and re-evaluates Aexcel providers, members should check DocFind® to determine if their specialist has retained his or her Aexcel designation.

The Aexcel performance network provides you with access to Aexcel-designated specialty doctors and also other Aetna participating health care providers in non-Aexcel specialties. With your Aexcel Plus plan you will receive a higher level of benefits when you visit an Aexcel-designated doctor within the 12 specialties. A lower benefit level is available if you choose to visit a doctor who is not Aexcel-designated within the 12 specialties.

The information available through the Aexcel network also provides the base for Aetna’s transparency efforts, which provide online access to physician-specific cost, clinical quality and efficiency information in select markets, making it possible

for consumers to make more informed health care decisions based on overall value.

With the expansion of the Aexcel network in 2008, Aexcel Plus will be part of the Aetna HealthFund HSA 80, Aetna HealthFund HRA 90 and Aetna Choice POS II plans in the following states or regions:

- Arizona
- California (includes Northern California, Central Valley, Los Angeles, San Diego)
- Colorado – *New*
- Connecticut
- Delaware – *New*
- Florida (Tampa, Orlando, Northern Florida, including Gainesville, Jacksonville, Ocala; Southeastern Florida, including Broward, Miami-Dade, Palm Beach)
- Georgia (Atlanta)
- Illinois (Chicago)
- Indiana (Indianapolis)
- Kansas (Kansas City) – *New*
- Maine
- Michigan (Detroit)
- Missouri (Kansas City) – *New*
- New Jersey (Northern)
- New York (Metropolitan New York)
- Ohio (Cincinnati, Cleveland, Columbus)
- Oklahoma (Oklahoma City, Tulsa)
- Pennsylvania (Pittsburgh) – *New*
- Texas (Austin, San Antonio, Houston, Dallas)
- Virginia (Richmond)
- Washington State (Seattle/Western Washington)
- Washington, D.C. Metro area (Maryland, D.C., Northern Virginia)

Aetna Health Connections

Comprehensive disease management program to be available in 2008 – covers 30 conditions

For 2008, *Aetna Health Connections*SM will be available to all retirees and employees on long-term disability. *Aetna Health Connections* combines disease management and case management with a variety of other programs to be a vital source of assistance for plan members who are dealing with difficult health conditions. Participants in the Aetna Medicare Open Plan are already receiving the benefits of this program.

Through the program, you can get help finding the most appropriate treatment and preventive care; better understand how to follow your doctor's treatment plan; take charge of your own health and better manage your chronic conditions; make the changes necessary to reach your personal health goals; and identify and manage your risks for other conditions.

The *Aetna Health Connections* program includes:

- Case management
- Disease management

In addition, the following resources are available to you:

- A 24-hour, toll-free nurse hot line (the Informed Health[®] Line)
- Wellness offerings, including tobacco cessation, weight management, and discounts and incentives to encourage a healthy lifestyle
- Our e-Health initiatives, including the new Health History Report, and the CareEngine[®]-powered Personal Health Record

The *Aetna Health Connections* program includes pharmacists who specialize in drug therapy monitoring and assessment.

Working with the member's assigned Aetna nurse, the pharmacotherapy specialist examines the member's claim experience, health record, and the nurse's notes, and then works with the treating physician to help develop a personalized, evidence-based treatment program that the member can follow successfully.

Aetna Health Connections offers support for 30 common diseases and conditions (see list, below). If you have a disease or condition on this list, you may be eligible for:

- Educational materials and online resources
- Nurse case management, if you have more complex needs



- State-of-the-art technology to help enhance your quality of care and safety

Our nurses and clinicians can provide support if you suffer from more than one condition, without sending you to separate programs for each one.

Look for more information about *Aetna Health Connections* during enrollment for 2008.

Programs help you with 30 health conditions

Vascular

- Congestive heart failure
- Diabetes (adult and pediatric)
- Coronary artery disease
- Peripheral artery disease
- Hypertension
- Cerebrovascular disease or stroke

Pulmonary

- Asthma (adult and pediatric)
- COPD (chronic obstructive pulmonary disease)

Orthopedic

- Osteoporosis
- Rheumatoid arthritis

Oncology

- Breast cancer
- Lung cancer
- Lymphoma/leukemia
- Prostate cancer
- Colorectal cancer

Gastrointestinal

- GERD (gastroesophageal reflux disease)
- Peptic ulcer disease
- IBD (Crohn's disease and ulcerative colitis)
- Chronic hepatitis

Neurologic

- Geriatrics
- Migraines
- Seizure disorders
- Parkinsonism

Other

- Hypercoagulable state
- Chronic kidney disease
- Sickle cell disease (adult and pediatric)
- Cystic fibrosis
- End-stage renal disease
- HIV (human immunodeficiency virus)
- Low back pain

Communication Survey

Aetna Retiree Connection newsletter favorite choice, communications meeting most information needs

Almost 1,200 retirees responded to our recent communication survey, sharing their views about the information we provide and offering suggestions for improvement. About 75 percent of the respondents were over 65.

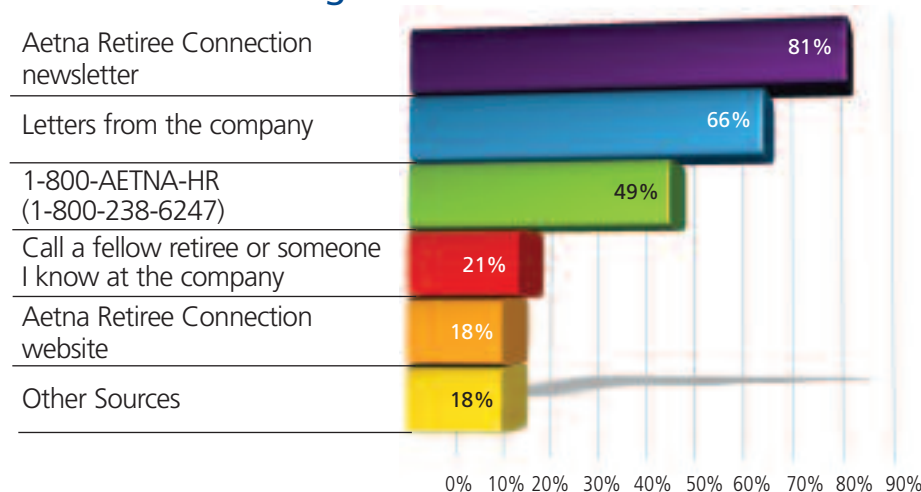
Eighty-six percent of the respondents agreed that Aetna met their information needs either well, very well or totally. We will continue to work hard to keep you up-to-date and to explain news as clearly as we can.

Respondents like the look and content of Aetna Retiree Connection, relying heavily on it as a key source for information. Some respondents

have become familiar with our website – even visiting weekly to get up-to-date information – but many more have yet to discover it. Visit www.aetnaretireeconnection.com, where you'll find a range of information about your benefits, Aetna news, links to resources such as Aetna Navigator™, and other links to agencies such as Medicare and Social Security.

We will continue to study the results of the survey and consider your suggestions for improvement.

Where do retirees go for benefits information



Based on 2007 Communication Survey responses

Aetna Retiree Connection wins two more communication awards

The Aetna Retiree Connection newsletter recently received two new awards. The first was an Award of Distinction in the print category of the 2007 Communicator Awards, an international communication competition honoring graphic design and writing. The second award was for Most Improved Design, awarded in a national competition sponsored by Magnus Opus Awards.

The awards come on the heels of another recognition, which we reported in the Spring 2007 edition: Graphic Design USA gave your newsletter a Certificate of Excellence in its 2007 American Inhouse Design Awards.

Getting Involved: Aetna Giving Campaign supercharges your donations! Sept. 10 to Oct. 19

Take advantage of the Aetna Giving Campaign as a retiree and the Aetna Foundation will match one-for-one every dollar you donate to eligible organizations – up to \$10,000.

Participating takes only minutes. Between Sept. 10 and Oct. 19, 2007, go to www.easymatch.com/aetnagc. This website is simple, fast, and completely secure.

Follow the step-by-step instructions:

- Enter the amount you would like to pledge.
- Select how you would like to make your contributions – by making a totally secure credit or debit card payment online, providing a check contribution, or donating stock.
- Select the recipient charity or charities from among all qualified nonprofit organizations in the country, such as your local United Way.
- Let the Aetna Foundation double your impact with a dollar-for-dollar match.

If you have questions about the 2007 Aetna Giving Campaign, please contact the Aetna Foundation at **860-273-6382** or AetnaFoundation@aetna.com.

Fit & Well

Eat More Fruits and Vegetables!

by Howard LeWine, M.D.
Harvard Medical School

Less than one-third of U.S. adults eat the recommended amounts of fruits and vegetables, according to a recent survey. The government recommends at least two servings of fruit and three servings of vegetables daily. The Centers for Disease Control and Prevention aims to have three-fourths of adults meeting these goals by the year 2010, the Associated Press reported on March 15, 2007. The 2005 survey found that only 27 percent of adults ate enough veggies and 33 percent ate enough fruit.

What Is the Doctor's Reaction?

It's not easy to eat five servings of fruits and vegetables each day. I make a conscious effort to get at least three servings of vegetables and eat two fruits daily. But I probably achieve my goal only half of the time.

Why should we bother? The evidence of the health benefits of a diet loaded with fruits and vegetables is overwhelming. Of all the different dietary recommendations that we have seen come and go, the fruits and veggies push should be at the top.

Eating more fruits and vegetables gives you a better chance of keeping your weight in check. Vegetables are a must if you want to lose weight. Meeting fruit and vegetable goals also can help lower your blood pressure while decreasing your risks for heart attack, stroke and some cancers.

I tend to eat more fruits than vegetables, but not because of any medical evidence that fruits are more important. It's just easier for me. I try to keep a couple of bananas and apples at my desk, right in front of me. When hunger strikes, I am more likely to reach for one of those than to head to the vending machine.

While some studies suggest higher vegetable intake is best, other studies support fruits. For example, one study showed that a fruit-rich diet offered more protection against colon cancer, compared with a diet of more vegetables and less fruit.

But for keeping your mind sharp well past your sixties, eating at least three servings of vegetables daily prevents memory decline.

What Changes Can I Make Now?

Here are some tips to help you eat "5-a-Day":

- Start out with a piece of fruit or small bowl of berries every morning. Fruit juice doesn't count, but it does add calories.
- Add some lettuce and tomato to your sandwich at lunch.
- Plan your evening meal around two vegetables. Consider the protein and non-vegetable carbohydrates as the add-ons.
- Keep fruits and cut-up vegetables close by during the day.
- Branch out to new fruits and vegetables. Next time you shop, look for a fruit or vegetable you have never tried before.

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How you cook your vegetables makes a huge difference in the nutritional punch they provide. Microwaving vegetables in a bowl of water can leach out as much as 97 percent of the flavonoids. Flavonoids have the anti-oxidant properties that you don't want to lose.

The best way to cook vegetables to preserve nutrients is steaming. If you need to boil your vegetables, keep it short and drain promptly. You want them out of the water.

If you like to sauté in olive oil, save the oil left in the pan and put it on some whole-wheat bread. This way you get all the nutritional value. (But don't use too much oil: It has lots of calories!)

What Can I Expect, Looking to the Future?

Based on the latest survey information, we are way behind in reaching our "5-a-Day" goal. And five servings per day of fruits and vegetables may not even be enough.

Our hope that vitamin and anti-oxidant supplements could substitute for eating less fruits and vegetables has been dashed. We need to get these nutrients from food. Eating eight to ten servings per day is likely to be a better ultimate goal. But we really don't know how much extra you get from doubling up.

*Let's not get ahead of ourselves.
We all need to meet "5-a-Day" now.*

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and is not a substitute for medical advice or treatment for
specific medical conditions.

A Great Way To Spend Wednesday Evenings

By Chris Montross, Corporate Public Involvement

In 1980, Maryann Hudec retired from Aetna and subsequently took another job. For six years, every Wednesday, Maryann got together with a grade-school friend in Cleveland, where they both live. Maryann says these evenings were a "very rewarding experience." Maryann didn't meet her friend to sip Margaritas, go shopping or watch *American Idol*. Instead, these childhood buddies worked side by side, feeding, playing with and caring for pre-school children. They volunteered for Providence House (www.provhouse.org), which provides a temporary, safe, home-like residential refuge for pre-school children who are in crisis.

Maryann and her friend topped off each of these Wednesday evenings by going out for pizza. Still, pizza was hardly the point of these midweek get-togethers. As someone without children, Maryann says she finds it particularly meaningful to help children – kids who have suffered abuse, neglect or other trauma – feel safe, learn, play and laugh. She also says that every time she goes to Providence House she feels an "incredible camaraderie" with its very dedicated staff.

Providence House relies on private contributions for its existence. As an Aetna retiree, Maryann has leveraged the Aetna Volunteers! program to further support this cherished cause. When she reaches 20 hours of volunteer service for Providence House in a calendar year, she can request a \$300 grant for the organization. Maryann has done just that and has provided needed resources to this worthy organization.

In the past year, Maryann's friend has had to stop volunteering. Yet Maryann is not easily stymied, although she has her own barriers to keeping up the commitment. She has to attend many hours of training in first aid and other childcare-related areas even to be able to continue volunteering at Providence House. In addition to working full time, she also cares for her 99-year-old father, who lives with her. Still, she continues to volunteer at Providence House, even without her friend.

Simply put, to Maryann, the needs of children are greater than the barriers to helping them.

To learn more about how Aetna can support your giving and volunteering, visit www.easymatch.com/aetna. And don't forget, the Aetna Giving Campaign runs from Sept. 10 to Oct. 19, when the Aetna Foundation will match one-for-one every dollar you donate to eligible organizations – up to \$10,000.

The descriptions of Aetna's benefits in this newsletter summarize only the highlights of the plans and programs. If any statement in this newsletter conflicts with applicable plan documents, the documents will govern. The company retains the right to amend or terminate its benefits at any time. Also, participation in the plans described in this newsletter does not ensure your right to any benefits, except as specifically provided in the plans. This newsletter describes the benefits available to Aetna retirees and employees on long-term disability who are eligible for certain benefits.

Aetna on the Move

Aetna reports second-quarter 2007 results

On July 26, 2007, Aetna announced second-quarter 2007 operating earnings of \$0.83 per share, an increase of 28 percent compared to the prior-year quarter. The increase in operating earnings reflects 9 percent total revenue growth primarily from quarter-over-quarter premium and fee rate increases and membership growth, as well as solid underwriting results, continued general and administrative expense efficiencies and higher net investment income. Operating earnings exclude net realized capital gains (losses) and other items¹. Second-quarter 2007 net income was \$0.85 per share, an increase of 27 percent over the prior-year quarter.

"Aetna continues to produce solid financial results that reflect our disciplined strategy of delivering sustained profitable growth," said Ronald A. Williams, Aetna chairman and CEO. "We continue to win in the marketplace by offering high-quality products and services that customers want as we invest in technology that helps deliver better cost and quality outcomes for our members."

For the entire earnings announcement, please visit:
www.aetna.com/news/2007/pr_2ndquarter2007_earnings.htm.

1 Operating earnings exclude net realized capital gains and losses and other items, if any, from income from continuing operations. Although the excluded items may recur, management believes that operating earnings and operating earnings per share provide a more useful comparison of the Company's underlying business performance from period to period. Management uses operating earnings to assess business performance and to make decisions regarding the Company's operations and allocation of resources among the Company's businesses. Operating earnings is also the measure reported to the Chief Executive Officer for these purposes.

Publisher:

Aetna Inc. publishes *Aetna Retiree Connection* four or more times a year for Aetna retirees and employees who are on long-term disability.

Contact Information:

Specific questions about benefit programs or services: 1-800-AETNA-HR (1-800-238-6247)

For general questions or comments, e-mail: retireeconnection@aetna.com, or write to:
Aetna Retiree Connection – RSAA
Aetna Inc.

151 Farmington Avenue
Hartford, CT 06156

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