

# DIVERSITY

MANY WORLDS, MANY VOICES, ONE MISSION



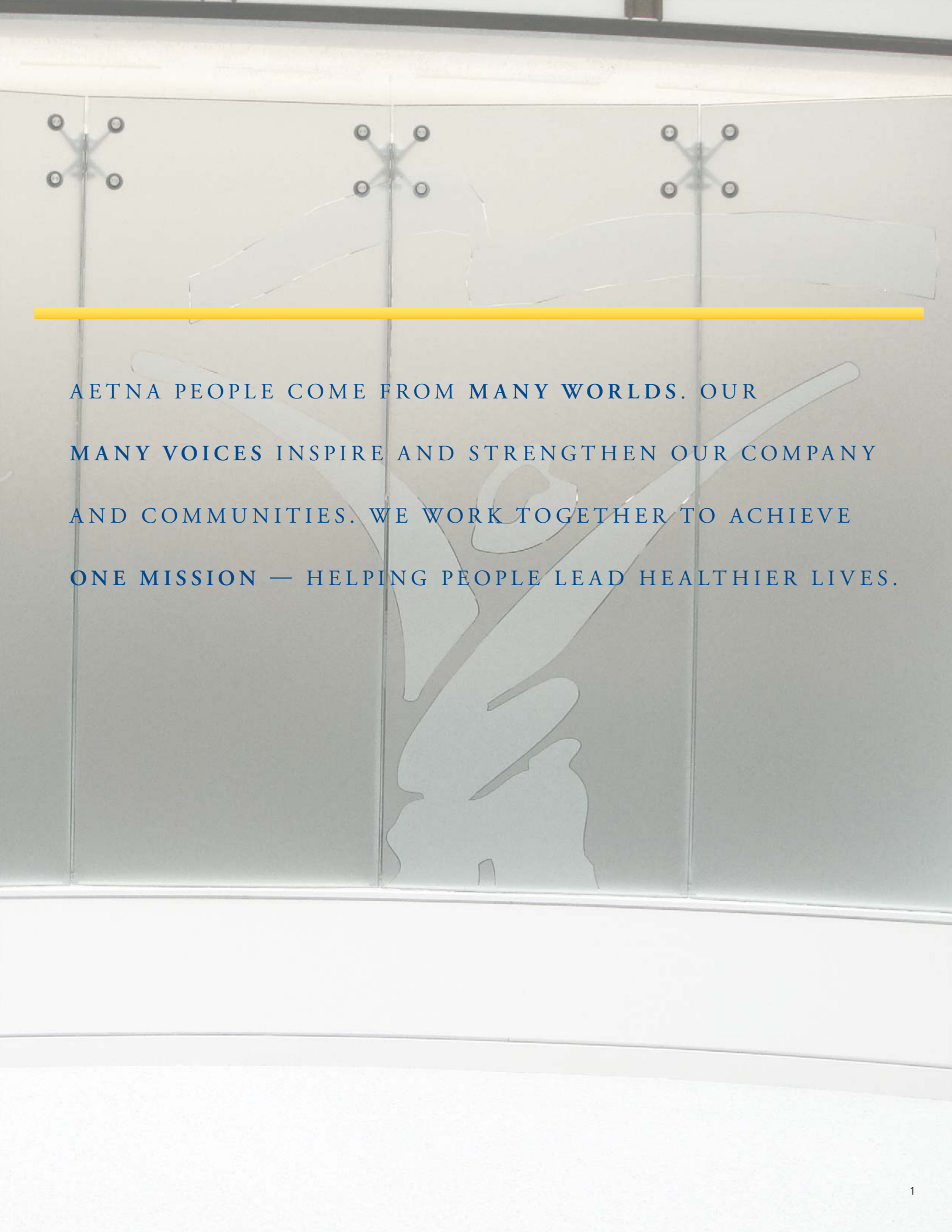
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*On front cover:  
Employee Resource Group Chairs  
Aetna home office, Hartford, Connecticut*





AETNA PEOPLE COME FROM MANY WORLDS. OUR  
MANY VOICES INSPIRE AND STRENGTHEN OUR COMPANY  
AND COMMUNITIES. WE WORK TOGETHER TO ACHIEVE  
ONE MISSION — HELPING PEOPLE LEAD HEALTHIER LIVES.

## A MESSAGE FROM THE CHAIRMAN AND CEO

At Aetna, diversity is far broader than a commitment to hire or promote, and far deeper than a set of policies and guidelines. Diversity is intrinsic to the values of our company, the strategy of our business and the way we serve our customers.



*Ronald A. Williams*

Diversity moves Aetna's business forward. In an age when change is accelerating, the only way to keep pace is to attract bright, innovative, caring people and then give them the resources and training to deliver on Aetna's promises. Such employees must come from many different worlds — just as our customers do — so that they can bring an array of insights to their work. As such, the employee base that advances Aetna's business is diverse in all respects — gender, race, ethnicity, sexual orientation, faith, age, geography and experience, to name a few.

Such diversity is a strategic business asset only when it is given voice. Aetna has been a leader in opening channels of communication so that different points of view can be candidly expressed. One way we do this is through a range of Employee Resource Groups, whose members fortify our business with insights into everything from marketing, to product development, to recruiting. This lets us serve

plan sponsors better because we understand what members from all backgrounds really need. It also helps us engage and guide members around the world so they can lead healthier lives.

Diversity also shapes Aetna's leadership outside the company. Through advocacy, grant making and volunteerism, we strive to make the health care system more responsive to all Americans. This includes our dedication to reforming the health care system, reducing health care inequalities among racial and ethnic minorities, and activating healthier lifestyles in communities where diabetes and obesity are on the rise.

Aetna's broader worldview and inclusive culture converge to advance Aetna's mission, sharpen our focus on serving our customers exceptionally, and drive business success. Diversity will continue to thrive and add value to every facet of our company.

*Through advocacy, grant making and volunteerism, we strive to make the health care system more responsive to all Americans.*

## A MESSAGE FROM THE CHIEF DIVERSITY OFFICER

I am very pleased to present to you Aetna's 2009 Diversity Annual Report: *Many Worlds, Many Voices, One Mission*. Each year, Aetna publishes a diversity report to publicly affirm our commitment to cultivating diversity as a strategic business asset. These reports also serve as a chronicle of our journey toward a broader and more powerful definition of diversity and its extraordinary potential.

At Aetna, diversity is not about simply creating a workforce with many kinds of people. Certainly this is important, but diversity's potential can be fulfilled only by building business systems and processes that are fully inclusive, so that all stakeholders' contributions are sought, valued and measured.

In this context, diversity starts with the strengths of Aetna's employees and the employee segments that they represent. By cultivating an array of Employee Resource Groups (ERGs) and opening our business processes to accept a range of views, Aetna has

created broad avenues for these strengths to be expressed. For example, employees of Generation Y help us create a welcoming work environment and shape products and services that align with their needs. Meanwhile, employees with disabilities or employees who possess insights into specific ethnic communities help Aetna to tailor its marketplace offering with greater sensitivity and precision. In addition to advancing our business, ERG members show much higher levels of engagement, as evidenced by our company surveys. You will read about specific initiatives of these ERGs and many others in this report.

By drawing on this wellspring of employee talent and insight, and supplementing it with diversity-related investments, Aetna engages its customers, members and communities more effectively. In this report you will read how Aetna is championing healthier lifestyles within traditionally underserved communities, getting the right care for our plan members, and serving key customer segments — from women entrepreneurs to faith-based organizations — in novel ways.

Ultimately, this is where the value of Aetna's diversity shines: in having more engaged employees, living and working in healthier communities, and providing better service to our customers and plan members of every color, culture and background. Every day, Aetna rises to this challenge — with diversity as its guide.



*Raymond J. Arroyo*

*By drawing on this wellspring of employee talent and insight, and supplementing it with diversity-related investments, Aetna engages its customers, members and communities more effectively.*

## INTERNAL DIVERSITY

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### Connecting the worlds inside Aetna

For more than a decade, Aetna has been a leader in engaging and empowering employees through internal organizations called Employee Resource Groups (ERGs). These groups at first were formed around interests of race and ethnicity, and over time expanded to include a much wider array of interests, touching and involving virtually every part of the Aetna organization. Members of these ERGs share ideas and resources, infuse Aetna's business with valuable knowledge and act as catalysts for

community involvement. There are now 14 ERGs across the company, driven by the passion of more than 9,000 employees. The ERG concept continues to blossom, as new groups emerge and others evolve with the support and encouragement of Aetna's Office of Diversity.

#### ABLE AND ENGAGED

Launched in late 2008 with a handful of interested people, the AetnAbilities employee resource group has grown to more than 100 members who work across the country. The group comprises people with a range of disabilities and those whose lives are touched by disability. Members share information and ideas via the company intranet,

building a community of people who support one another and understand the challenges of living with a disability. They are using this same technology to share useful training, such as a session on strokes that's taught by the American Heart Association, and another on workplace accommodation and safety whose instructors hail from Aetna's ergonomics team.

AetnAbilities members also speak out and take action. For example, in March they joined a nationwide campaign against using the word "retarded" to describe those with developmental disabilities. Now they are partnering with Junior Achievement to sensitize young people that individuals with disabilities are, in truth, very abled.

*"We are reaching a lot of people with diverse disabilities, including muscular dystrophy, narcolepsy and arthritis. It doesn't matter. We all have something in common: We've all felt alone and struggled so hard for so long while no one understood. Now we are able to talk. To support one another. It makes a world of difference."*

*– Barbara Rishel, Co-Chair of AetnAbilities*



*“The individual insurance market is going to be huge. So we need to create an influx of new ideas and funnel them to the right teams so we can enhance and market our products. We have to be quick. Speak up and share your view. You sometimes hear of our generation that we move too quickly. That is a pitfall, perhaps, but sometimes it’s a strength, too.”*

– Vanessa Wilczewski, Co-Chair of EnRGY

## TAPPING A NEW GENERATION

One of Aetna’s newest employee resource groups is called EnRGY, which connects people from Generation Y who are in their twenties and early thirties. The group began taking shape in the summer of 2009 when a group of young Hartford professionals speculated about the benefits of connecting to share ideas for career development and to advance Aetna’s success among Generation Y markets.

The tech-savvy group grew overnight: Within six months it had attracted 525 members from all across the country. Aetna’s marketing and product groups have reached out to EnRGY members for insights into the buying preferences of Generation Y consumers. Similarly, EnRGY members played a role in a quick ramp-up of Aetna Student Health’s social networking strategy. Within just weeks, the Aetna unit was able to create and implement a Facebook page and smartphone application — both key entry points into a generation that is highly mobile and tech ready.

*Members of the EnRGY  
Employee Resource Group  
Hartford, Connecticut*

## POWER OF FAMILY

Employee resource groups often evolve. Take for example an informal group of new mothers, which in 2004 was formalized into the “Working Mothers’ Network.” The group was based exclusively in Hartford, and focused on the tribulations of forging a career while also sustaining a successful family. As the group grew, and employees from across the country joined, the network’s membership changed. Mothers were only part of the picture. Fathers, single parents, grandparents and same-sex couples were interested in the sessions, activities and discussions. What was needed was a group that provided resources and support for employees, no matter their roles in the family.

Thus was born the Aetna Families@Work ERG. Unlike ERGs that have independent local chapters with their own programs, Families@Work provides workshops and programs virtually using phone and web conferences and streaming video. Local coordinators, currently active in 10 Aetna offices, alert their colleagues to various online offerings, hold learning sessions and events, and engage their local communities through fund-raising and philanthropy. Families@Work seeks to achieve 10 percent membership growth year over year.



*“This isn’t about a social club meeting in a conference room once a month. We are a group of like-minded people who get together once a month to do good things. Many of our members already were doing good things and they were just looking for a hub for their activities.”*

*– Valerie Klokow, Co-Chair of ANative*



*Members of the ANative Employee Resource Group took part in a powwow in Salt Lake City, Utah*

## ORIGINAL INSIGHTS

Like many ERGs, ANative is not simply about *being* Native American: It is a virtual gathering place for people attuned to the Native American experience. Launched in 2006 by a Hispanic employee whose stepson is Native American, the ERG began with a few members in the company’s behavioral health facility in Sandy, Utah. Now there are 113 members across the country, including 34 work-from-home employees.

Members work together to plan and launch specific activities aimed at spreading the word about good

health and engaging the community. Last July, ANative members took part in a powwow in Salt Lake City, Utah, which was attended by about 70,000. Working together with other Aetna units, ANative members staffed a booth and distributed Aetna wellness materials and copies of a Native American Children’s Activity booklet. Later in the year, ERG members launched their first national community outreach project — a toy collection for the children living on the Cheyenne River reservation in South Dakota — as well as a nationwide drive to benefit the Adopt-a-Native Elder Program in the Four Corners region of the U.S.

## GLOBAL EVOLUTIONS

As Aetna continues to expand its operations globally, the employee resource group concept is following along. For example, a Teleworker ERG is emerging in London — part of Aetna Global Benefits organization — to support the needs of work-from-home employees. This is linked to the company’s overall Teleworker Network, reinforcing the idea that Aetna is one, connected company no matter where you live in the world.

Meanwhile, in Dubai, a “blended ERG” model is taking shape, which focuses on issues facing both women and families. This structure is necessary because virtually all of Aetna’s Dubai staff are from somewhere else, typically other parts of the Middle East and Asia. As such, they are both away from their homes and geographically disconnected from the rest of Aetna. The new ERG helps to create a sense of community in the midst of Dubai’s gleaming metropolis.



*Black Expo  
Columbia, South Carolina*



## AETNA'S GOLD AWARD GOES TO ... DIVERSITY

In 2009, the company presented its Aetna Way Excellence Gold Award specifically for an employee's contributions to advancing Diversity.

The Aetna Way Excellence Program recognizes extraordinary employee work that supports the company's mission and exemplifies its values. In the past, awards had been given based on nominated employees' demonstration of excellence across six dimensions: Constituent Focus/Service Excellence; Operational Excellence/Profitability; Innovation; Collaboration/Teamwork; and Leadership. The Diversity dimension was added in 2008.



The Gold Award for Diversity went to Paula Vinson, a claim-reporting and special services consultant in Columbia, South Carolina. Paula spurred a resurgence of interest in her office's African American

Employee Resource Group (AAERG) by developing new events, programs and partnerships. This included a community-focused effort to address Vitamin D deficiency, which is particularly prevalent among African Americans. Paula also advocated for funding support for the local Black Expo, which has led to promises of support for 2010 and 2011, not only in Columbia but also in Jacksonville, Florida.

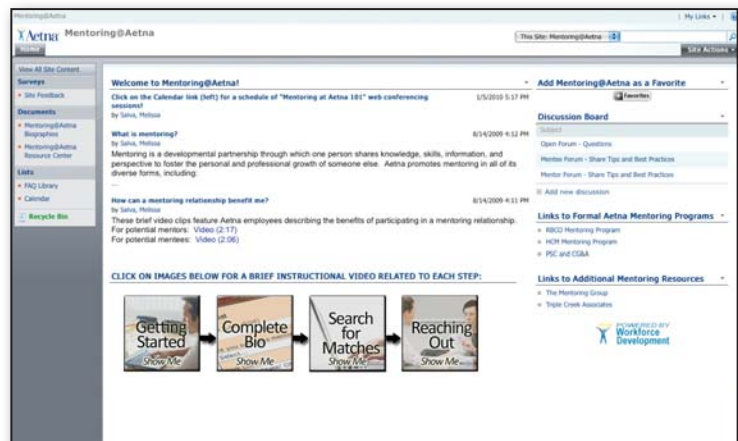
## HIGH-TECH MENTORING

In today's fast-changing corporate and technology worlds, it can be tough to find the path forward in your career. Finding credible, unbiased professional and personal guidance is key — and that's exactly what Aetna's new Mentoring intranet site delivers, for any employee anywhere in the world.

Created in 2009, the site connects those who are launching or

repositioning their careers with others who have significant career experience they are eager to share. Using the site's Mentoring Biography feature, employees can detail their experience or career interests, and then volunteer to be either a mentor or mentee. By searching the database of interested parties, mentoring matches can be swift and accurate. As of the end of 2009, more than 400 mentees and mentors have posted their biographies on the site.

The site also provides real-time training opportunities. Employees can attend "Mentoring at Aetna 101" web conferences to learn mentoring best practices and Aetna's approach to this important development work. They also can join in facilitated discussions on such topics as finding a mentor, creating objectives and measuring progress.



“I was taught at a young age that participation in traditional ceremonies helps us understand harmony and purity. From a Blessing Way (Hozho) ceremony I had during nursing school, I learned that equilibrium can be achieved through the power of faith. I attribute much of my success to this experience.”

– Natasha Begay, R.N.  
Schaller Anderson/Aetna

#### NAVAJO TRADITIONS, FAITH AND CULTURE

For Natasha Begay the dream of improving people’s health began while she was growing up on the Navajo Nation in Ganado, Arizona. She saw the devastating effects of diseases on Native Americans, who often lived in challenging conditions. Natasha also saw the profound need for more Native American health professionals, people who could provide efficient, quality care in a way that also respected community traditions and culture.

Now a registered nurse with a baccalaureate degree in nursing, Natasha is an inpatient care nurse consultant for Mercy Care Plan, a Schaller Anderson/Aetna Company in Phoenix. Her Navajo heritage is a major asset, because it helps her communicate and work more effectively with Native American patients. According to Natasha, her deep sense of culture and faith strengthens her work with people of all backgrounds, and she takes great delight in interacting with people, learning about them and helping them achieve improved health.

#### OPENING CAREER OPTIONS FOR NATIVE AMERICANS

Grants from Aetna and the Aetna Foundation have supported the Four Directions Summer Research Program, which aims to bring more Native Americans into health care professions and decrease the demonstrable health disparity in the Native American population.

Now entering its 16th year, the program has in its history exposed approximately 150 Native American students to medical school through an eight-week summer experience at Harvard Medical School and its affiliated hospitals, including Brigham and Women’s Hospital.

Program participants come from 24 states and represent 51 different Native American tribes and Nations such as the Navajo Nation, four different southwestern Pueblo tribes, the Cherokee Nation, the Sioux Nation, four different Alaskan Native groups, the Iroquois Nation, as well as many smaller tribes.

*“Time constraints simply do not allow [the Chief Diversity Officer] to present everything he would like. Bottom line: He has to make logical arguments and a compelling case to the board to support the company’s continued investments in diversity.”*

– From SHRM’s case study, *Aetna: Investing in Diversity*

## HOW TO LEARN ABOUT DIVERSITY ... STUDY AETNA!

Aetna has long been a pioneer in investing in diversity to create a more vibrant and customer-focused workforce. And in 2009, that leadership earned it a place in college classrooms around the world.

The Society for Human Resources Management (SHRM) created a new case study about Aetna’s diversity success, which is provided online to HR educators in universities for use with graduate and undergraduate students.



The case study — *Aetna: Investing In Diversity* — presents students with a scenario in which Aetna’s Chief Diversity Officer must build a compelling business case for diversity before a board of directors that is charged with reducing expenses significantly. The students are given a range of actual facts about Aetna’s diversity achievements, which they must organize and present to show how diversity truly delivers business success.

SHRM is the preeminent organization for human resources professionals, with more than 250,000 members around the world. Case studies like the one involving Aetna are one facet of the organization’s wide-ranging work in developing and championing the HR role and value around the world.

## ‘BEST OF THE BEST’ FOR ADVANCEMENT

Olive Tree Publishing, Inc. — which publishes the *Black EOE Journal*, *Hispanic Network Magazine*, and *Professional Woman’s Magazine* — placed Aetna among its 2009 “Best of the Best” companies for minority career opportunities.

“Best of the Best” honorees were selected by the publications after an extensive review of more than 900 prominent U.S. corporations. Using a range of research data, market research, and public information and reports, the three distinguished publications performed extensive, unbiased studies of diversity employment, supplier diversity and other dimensions.

Aetna placed among the 2009 Top Hospitals and Healthcare Organizations in the annual review, which for 18 years has been the benchmark for evaluating corporate America’s career advancement opportunities for minorities.

## BEST COMPANY FOR DIVERSITY

For the fourth year in a row, Aetna in 2009 was honored with a place on Black Enterprise magazine’s 2009 list of the “40 Best Companies for Diversity.” The magazine cited Aetna’s outperformance of peers in achieving diversity in both its senior leadership team and board of directors.

The magazine creates the annual list by surveying CEOs and diversity executives of the top 1,000 publicly traded companies, and the 50 leading global companies with strong U.S. operations. Aetna is the only health insurance company to appear on the 2009 list.



## EXTERNAL DIVERSITY

### Children's health and well-being

#### PUPPETS INSPIRE ACTIVE LIFESTYLES

In August 2009, a new puppet character made its debut on the stage of Atlanta's Center for Puppetry Arts. The character, called Little Noodle, has a novel mission: To teach children and parents about the importance of healthy eating and exercise.

The puppet stars in an entirely new puppet show called *Adventures of Little Noodle*, which was created through a grant from the Aetna Foundation. The grant aligns with Aetna's overall efforts to reduce childhood obesity and diabetes in Atlanta, particularly within the African American community.

*Cast members from Adventures of Little Noodle*



Little Noodle encourages children to make healthy eating choices and keep an active lifestyle. In developing the show, the Center's creative group teamed with experts in childhood obesity prevention. Together, they were able to create a program that presented actionable health concepts in an exciting theatrical display that children will be more likely to remember and take to heart. The Center even provides teachers with a study guide to enhance student learning before and after their visit to the Center.

In 2009, Aetna and the Aetna Foundation awarded community grants and sponsorships in Georgia totaling over \$850,000.

#### COMMENDED FOR BATTLING OBESITY

Georgia Governor Sonny Perdue issued a commendation to Aetna on December 29, 2009, for the company's diligence in improving health in the state. The commendation reads, in part: "Aetna's efforts to promote health equality and its commitment to reducing the incidence of diabetes and childhood obesity in Georgia

demonstrate its outstanding corporate citizenship."

#### SAN ANTONIO HOT MEALS, COOL TOOLS FOR KIDS

The Aetna Hispanic Employee Resource Group in San Antonio, Texas, stepped up to the challenge of nurturing local children in 2009. Their efforts began in the spring with a food-collecting and fund-raising effort that yielded 1,400 pounds of food from actual food donations and monetary collections. The donations went to a San Antonio food bank program that gives children a hot meal as part of an after-school program.

Later in the summer, the resource group helped to provide schoolchildren with tools for academic success. They hosted two bake sales at Aetna and solicited donations to buy nearly \$1,000 worth of school supplies. These employees met with leaders from the San Antonio Independent School District who distributed them to the children throughout San Antonio who needed them most.

*"On behalf of all Georgians, I want to thank Aetna and the Center for Puppetry Arts for working together to improve the physical health of our state's most precious resource — our children."*

*— Georgia Gov. Sonny Perdue*

*Teenagers from the Footlights  
Center for Performing Arts  
Hartford, Connecticut*



### **JACKSONVILLE BACKPACKS AND GOODWILL**

The Jacksonville Aetna Volunteer Council (AVC) and African American Employee Resource Group (AAERG) combined forces to help local disadvantaged children go back to school with much-needed supplies. The Challenge: collect enough supplies to fill 600 backpacks, which had been donated by Aetna leaders Mark LaBorde and Frank Cobbin.

Jacksonville employees, both in-office and teleworkers, stepped up and delivered enough supplies — pencils, erasers, paper, notebooks, rulers, hand sanitizers, etc. — to fill all 600 backpacks, and had enough goods left over to fill six large boxes. All of this generosity was provided to the local Carter G. Woodson Elementary School and to Community Connections, an organization that assists low-income children across Duval County, Florida.

*“This was definitely the year to exceed with giving. Most of the kids in our area would not be able to have school supplies for the year had it not been for us caring for our community.”*

– Donna O’Steen, Community Connections, commenting on Aetna’s donation

### **HARTFORD GOOD HEALTH IS AN ART**

Members of the Hartford African American Employee Resource Group (AAERG) found a unique way to celebrate Martin Luther King Day last year — organizing a health and wellness workshop for a group of city high school students.

The AAERG organized the workshop in partnership with Hartford’s Footlights Center for Performing Arts, an after-school arts program for city teenagers. AAERG members called upon Aetna experts in the areas of nutrition, exercise and goal setting, who delivered a dynamic session in which the teens learned how to select and prepare healthy food alternatives and how to incorporate physical activity into their daily routines.

During the program, students wrote down goals they realistically could meet. These talented young actors, musicians, artists and writers also were challenged to use their art form to demonstrate what a healthy lifestyle looks like, as part of a competition prize. The highly successful workshop set the stage for additional sessions, including workshops on financial wellness, emotional well-being and interviewing skills.

“As I am writing this, my mind is bringing me back to the various workshops at Footlights, particularly one in which we discussed our views of college and how we felt about our transitions from high school to college. I am very thankful that I have had the privilege of knowing and conversing with you all from Aetna.”

– Earl W. Mundle, studying theater at Eastern Connecticut State University

*Out & Equal Workplace Summit,  
Orlando, Florida*



## Making a healthy difference in the LGBT community

Aetna's support for the lesbian, gay, bisexual and transgender community (LGBT) is enthusiastic and broad, extending far beyond the company's walls. We are proud to make a real impact on LGBT issues across the country through employee involvement, financial contributions and refinement of health services to meet the needs of LGBT families.

### CATALYSTS FOR EQUALITY

For the ninth year in a row, Aetna was the proud sponsor of the Out & Equal Workplace Summit, which in 2009 was held in Orlando, Florida. More than 2,000 attendees from around the world gathered to gain the expertise, resources and best-practice information to achieve greater equality in the workplace. Attendees included LGBT employee resource group members from many Fortune 500 companies, as well as HR specialists, diversity managers and consultants.

Fifteen members from various local chapters of the Aetna Network of Gay, Lesbian, Bisexual and Transgender Employees (Angle), attended three days of workshops ranging from leadership skills to ERG management to LGBT workplace issues.

Angle members developed and presented a workshop titled "Demystifying Insurance: The Basics and Transgender Needs." The workshop helped audience members understand how insurance policies are created, with a focus on integrating transgender benefits. Angle conducted another heavily attended workshop, "The Gold Standard for LGBT Business Growth," which showcased Aetna's LGBT business strategy and its impact on business growth and return on investment.

Attendees also staffed a booth in the exhibit hall, allowing them to interact with the many plan sponsors in attendance, including Aetna customers. Brett Harvey, Angle member and first-year Summit participant, said he encountered people at the Aetna booth who expressed their pride in having

Aetna as their company's insurance carrier. Others said they were inspired to sign up with Aetna next year due to the company's support of the Summit.

### STONEWALL MARKED IN FLORIDA

In June 2009, Aetna and the Angle employee resource group lent authentic support to South Florida's Stonewall Festival, which raised money for medical, community and cultural organizations. The Festival marked the 40th anniversary of the Stonewall Riots, which took place in New York's Greenwich Village in 1969, and which launched the modern gay rights movement.

Aetna was the only insurance company sponsoring a booth at the two-day festival, which attracted more than 30,000 residents and visitors with music, art, a parade, and local and national vendors. Festival proceeds provided grants to the Children's Diagnostic & Treatment Center; the Gay and Lesbian Community Center of South Florida; and the Stonewall Library and Archives.

*"I was very impressed that Aetna has been leading in diversity in workplace equality for so long. This was evident at Out & Equal. We have an active LGBT ERG and diversity training, and support a Safe Space in the workplace. We are a leader in workplace equality, and I am proud to tell people where I work and why."*

*– Anthony Gipson, Angle member and first-time Out & Equal Summit attendee*



*“We are honored to receive this recognition from the GLMA because we have worked hard to make LGBT employees and members feel valued and accepted, and to help them find health care providers that understand and respect their unique health care needs.”*

*– Lonny Reisman, M.D., Chief Medical Officer, Aetna*

## PRIDE FESTIVAL IN ALBANY

Also in June, Aetna and the Angle Employee Resource Group in Albany took part in Capital Pride, an annual celebration of LGBT pride in New York’s capital city. Among the dozens of events in the 12-day celebration were a barbecue, 5K road race and fun run, film screenings, awards presentations and a parade.

Angle members ran an informational booth at the celebration, providing visitors with promotional items, Dental Vital Savings brochures, and a flyer highlighting Aetna’s commitment to the health of the LGBT community. According to one Angle member at the booth, a visitor shared this perspective: “I’ve worked for another insurance company for 25 years and we have nothing like this. I’m jealous.”

## AETNA PRAISED FOR LGBT LEADERSHIP

The Gay and Lesbian Medical Association (GLMA) honored Aetna with an achievement award in October for the company’s leadership in improving the health of LGBT individuals. The award honors those that improve the quality of health care for LGBT individuals and the workplace environment for LGBT health care workers, and advance LGBT civil rights.

Aetna was the first health benefits company to link its online provider directory — DocFind® — to GLMA’s provider directory of health care providers who are attuned to LGBT concerns. Aetna has sponsored both their 2008 and 2009 conferences and was also the lead provider directory sponsor in 2009. Aetna medical director Len Harvey, M.D., serves on the organization’s board of directors.

## IMPROVING CARE IN THE LGBT COMMUNITY

Health literacy is an individual’s ability to read, understand and use health care information to make decisions and follow instructions for treatment. For LGBT people, health literacy is two-fold: ensuring that health care providers are culturally competent to meet the distinct needs of lesbian, gay, bisexual and transgender people, and empowering members of these communities to seek out the health care services and programs they need to guarantee their wellness.

A grant from the Aetna Foundation to the Lesbian and Gay Community Services Center supports the Health Literacy Project, a program dedicated to helping LGBT clients, family members and their significant others access LGBT-appropriate and affirming health information in an inclusive environment.

*Capital Pride  
Albany, New York*





*Cindy Follmer presents check to Bishop Eddie Long, New Birth Missionary Baptist Church Atlanta, Georgia*

## Faith perspectives

Recognizing that faith-based organizations have needs that are significantly different from customers in traditional industries, Aetna has sharpened its focus on providing these institutions with customized programs, plans and benefit offerings.

In March 2009, our National Accounts segment launched the Faith-Based Organization Initiative, building on Aetna's long-standing relationships with a range of such organizations. For example, Aetna Global Benefits tailors services to church missionary workers, Aetna Group Insurance works with key Protestant denominations, and the company has forged strong working relationships with minority churches through local diversity initiatives.

Aetna spent more than 18 months conducting research and developing relationships with faith-based organizations, shaping an array of marketing materials and resources to help Aetna serve these customers and their members more effectively.

Those who devote themselves to religious vocations may not have ready access to the health insurance or services they need. Many have no benefits because low salaries or part-time status makes these benefits less affordable. Often they carry out their missions in remote locations that limit access to medical care.

Aetna provides integrated, member-centric services designed to manage and avoid chronic conditions. The company offers flexible programs that support and integrate tenets of specific faiths into overall wellness approaches. Additionally, Aetna's deep sense of integrity and commitment to enduring values aligns well with the vocational mission and philosophy of faith-based organizations.

## CHURCH EVENT AIMS AT CURBING DIABETES

In June, Aetna was a catalyst to engage members of Atlanta's New Birth Missionary Baptist Church in the fight against diabetes, which is among the biggest health threats facing the African American community today. The church is located east of Atlanta, Georgia, a state in which more than 9 percent of the population has been diagnosed with diabetes.

More than 2,000 church members took part in Diabetes Day, which included a range of sessions, exhibits and demonstrations aimed at increasing action against diabetes.

*“Our commitment to wellness and member engagement, and our holistic approach to optimal health, are the cornerstone of our faith-based initiative program. This initiative focuses on our integrated health solutions, our robust product portfolio and our service distinction.”*

*– Harry Hayes, project team leader*

*“I thank God for Aetna and their commitment to the community. Diabetes is a major threat to the health and well-being of our country, and the prevalence of this disease is even higher in the African American community. We can take steps to reduce our risk — like eating healthier foods and exercising regularly — and today, New Birth has partnered with Aetna so we can begin to take authority over our health.”*

*– Bishop Eddie L. Long, addressing more than 12,000 congregants*

Church members took part in diabetes screenings and attended Aetna-sponsored diabetes information sessions. Working with Aetna, volunteers from the American Diabetes Association conducted a diabetes risk assessment and individual screenings. Those with diagnosed diabetes attended sessions to learn tips for managing their disease, eating healthier and exercising.

To help the church sustain its momentum in fighting this disease, Cynthia Follmer, then President of Aetna’s Georgia market, presented the church with a grant from the Aetna Foundation, which along with Aetna, has funded numerous Atlanta-area initiatives that target diabetes and childhood obesity.



*The City Council of Atlanta issued a proclamation in July 2009 that commended Aetna for supporting programs and raising awareness of the growing problems of diabetes and childhood obesity, particularly in the African American community. In 2009, Aetna and the Aetna Foundation awarded community grants and sponsorships totaling over \$850,000 in Georgia, where Aetna provides health benefits to almost 600,000 people. Atlanta City Councilman Kwanza Hall (fourth from left, back row) is shown presenting the proclamation to Cynthia Follmer, then president of Aetna’s Georgia market, as other council members look on.*



*“Our work with women-led companies has taught us that the idea of communities — places where different people come together to share interests, goals, and values — is central to their success. This is how we have developed the benefit plans and tools needed to serve the health and well-being of companies led by women.”*

*– Mary Claire Bonner, former Head of Aetna’s Local and Regional Business*

## Advancing women

### WORLD WIDE WEB FOR WOMEN ENTREPRENEURS

In 2009, Aetna unveiled a new, online resource that helps women entrepreneurs manage the health of their businesses, and the well-being of their employees. It is the latest advancement in Aetna’s quest to provide industry-leading products, services and tools to women business owners.

The new website — [www.aetnawomenatwork.com](http://www.aetnawomenatwork.com) — provides women with tailored information, videos, events, education courses and more, to help them balance their roles as business leaders, and family caregivers and

decision makers. The site’s three core areas — Healthy Business, Healthy Family, Healthy Life — reinforce themes that resonate with women business leaders across America.

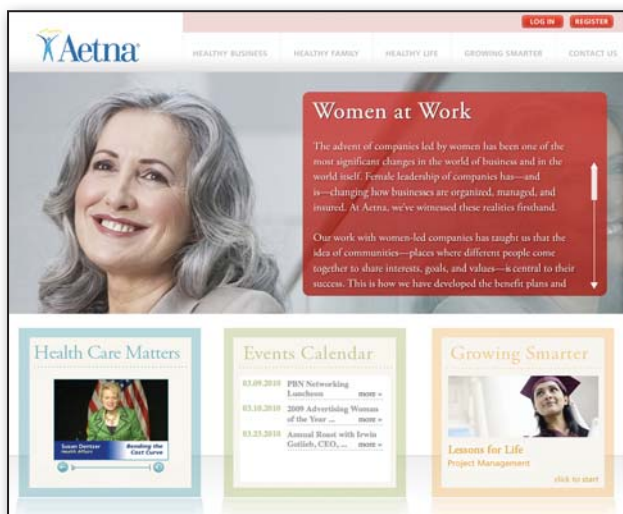
The site’s Healthy Business section directs users to Aetna’s portfolio of small-group products, online resources such as Aetna Navigator®, and information on workplace wellness. The Healthy Family section provides tools for making healthy decisions, with information about health screenings and personal health records, and tips for spending health dollars wisely. The Healthy Life section helps women use their health plans effectively, eat better and find time for fitness.

### WOMEN LEADERS PRAISED

In 2009, Aetna received the Boston Club Award, which honors New England companies with two or more women on their boards of directors.

According to Catalyst studies, fewer than 100 of the Fortune 1000 have three or more women on their boards. Four women currently serve on Aetna’s board: Betsy Z. Cohen, Chairman, RAIT Financial Trust; Molly J. Coyle, M.D., President and CEO, CalRHIO; Barbara Hackman Franklin, President and CEO, Barbara Franklin Enterprises and former U.S. Secretary of Commerce; and Ellen M. Hancock, former President, Jazz Technologies, Inc., and former Chairman and CEO of Exodus Communications, Inc.

Founded in 1976, Boston Club is the area’s largest organization for high-achieving senior executive and professional women.



*“While it’s impossible to return the gifts our military bestows upon each and every American, it is the very least we can do to attempt to fill the empty places in their hearts, to touch their spirits, and provide moments of solace for them and profoundly thank them for their extraordinary sacrifice.”*

– Christine Colucci, Vice President, Development of the USO of Metropolitan New York, expressing her appreciation of Aetna’s and the AetVets ERG’s support

## Serving those who serve

For each of the past 25 years, New York City has hosted Fleet Week to show the city’s appreciation for the Sea Services. The 2009 event drew more than 5,000 U.S. Sailors, Marines and Coast Guard personnel, and visitors get a rare opportunity to view extensive military demonstrations and tour visiting ships.

To honor our service people at Fleet Week, the Aetna Veterans Employee Resource Group, the AetVets, hosted a USO breakfast at the USO General Douglas MacArthur Services Center. They donned aprons with the USO and Aetna logos and served breakfast to hundreds of troops. AetVet volunteers also delivered meals to Marines demonstrating their firepower at the recruiting station in Times Square. The breakfast was sponsored by Aetna.

## THUNDERING FOR A CAUSE

On Memorial Day 2009, the air in Washington, D.C., was rumbling with the sound of a half-million motorcycles, as riders taking part in the Rolling Thunder XXII “Ride for Freedom” paid tribute to America’s war dead, POWs and MIAs, and all veterans.

Aetna was a proud sponsor of the ride, providing a grant to Rolling Thunder® Charities Inc., the nonprofit group that organizes the ride and that also champions veteran’s issues, and provides critical support to veterans, homeless veterans and veterans’ families in need.

*“We are honored to support Rolling Thunder and the veterans they support through their various charitable and volunteer activities. The Memorial Day holiday and Rolling Thunder XXII provide us all with the opportunity to recognize our brave veterans and thank them for their contributions to our country.”*

– Aetna President Mark Bertolini

## INVESTING IN UNDER-SERVED COMMUNITIES

In many communities it’s hard to find housing if your income is limited. Many rentals are priced out of range. To help remedy this, the federal government created the Low Income Housing Tax Credit (LIHTC) program, which provides incentives for developers to build or refurbish rental units for families with incomes significantly below the regional average. These developers accrue tax credits, which corporations “buy” as much as they would an investment.

Aetna has been taking part in LIHTC investments since 1998, and today has approximately \$368 million committed to these affordable housing enterprises. As a result, Aetna has helped to create approximately 71,000 units for low-income people in 854 apartment communities in 49 states, the District of Columbia, the Virgin Islands and Puerto Rico. More than \$17 million of this is invested specifically in properties that are minority owned.

*“These investments are a great example where the government and the private sector work together to create long-term affordable housing communities for working-class families and the elderly. They are a win/win solution for all parties involved.”*

– Jean C. LaTorre  
Chief Investment Officer

*Magic Johnson visits Aetna  
in Hartford, Connecticut*



## Aetna and Magic score for good health

In 2009, Aetna and Magic Johnson Enterprises (MJE) continued to build on their successful “Team up for a Healthy Tomorrow” partnership. This team is working together to empower businesses and ethnically diverse communities to make informed choices about their health care options by improving health care literacy, showing them the benefits of wellness, exercise and healthy eating and pursuing other initiatives.

### MAGIC@50

The Magic@50 campaign began in 2008 to correspond with Earvin “Magic” Johnson turning 50. This program speaks to the importance of health literacy and wellness at age 50 and beyond.

In 2009, Johnson represented Aetna at AARP’s National Event & EXPO, Vegas@50+, in Las Vegas. Johnson told an audience of more than 4,000 about his organization’s partnership with Aetna to improve health literacy, particularly in diverse urban and suburban communities. In addition, he talked about his own personal experiences with turning 50 and making informed health choices.



*“This campaign is all about giving people the information they need in order to make healthier and smarter decisions for themselves and their families.”*

*– Magic Johnson,  
Delmar Stadium, Houston, Texas*

The campaign featured two free Magic@50 Community Health EXPOs in Washington, D.C., and Los Angeles. The expos offered attendees no-cost screenings for HIV, asthma, diabetes and high blood pressure, administered by local health care professionals. Each EXPO also brought together health experts to discuss health and wellness issues, with emphasis on those faced by people age 45 and older. At the Los Angeles event, Mr. Johnson was the featured speaker, focusing on the importance of maintaining health and wellness.

To complement events like these, Aetna and MJE developed a website — [www.aetnamagicat50.com](http://www.aetnamagicat50.com) — which includes event listings and exclusive videos of Johnson describing the personal challenges he has faced with his health and in business.

### 3-POINT PLAY<sup>SM</sup>

Aetna, the Aetna Foundation and MJE in collaboration with Action for Healthy Kids (AFHK), EoSHealth, and Harris County Hospital District engaged students in Houston, Texas, to take action to improve their health. The 3-Point Play program encouraged students in five elementary schools to become more active by increasing opportunities for



physical activity in school and by integrating nutrition into classes such as math and science. The students' families and teachers were encouraged to participate through use of a website that offered information on exercise and nutrition and engaged them and their families to make lasting healthy lifestyle changes.

So far, more than 900 students have taken part in *3-Point Play* and the results are impressive. The students were able to run more laps, and execute more curl-ups and pushups as well, showing a positive increase in strength. Taken as a group, students achieved a net decrease in body mass index (BMI) of 0.2 points, a significant result since elementary school children grow and often add more excess weight.

Formed in 1987, Magic Johnson Enterprises is a catalyst for community and economic empowerment by making available high-quality entertainment, products and services to ethnically diverse urban communities.



## MOTIVATION AND 'MAGIC' HELP EMPLOYEES GET ACTIVE

In 2009, members of Aetna's African American Employee Resource Group (AAERG) got energized for the annual *Get Active Aetna* fitness challenge, a 16-week event that encourages employees to increase their physical activity.

AAERG members formed teams, and then used a special *Get Active AAERG* website to track their progress and that of other teams to create a healthy competition. The site provided a range of tools and tips — on healthy cooking, eating and exercise — that could help to lend permanence to the good habits gained during the *Get Active Aetna* challenge.

Also, for the first time, *Get Active Aetna* integrated its efforts with the company's continuing health partnership with Magic Johnson. Employees who completed the program were able to donate their completion prize to the *3-Point Play* initiative, which encourages fitness and healthful eating in elementary schools. Employees donating in this way raised \$40,000 and had their names entered in a drawing to win a jersey, ball or book autographed by Magic Johnson.

Aetna has sponsored the fitness challenge since 2007. In 2009 more than 20,300 Aetna employees took part.

*"There's no greater catalyst for good health than people taking personal responsibility for eating well and being physically active. This year, through our partnership with Magic Johnson, Aetna's program generated even higher levels of energy, excitement and engagement. It's a win for individuals, who adopt healthier habits, and for Aetna, which has a healthier workforce serving its customers."*

*– Elease Wright, Senior Vice President, Aetna Human Resources*

## Straight talk about health

Health care is a complex and confusing topic that impacts our daily lives. Yet, according to the U.S. Department of Health and Human Services (HHS), only about one in ten adults are “health literate” enough to effectively manage their health and prevent disease. Among those with the lowest health literacy, HHS says, are racial and ethnic minorities, and those who are elderly, poor or unskilled in English.

As a leading national health company, Aetna’s efforts to improve this situation take many shapes. Among them is a dynamic educational program on the web — [www.communityvitality.com](http://www.communityvitality.com) — that educates people about health literacy, wellness and healthy behaviors, and racial and ethnic inequality in health care. The site was built in partnership with Magic Johnson Enterprises.

Site visitors are greeted by engaging graphics and topics that hit home. They can browse a kitchen to learn about healthful cooking or stop at a few eateries to “do the math” on nutritional values. They also can visit a doctor’s office to take health literacy quizzes — and view critical questions to ask health care providers. Recent statistics show that more than 40,000 visitors are coming to the site every month.

The site even offers a free book — *Navigating Your Health Benefits For Dummies*® — which is available via download or through the mail. The book covers such topics ranging from choosing the right coverage, to making the most of plan extras, to paying for benefits. Since Aetna began offering the book, more than 10,000 people have ordered hard copies and have downloaded electronic versions.

Regardless of a person’s background or educational level, it can be hard to understand health-related materials. So Aetna formed a Health Literacy team that is helping the company improve the clarity of all its communications. The team played an important role in developing content for the Community Vitality website, and has contributed to significant improvements in clarity — achieving plain language — within a range of Aetna’s web and print materials.

## PARTNERSHIP, INVESTMENT AND ACTION

Aetna has a long-standing commitment to advancing diversity as an engine for change and a tool for increasing opportunity.

Through charitable giving, we have invested in programs aimed at advancing the cause of racial and ethnic equality in health care. Aetna and the Aetna Foundation have directed more than \$30 million toward this issue since 2001.

Since 1982, the company has published the Aetna African American History Calendar, which recognizes the outstanding contributions of African Americans. Aetna recently began publishing a Hispanic Calendar, which focuses on the Latino experience and how it has shaped our nation.



*“Aetna understands that the well-being of the communities it serves ensures its success as a business ... Aetna’s efforts go far beyond writing checks.”*

*– Luke Visconti, CEO, DiversityInc*

## INNOVATING IN EMPLOYEE VOLUNTEERISM

Aetna has a long and storied history of employee volunteerism with more than 1.9 million volunteer hours logged by Aetna employees since 2003. This year the company added a new spin: a nationwide contest, called “The Power of Aetna”, to determine the most innovative and effective volunteer program.

The winner was the company’s Southeast Region Carolinas/ Mississippi Care Team, which had collected items for a women’s shelter that had been hit hard by the economic downturn. The team garnered 2,047 votes, which resulted in a \$20,470 Aetna Foundation grant for the shelter — \$10 for every vote received.

As its project, the team collected and donated items — such as diapers, paper towels and sheets — needed by women and children trying to escape family violence. They also involved other employees by placing collection boxes in Aetna

offices. Each quarter, the team got together to gather and deliver the items to the Cherokee Family Violence Center, a shelter and transitional housing program.

## COMMUNITY DEVELOPMENT WORK HONORED

*DiversityInc*, a well-regarded publication focused on diversity in business, named Aetna a 2009 Top Company for Community Development.

The award was presented to Aetna in November to recognize the company’s broad-based investments and activities in communities, actions to achieve health care equality, programs to enhance health literacy, and strides in disease prevention. Aetna was one of just seven companies so honored.



*Luke Visconti, CEO of DiversityInc, presents 2009 Top Company for Community Development award to Ron Williams New York*





## BUSINESS RESULTS

### A message from the President

If we want to make health care more affordable we have to improve quality. You can't have one without the other.



*Aetna President Mark Bertolini*

The same can be said for diversity and quality. Through our groundbreaking work on racial and ethnic disparities, we have learned firsthand the impact that diversity has on health outcomes. That's why diversity is integrated into everything we do — from fostering a workplace where our differences are celebrated, to developing customer strategies that meet unique needs. Our country is not one size fits all — our health care system shouldn't be either.

From women-owned small businesses, to the expanding populations who rely on public programs like Medicaid, we have invested in a broad array of products and services to meet our members' needs. By using what we have learned through our work with these diverse populations, and by partnering with experts across the country, we can take advantage of the vast opportunities that exist to improve quality in the health care system.

It's no easy task, but we welcome the opportunity to help improve the health and well-being of the diverse communities we serve.

*By using what we have learned through our work with these diverse populations, and by partnering with experts across the country, we can take advantage of the vast opportunities that exist to improve quality in the health care system.*

## Aetna's medical doctors

ADVOCATING FOR PLAN MEMBERS — ASSURING THE RIGHT CARE, IN THE RIGHT SETTING, BY THE RIGHT PHYSICIAN

Across Aetna, a team of medical doctors focuses on ensuring that Aetna's members get clinically appropriate care based on sound medical evidence. This highly credentialed and distinguished team of medical doctors creates policy, makes decisions, and reviews specific cases of patients who need services beyond typical policy boundaries. They strive to optimize the benefit provided to patients by their employer and the setting that can lead to more effective medical outcomes.

A key factor in their calculus is to understand each individual's unique circumstances including specific racial or ethnic realities that can negatively impact their health.



JAMES CROSS, M.D.

As head of Aetna's National Medical Policy and Operations, Dr. James Cross oversees the heart of the company's clinical programs, from claims adjudication and reimbursement, to medical and disease management programs, to transplant policies and much more.

For Dr. Cross, the goal of clinical policy is to be neutral and non-discriminatory, with science and medical evidence leading the way.

*"Aetna is one of the few companies where a gay person can be out and be assured of being treated with respect. First of all, it's right there in The Aetna Way. It's part of the culture. Also, because senior people like me are open about being gay, it sends the message that you don't have to hide here."*

*– Dr. James Cross, Head of National Medical Policy and Operations*

Within that context, however, diversity plays an important role. For example, certain populations have higher incidence of hypertension or premature births, so the company reaches out proactively to alert them to their risks and encourage them to get care.

Aetna is way out front in its attention to diversity, Dr. Cross says, not only as it applies to race and gender, but also to issues facing the lesbian, gay, bisexual and transgender (LGBT) community. For example, Aetna has long been an advocate of coverage for domestic partners and encourages plan sponsors to pay for transgender surgery. If an employer chooses not to cover the procedure, Aetna still does what it can to provide comprehensive medical and behavioral support before and after surgery.

*“Aetna’s values translate no matter where I am. The patient is always at the center of things. In both Haiti and Honduras, I treat people who have little hope. I often cannot speak their language. But they can understand that I care. I believe that caring can be expressed through a gentle touch during examination, or through an attitude of close listening and steady eye contact. It’s all about treating people with respect.”*

– Dr. Valerie Beckles, Patient Management Medical Director



VALERIE BECKLES, M.D.

For Dr. Valerie Beckles, personal commitment and maintaining an open mind are keys to helping people achieve better health. In her role as a patient management medical director, Dr. Beckles expertly manages services for patients. In her role as a volunteer physician treating people in other lands, she is a tireless, “roll up your sleeves” worker.

When making medical necessity decisions at Aetna, guidelines are important, but so are people’s unique and varied circumstances, according to Dr. Beckles. For example, an Aetna medical director might investigate why a pediatrician is requesting many hours of home health care for a premature but otherwise healthy newborn. Direct discussion with the requesting physician might reveal that the baby’s mom is unsupported and

extremely anxious, having lost a baby previously, due to a crib death. In such cases, the Aetna medical director can make a decision that better preserves the health of the newborn, mother and family as a whole.

A native of Trinidad & Tobago, Dr. Beckles’ devotion to patient health has no bounds, especially within the Caribbean and Latin America. In recent years she has organized and led 10 volunteer medical missions to Haiti and to Honduras, two of the world’s poorest countries. She and the medical teams she recruits have treated thousands of people, many of whom have no other source for medical care. Every day the doctors are on the ground in these countries, lives and futures are changed.



LEN HARVEY, M.D.

Aetna’s values are an important reason why Dr. Len Harvey joined Aetna five years ago. Not only do they guide the company to do the right thing on the clinical side, but they also project Aetna’s commitment to diversity, including respect for lesbian, gay, bisexual and transgender people.

A senior medical director in Los Angeles, Dr. Harvey works with his team of medical directors and nurses to engage network providers in delivering quality care based on medical evidence. Dr. Harvey ensures that his team views each patient as an individual, taking the time to understand that



*“My mission is to get people into the right care at the right time and, as appropriate, to help them stay in treatment. That means overcoming issues of linguistic and cultural barriers. That means having a behavioral health network that is diverse and culturally competent, as well as having proactive disease and care management programs that meets the diverse needs of the members. It’s the right thing to do as well as a good business strategy.”*

– Dr. Hyong Un, National Medical Director, Aetna Behavioral Health



HYONG UN, M.D.

An arbitrary line between physical and mental health has persisted for centuries, and Dr. Hyong Un is determined to erase it. As the National Medical Director of Aetna’s Behavioral Health unit, Dr. Un helps to ensure that patients receive the best possible care — as a whole person — to overcome their health issues.

In his eight years at Aetna, Dr. Un has helped the company establish innovative programs for integrating behavioral health into medical practice. For example, Aetna was the first to provide

primary care physicians with tools to diagnose depression, which often accompanies and exacerbates chronic health conditions. Now Aetna is looking to encourage physicians and behavioral health providers to co-locate and form seamless teams to remove barriers to behavioral health access and diffuse lingering stigma.

Stigma is a huge barrier to getting care, especially for members of certain racial and ethnic groups, says Dr. Un, a native of South Korea. African American and Asian patients are particularly unlikely to seek behavioral health treatment or stick with treatment over time.

Aetna has been a leader in taking on these barriers, he says. The company was the first to support the U.S. Senate bill on mental health parity that put behavioral health benefits on equal footing with medical benefits. Aetna has sponsored studies to understand how diverse populations access behavioral health care and to create momentum for positive change.

person’s unique circumstances and, particularly, to respect his or her culture or background. Dr. Harvey also works with providers to improve patient results while lowering costs, including a project with the esteemed Cedars-Sinai Hospital that helped to maximize effectiveness of medical technology to treat patients with chronic pain.

Dr. Harvey actively engages the community in other ways. He helped to secure an Aetna Foundation grant for the Ventura County Medical Association to help them treat obese children. In addition, he was recently named to the board of the Gay and Lesbian Medical Association, which advocates for understanding and addressing the unique medical needs of the LGBT patients and their families.

*“What attracted me to Aetna was its leadership. Aetna was the first to engage the issue of disparities in health, and first to offer members compassionate care at end of life. They are very advanced in their view of diversity. And they practice what they preach. They encourage employers to focus on wellness, and do the same for Aetna employees. It has an effect. In my case, I started going to Gold’s Gym and got into spinning. Now I’m actually teaching two spinning classes a week.”*

– Dr. Len Harvey, Senior Medical Director

*“Our focus was on the stories — which of them really brought Aetna’s service commitment to life. We weren’t factoring diversity into our selection process. But as we moved forward, we weren’t surprised to learn that these talented employees were just as diverse as the extraordinary stories they shared.”*

– Peter Brodnitz, Head of Aetna Advertising & Brand

## Sharing Aetna’s true stories

When Aetna decided to launch a new advertising campaign that would capture the spirit of Aetna service, they started at the source: the dedicated men and women who help customers with their health care questions and concerns every day.

The company wanted to lay the foundation for its core 2010 advertising campaign that would highlight individuals who exemplified the company’s high-quality service and the passion and commitment of those who deliver service. The ad team began by reviewing customer service employees who had previously been honored with Aetna Way Excellence Gold awards, which recognize exemplary performance.

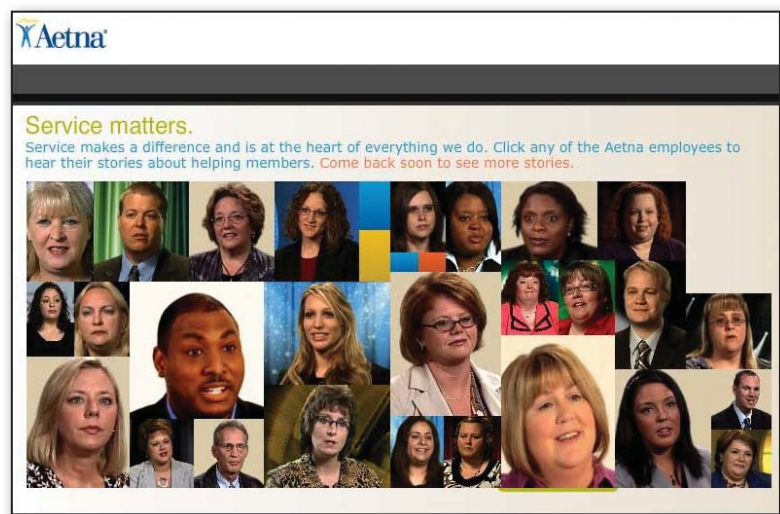
The team’s explorations uncovered a broad array of compelling and inspiring stories of employees helping customers overcome obstacles to get the care they needed. What’s more, the employees represented the full spectrum of diversity in race, culture, gender and sexual orientation. This welcome, yet unplanned, result reinforced the link between Aetna’s diversity commitment and its reputation for extraordinary customer service. It

underscored the idea that, no matter how different Aetna employees might be, they share a universal passion for helping our members.

The campaign, which was launched in October 2009, includes print and online advertisements that were seen in the *Wall Street Journal*, *Employee Benefit News* and *Employee Benefit Adviser*. These ads feature Lisa Schmoll and Gary Warren, both service representatives who help customers from Aetna offices in Indiana and Texas, respectively.

In addition, the company launched a new website, [www.aetnastories.com](http://www.aetnastories.com), which features short videos of Aetna

employees telling their stories. Told in their own words, these employee stories provide vivid testimony to Aetna’s commitment to keep customers at the center of what we do. Gary Warren, who assists Medicaid members in need of transportation to appointments, has this to say of his commitment to customer service: “Members are ... really excited when they call, because they know I’m going to take care of them. They’re going to get their appointments and they’re going to get back home safely.”



*“We will continue this important work so that we can differentiate ourselves in the marketplace and demonstrate our unwavering commitment to supplier diversity.”*

– Meg McCarthy, Head of Aetna Information Services,  
Procurement and Real Estate Services

## OPENING THE SUPPLY CHAIN

Aetna has made strides in developing relationships with suppliers and vendors whose backgrounds and perspectives provide the company with superior goods and services, as well as insights into multicultural markets and the needs of our communities.

As part of this effort, Aetna hosted its first annual Supplier Diversity Summit in August 2009. The Summit brought together a range of representatives from minority women-owned and LGBT-owned businesses to explore ways in which they and Aetna might work better together. The invitees represented 17 top suppliers in such areas as claims processing, call center services and business process outsourcing.

Top Aetna leaders attended the conference to demonstrate their support, including Mark Bertolini, Aetna’s President, and Meg McCarthy, the company’s Chief Information Officer and Senior Vice President of Procurement and Real Estate.

The Summit featured workshops for Aetna’s internal purchasers, a presentation to suppliers on how to become an Aetna supplier, and opportunities for suppliers and purchasers to converse about their mutual interests face to face.

## VENDOR PRACTICES APPLAUDED

Aetna’s steadfast efforts to enhance opportunities for minority-owned suppliers earned it the 2009 Corporation of the Year Award by the Greater New England Minority Supplier Development Council.

Aetna’s commitment to minority-owned suppliers and supplier diversity is woven into the company’s strategy and operations. In 2008, Aetna spent nearly \$110 million with certified minority- and woman-owned businesses. Of that, \$10 million was spent with suppliers certified by the Council. Aetna also expanded its program to include lesbian, gay, bisexual and transgender-owned suppliers and small businesses.

The Council’s award was presented to Aetna at the Council’s annual banquet, which was attended by more than 800 corporate executives, supplier diversity managers, procurement professionals and minority-owned businesses from across the region. Aetna’s Kristen Hickey, Supplier Diversity Manager, also was honored for her advocacy and commitment to minority business development.



## A MESSAGE FROM PAT FARRELL, EXECUTIVE SPONSOR OF THE 2009 DIVERSITY ANNUAL REPORT

To do the best possible job of serving our members, we have to understand their concerns and their priorities. We need to speak their language — whether that means answering questions in Spanish or Hmong, or responding online to a web-focused Generation Y member, or tailoring our outreach to a diabetic member to accommodate her cultural dietary traditions.

Our members are of all ages, races, cultures, religions, orientations, experiences and geographies. Our employee population is as diverse as the members we serve, with experiences and insights that help us connect with those members.

Maintaining a diverse workforce, however, is just the first step. We give all of our clinical employees training in cultural sensitivity, so they can better engage our members in programs to manage and improve health. We also consult with our Employee Resource Groups, made up of employees of many different cultural groups, to gain their perspectives on how we can best serve our constituents.

With the help of our employees and responses from our membership, we are able to develop and refine our products, programs and services to meet the diverse needs of our members.

– Patricia Farrell,  
Senior Vice President,  
Government and Specialty Products



## GLOBAL THINKING

### DIVERSITY IS IN THEIR DNA

Every day, Aetna Global Benefits (AGB) provides its more than 400,000 members across the globe with benefits solutions, tools and resources to improve their health and wellness, and increase their access to high-quality, affordable health care. This leading international benefits provider

operates from offices in the U.S., Europe, Asia and the Middle East.

Why would diversity be a hot topic for a group so intrinsically diverse — in staff, customers and geography? The short answer is to gain a greater competitive advantage, according to Krishnan Sridharan, Head of Business Development for AGB. Krishnan and his team market products and

services across the globe and diligently seek out new opportunities for the company. For them, understanding diversity is key to expanding Aetna's global presence, profitability and brand power.

A native of India who earned his MBA in Australia, Krishnan is alert to the pitfalls awaiting companies that do not focus on diversity factors as they venture into international markets. For example, products that work in Europe cannot simply be modified to work in Asia. They must be built with the local culture and expectations in mind. Similarly, brokers around the world are bombarded with promises and pitches from foreign insurers. The way to forge relationships is to listen, understand and create unique solutions. If you build it they will not come, Krishnan asserts, unless you provide demonstrable value.



*The Aetna Customer Center hosts meetings with leaders to discuss international health care, such as the Ambassador from the Kingdom of Bahrain (third from the right). Hartford, Connecticut*

AGB's attention to diversity extends into hiring practices as well. While many U.S. companies will enter new countries with U.S. staff and vendors, Krishnan says AGB looks to local talent. The company has hired local people in the Middle East, Ireland, London, Asia and other nations. These individuals possess intimate knowledge of the cultures, markets and communities — and it is up to AGB to make the effort to understand, guide and integrate its processes effectively with their needs.

The Aetna Way, Krishnan says, provides a guidepost for international growth as well. For example, it often is required that you work with partners when entering certain markets, such as in the Middle East and China. Potential partners must be considered in light of the Aetna Values, ensuring that they operate with integrity and do right by the customer. In this way, the Values become more than an ethical code: They become a framework for effectively building Aetna's global impact in the years ahead.

## HEALTH TOOLS TALK YOUR LANGUAGE

Aetna is a leader in providing members with health assessment tools so they can gauge their current health and set goals for improvement. In 2009, Aetna Global Benefits (AGB) made it even easier for people to take advantage of such tools, no matter where they are and which language they might speak.

AGB expanded its Aetna Global Health Connections program with the Wellness Checkpoint® Health Risk Assessment from InfoTech Inc. Available in 16 languages, the online, interactive tool adjusts to the international plan member's cultural preferences and supports clinical metrics appropriate to the member's country of residence.

“We are expanding Aetna's international business to become a major driver of financial growth and stability. No two countries are alike, so we are built to be flexible. But we apply one constant measure to potential partners in all markets: How well do they align with the Aetna Values?”

– Krishnan Sridharan,  
Head of AGB Business  
Development



### MISSIONARY'S CRISIS BRINGS SWIFT ACTION

Timothy Simoneaux (Timo), the 13-year-old son of Christian missionaries working in Blantyre, Malawi, had something far worse than the inner-ear infection doctors had originally diagnosed. When his fever turned into convulsions, Timo's parents rushed him to a nearby trauma center and learned that he had bacterial meningitis, which causes dangerous swelling in the brain.

Timo's parents called the AGB International Member Service Center, which provided them with health-related services as part of the AGB coverage offered through their employer, United Pentecostal Church International (UPCI). The parents were immediately connected with an AGB-dedicated registered nurse from the International Health Advisory Team. Due to Timo's serious

condition and the lack of adequate hospitals nearby, the nurse arranged for a swift medical evacuation.

By the next day, Timo was flown to a leading hospital in Johannesburg, South Africa, which is part of AGB's international provider community. His condition was critical when he arrived, but soon the quality care he received helped his situation improve from life threatening to stable. A month later, he was well enough to travel back with his family to their home in Houston, Texas, for follow-up treatment and therapy.

*“Many of our missionary members are located in third-world countries, and having AGB’s emergency assistance services available gives us great peace of mind.”*

*– Carl H. Varnell, Secretary of Foreign Missions for UPCI*

*75% of 18-to-24-year-olds maintain a profile on a social networking website, such as Facebook.*

*– Pew Internet article, January 2009*

## HIGH TECH CONNECTS WITH STUDENTS

How do you encourage on-the-run students to adopt healthy lifestyles and manage their health more actively? For Aetna Student Health (ASH) the answer is to engage them where they live and interact: on computers and phones.

In 2009, ASH launched a Facebook page ([www.aetnastudenthealth.com/fb](http://www.aetnastudenthealth.com/fb)), featuring news, information, links to ASH health and wellness tools, and highlights of ASH plan sponsors' wellness programs. Within just three months of launch, more than 1,000 people had signed up to be part of the ASH Facebook fan network.

ASH also is engaging students through their smartphones with the new mobile application *Get Counting with Aetna Student Health*. Using this free application, students can count their calories and get daily feeds of nutrition and fitness tips.

This is the latest of many Aetna innovations that use technology to help members understand their benefits, take charge of their health, and adopt healthier lifestyles.

## COVERING STUDENTS ON THE FLY

Foreign studies are a great way to gain unique educational and cultural experiences. But what if you get sick?

Each year, young people from around the world come to U.S. colleges and universities to study. Many visiting students don't know that U.S. doctors and hospitals may not recognize their out-of-country coverage, and that federal immigration rules may even require them to possess U.S.-based health coverage.

U.S. students face a similar challenge as they study abroad: preparing to have the time of their lives, but perhaps facing a health crisis with a plan ID card that earns no respect from local care providers.

To bridge this gap for these students, Aetna Student Health — headquartered in one of the world's great college towns, Boston — works with its U.S. university partners to offer necessary insurance programs at affordable rates. These programs ensure that if traveling students need medical care, they can get it and won't risk the additional financial risk and associated burden without the aid of health insurance.



## AETNA'S 2009 WORKFORCE DEMOGRAPHICS

Our approximately 34,600 employees illustrate our commitment to diversity.

### Gender

- 76 percent of Aetna's employees are women
- Women hold 62 percent of management/supervisory positions
- Women hold 29 percent of senior leadership positions
- 31 percent of Aetna's board of directors are women

### Race and ethnicity

- 31 percent of our employees are people of color
- People of color hold 15 percent of management/supervisory positions
- People of color hold 12 percent of senior leadership positions
- 23 percent of Aetna's board of directors are people of color
- 37 percent of our 2009 hires were people of color

### Veteran status

- 1 percent of our employees are veterans

### Age

- Employees range in age from 19 to 84
- The average age of our employees is 43

### Years of service

- 21 percent of our employees have worked at Aetna for more than 15 years
- 39 percent of our employees have worked at Aetna for fewer than 5 years

### Work/life arrangements

- 40 percent of our employees work from home
- 1 percent of our employees have variable work schedules
- 3 percent of our employees work part-time

### LGBT

- 3 percent of our employees self-identified as either gay, lesbian, bisexual or transgender

## AETNA HAS MANY WEBSITES WHERE YOU CAN FIND MORE INFORMATION ABOUT OUR COMPANY

**Aetna's home page**  
[www.aetna.com](http://www.aetna.com)

**Diversity at Aetna**  
[www.aetna.com/about-aetna-insurance/aetna-corporate-profile/diversity/index.html](http://www.aetna.com/about-aetna-insurance/aetna-corporate-profile/diversity/index.html)

**Employment at Aetna**  
[www.aetna.com/working](http://www.aetna.com/working)

**Individual/family health insurance coverage**  
[www.aetna.com/members/individuals](http://www.aetna.com/members/individuals)

**Business/employer health insurance coverage**  
[www.aetna.com/employer](http://www.aetna.com/employer)

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

**Student health insurance coverage**  
[www.aetnastudenthealth.com](http://www.aetnastudenthealth.com)

**Becoming a supplier or vendor to Aetna**  
[www.aetna.com/about-aetna-insurance/aetna-corporate-profile/diversity/supplier-diversity.html](http://www.aetna.com/about-aetna-insurance/aetna-corporate-profile/diversity/supplier-diversity.html)

**The Aetna Foundation**  
[www.aetna.com/foundation](http://www.aetna.com/foundation)

**Diversity calendars**  
[www.aetna.com/about-aetna-insurance/aetna-corporate-profile/diversity/calendars.html](http://www.aetna.com/about-aetna-insurance/aetna-corporate-profile/diversity/calendars.html)

**Corporate responsibility at Aetna**  
[www.aetna.com/about-aetna-insurance/aetna-corporate-profile/corporate-responsibility.html](http://www.aetna.com/about-aetna-insurance/aetna-corporate-profile/corporate-responsibility.html)

**Aetna's awards and recognition**  
[www.aetna.com/about-aetna-insurance/initiatives/achievements/awards-recognition.html](http://www.aetna.com/about-aetna-insurance/initiatives/achievements/awards-recognition.html)

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