Wherever You Are

A Message from Chairman and CEO Mark T. Bertolini

YEAR IN REVIEW

Aetna representatives know no boundaries when it comes to helping our members—especially when it's a matter of life or death

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As I write to you for likely the last time as Chairman and CEO of Aetna, I tell you with great optimism that our vision for building a consumer-centric health care experience has never been closer to reality. We are better positioned than ever to address a more holistic definition of health that includes the social, economic and environmental factors that play a critical role in our physical and mental well-being.

Aetna's strategy remains centered on the consumer. Each day, our nearly 50,000 employees across the globe are committed to building trusted relationships with our members in their homes and local communities, while creating new digital tools and analytical capabilities to proactively engage consumers in their health. However, there is more we can do to make an even greater impact on the health and well-being of individuals and families across the country. We have agreed to be acquired by CVS Health because it is the next step in our journey to empower consumers to achieve their personal health ambitions.

Aetna and CVS Health have a shared vision to become a trusted partner in local communities across the country, fortifying the health care system and building a better experience that is simpler, more affordable and responsive to the needs of consumers. After the transaction closes, which we anticipate will be in the second half of 2018, Aetna will operate as a stand-alone business within the CVS Health enterprise. The Aetna brand will remain in the market in recognition of the exceptional value our company provides
“I could not be more pleased to take the next step on our journey at a time when consumers are more empowered than ever before to take control of their health care.”

to the many members, customers, and partners that rely on us each day to build a healthier world.

While our future has never been brighter, Aetna continues to successfully execute against our strategy and deliver strong financial results for our investors. In 2017, Aetna generated revenue of $60.5 billion and net income of $1.9 billion, while serving 22.2 million medical members. We also grew total Medicare membership by 8 percent, including 16 percent growth in individual Medicare Advantage products, while providing industry-leading quality to our members. At the end of 2017, 87 percent of Aetna’s Medicare members were enrolled in plans rated overall four stars or greater—the highest among our publicly traded competitors for the second consecutive year.

We continue to build strong relationships with high-quality providers in local communities, and 53 percent of Aetna’s total medical spend now runs through value-based contracts. Aetna is simultaneously making significant investments to address the social and environmental conditions that account for 60 percent of the factors impacting life expectancy. Our new care management model, Aetna Community Care, is specifically designed to connect our members with community-based tools and resources that address the nonclinical factors impacting health, including housing, nutrition and socialization. The Aetna Foundation has also partnered with U.S. News & World Report to showcase local communities across America that are doing the best job of improving their residents’ health through partnerships, expanded public health assessments, and education programs.

Aetna has a proud 164-year history of evolving to meet the needs of consumers. It has been a privilege to lead this great company for the past seven years, and I could not be more pleased to take the next step on our journey at a time when consumers are more empowered than ever before to take control of their health care. I remain confident that Aetna and CVS Health together will continue to be a leader in consumer-directed health care for many years to come.

Thank you for your continued support and investment in Aetna.

Mark T. Bertolini
Chairman and CEO
April 6, 2018
Your Home

Service Without Borders
Aetna representatives know no boundaries when it comes to helping our members—especially when it’s a matter of life or death

Mental Health
Training first responders how to respond to mental health challenges

Resources For Living
Aetna doesn’t just provide access to high-quality medical care. We make sure you can get there, too
The call seemed routine: A member named Joanna was looking to resolve some issues that were preventing her from getting her nebulizer treatment from the hospital. But Brittany Salter, the Aetna customer service representative who handled the call, sensed it was more critical than it sounded.

"When you do the job for a while," said Kimberly Kinnish, a 17-year Aetna veteran and Salter's former supervisor, sometimes "you can tell just from the tone" that something is wrong.

That's what Salter sensed, and so she worked urgently. She validated Joanna's information. She said she'd get assistance from Aetna's pharmacy area. And she was getting ready to call the pharmacy herself when Joanna suddenly told her something else.

Joanna told Salter that she couldn't breathe.

As a company built on customer service, Aetna has pushed the limits of traditional service boundaries to make sure we give members a better experience. We call it Service Without Borders—the message from Aetna to our employees that they are empowered to do what they need to do to take care of our members, even if it doesn't officially fall under their job description.

Service Without Borders is just one prominent piece of Aetna's larger mission to think beyond the traditional boundaries of health care, looking at all the factors that affect a person's health, like transportation and housing and nutrition. Other pieces—Resources For Living®, multi-disciplinary care teams, Healthy Community grants—follow the same path. They're not just programs; they're statements of our commitment to put our members at the center of everything we do. We want to understand them, understand how and where they live, understand how to address their holistic well-being. We want to make sure we invest as much time and effort into keeping them healthy as we do in helping them access quality care when they're sick.

Aetna's customer service representatives take the mission seriously.
“Service Without Borders had a significant impact on the day-to-day and was an especially important factor in why I was so adamant about helping Joanna,” said Salter, who has worked for Aetna for two years. Her voice rose and quickened as she spoke with escalating passion. “That call went so far beyond our typical calls that we handle. I just knew more needed to be done and I had to focus on our member and what they needed.”

“I could hear her trying to breathe, struggling to breathe,” Salter said, recounting that March 6, 2017 phone call. “The TV was on.”

Kinnish told Salter to keep checking on Joanna, telling her they were there for her. The two scrambled through the member’s information and finally found an address. They also found a number for local authorities. They called and told them to send help.

They had no idea if it was enough. Or if it was in time.

“She said she couldn’t breathe and now she’s not responding,” Kinnish said. Separated by nearly 3,000 miles, connected only by phone, they couldn’t help but wonder: “Is she laying there dying?”

Aetna is a large company with nearly 50,000 employees serving more than 37 million people, but its success lies with each one of those employees caring about each one of those people on a very personal level.

Salter asked Kinnish, her supervisor, for help. Kinnish also has taken Service Without Borders to heart. She has a note on her desk from an employee meeting, a standard for measuring our response to members: “Would I be satisfied with the answer if it was being said to me?”

“I try to make sure my team knows that, as well,” Kinnish said. “Try to relate to what’s going on and do what we can for them because that’s what matters. Members are true people. They aren’t calling just because they want to say hello.”

Salter and Kinnish both realized they needed to get in touch with the local authorities. But the member’s plan had only a PO box, not an address. They knew time was escaping. They tried not to panic. But, Salter conceded: “It was crazy.”

Service Without Borders makes sure the customer service representatives have the right information they need to take care of those members quickly. Aetna has set up lifelines for customer service representatives to reach out to specific areas of the organization like pharmacy, pre-certification, appeals, claims; to have instant access through IM; to have even more information at their fingertips through partnerships made across the company. These, and other resources work to keep the phone conversations shorter, more complete and more effective for members.

Salter admitted that sometimes a customer service representative can feel “small” in a large organization. But both she and Kinnish agreed that they feel empowered to make critical decisions, knowing they’ve got the backing of management and the company.
“You don’t always see yourself as someone who’s going to make a difference,” Salter said. “You just do everything you can on each and every call. You don’t think of yourself as a ‘hero,’ but when something like this comes up—you just spring into action.”

After talking to local authorities, Salter took a moment to compose herself and gather her thoughts. But she couldn’t focus. She knew she wouldn’t be able to focus until she knew what happened to Joanna. She called back.

There was no response.

“I couldn’t have peace of mind if no one answered,” Salter said.

She called a second time.

This time, the member’s daughter picked up the phone, and told her that an ambulance had arrived.

A month later, Joanna called the customer service line to thank Salter for saving her life.

For her actions, Salter received the Aetna Way Excellence Award (AWEA). AWEA is a company-wide awards program that lets Aetna employees recognize their peers for making a difference and providing a positive experience for members, plan sponsors or fellow employees.

Kinnish said their shared experience was a real “eye-opener.” And it emphasized to both women just how much of an impact they can have on members.

“Each member is a person and they may have other issues that you may be able to pick up on if you listen,” Salter said. “We’re more than just customer service representatives. We’re people who should be sympathetic to the other person on the phone.”

“We do make a difference,” Kinnish said. “This was really something that Brittany will always take with her. She’ll be able to always say, ‘I made a difference.’”
After four decades in public safety, Joe Coffey knew there had to be a better way to prepare officers to address mental health issues.

Joe Coffey’s interest in mental health is personal.

As a youth, he watched his mother struggle with depression so severe that she eventually was admitted to treatment. His sister struggled with substance abuse and has long been in recovery. Two family members died from substance abuse. Others had their lives cut short from complications of alcohol abuse.

Those early experiences stuck with Coffey as he entered public safety work: three years in the Army, nine years as a corrections officer and then two decades on the Warwick, Rhode Island, police department. He lamented how officers were poorly prepared to recognize and address mental health issues, whether on the street or in the squad room.

On the street: He learned that between 7 and 10 percent of police interactions involved dealing with people facing mental health issues.

In the squad room: He saw fellow officers struggling with the stress of their jobs and the after-effects of tragedies like the Station nightclub fire in Warwick in 2003, which killed 100 people.

“I recognized there was no training or very limited training in all of the academies—military, corrections and policing,” he said. “So it was a kind of quest. I wanted to change that.”

Coffey partnered with the National Council for Behavioral Health to create Mental Health First Aid (MHFA), a training module that teaches public safety employees how to recognize and respond to a developing mental health problem or crisis in others and themselves.

Aetna has been involved with the MHFA program since 2013, when—in the wake of the Sandy Hook shooting—we began offering training to employees. Since then, more than 2,100 employees have been trained.

Last May, Aetna—in collaboration with the Connecticut Police Chiefs Association—offered training to 30 officers from police departments around the state. Coffey, who retired as a captain in 2015, was there, too. The Aetna Foundation contributed a $40,000 grant to help fund the effort.
The goal was to turn those officers into instructors who could return home and teach the course at least three times a year. Program participants learn to recognize people dealing with depression, anxiety, psychosis and substance abuse, among other things. They also learn to recognize and better manage stress in themselves and their fellow officers.

Eventually, the groups hope to make MHFA a part of every officer’s training, as common as CPR or firearms training. In Rhode Island, MHFA already is required for officers, and Coffey said the idea is catching on across the country. Aetna is committed to that effort. In addition to the Connecticut training, the Aetna Foundation awarded a $50,000 grant to fund MHFA training for 200 rural law enforcement personnel across the United States. Overall, Aetna has helped train more than 1,000 community members in MHFA.

“What Mental Health First Aid does in a direct and subtle way is give people a language to talk about mental health,” Un said. “There’s role-playing, so Mental Health First Aid isn’t just a classroom where you sit passively. You actually interact with other attendees to practice. It increases confidence as well. Part of the reason why people don’t respond when someone is in distress is they don’t quite know what to do.”

“Getting officers trained in MHFA will support first responder emotional well-being, as well as their capability to support fellow first responders,” said Dr. Hyong Un, the chief psychiatric officer for Aetna.

The training also enhances the officers’ ability “to address the challenges of dealing with individuals with mental health issues,” Un said. “We know that individuals with chronic mental health illnesses often get incarcerated because their behavior is misinterpreted.”

As part of the training, police officers practiced dealing with someone who hears voices and disregards an officer’s commands. They practiced what to do when someone is suicidal. They learned to identify the most common mental health disorders. And they memorized a five-step action plan that includes assessing someone at risk of suicide or harm, listening nonjudgmentally, giving reassurance, suggesting professional help and encouraging self-help and support.

Coffey offered an example from his own experience.

In 2010, he was driving by a pond while off-duty and noticed a partially submerged car. He waded into the water. Unable to open the driver’s door, he climbed in through the back to find a woman. She was crying, not panicked. She spoke. He listened. The more she talked, the more Coffey realized this was not an accident. It was a suicide attempt.

He applied his training, empathizing with her, offering her a blanket, and reassuring her. His actions were subtle, but as dramatic as an officer compressing a victim’s chest during CPR. She lived. He earned a life-saving commendation.

“The bottom line is that initial encounter with a police officer, sometimes that first 30 seconds, can have a great impact on the outcome,” Coffey said. “It starts with a police officer at the scene making observations, making decisions.”
Help Beyond the Doctor’s Office

Getting access to high-quality medical care often starts with the basics: being able to get to your doctor’s office in the first place.

In fact, the vast majority of factors that affect your health—as much as 60 percent—happen outside a doctor’s office. They are why Aetna has programs such as Resources For Living®. Resources For Living consultants work directly with Medicare Advantage members to connect them to critical local services. If you’re having trouble getting to see your doctor, a consultant can help locate transportation. If you’re having trouble eating nutritiously, a consultant can help arrange for meals to be delivered to your home.

Think of the program as a one-stop concierge service, aiming to save members time and frustration, increase their awareness of local community services—and provide peace of mind.

“It’s having a conversation with someone on the other end of the line as if they’re a loved one,” said Brooke Wilson, head of Worklife Services for Resources For Living.

“The initial conversation to listen to the member’s needs firsthand is the most important thing,” Wilson said. “The consultant is actually calling all the businesses to try to fill those needs. The consultant will then call the member back in a day or two to report what they have found. It’s all about taking the burden off the member and providing solutions in a compassionate manner.”

Consultants help members in a wide range of areas, including: transportation, housing, recreation, food programs, emergency financial assistance, heat and utility assistance, and adult day care services. Although the initial conversation is critical, the follow-ups are important, too, and consultants stay in contact with members to make sure they have what they need and are able to use the recommended services.

“A consultant generally will follow up a couple weeks after the initial call,” Wilson said. “We also encourage members to call back as much as they need to. The consultants really enjoy talking to our members, and they form a special bond with each other.”

Aetna piloted Resources For Living in 2016 in New York and Texas, then—seeing how successful it was—expanded it in 2018 to include all individual and Group Medicare Advantage members.

“By early 2017, we knew that we could go nationwide with this,” said Thom Sargent, the senior director of Medicare STARS Member Experience at Aetna.
Q&A with Summer Sage-Sorley

Summer is a counselor for Aetna’s Resources For Living program. She joined Aetna in 2005 after earning her master’s in social work from University of Texas at Austin.

What motivated you to become a counselor?

When I was a student of massage therapy, I got interested in a class on “somatic psychology.” We learned how our body processes emotions and thoughts. I learned that I was more interested in helping clients manage stress than in massage.

What’s the best piece of health advice you ever received?

Make sleep a priority.

What do you want people to learn from stories like Nikki’s?

Living with a chronic health condition can cause physical and emotional challenges. If you’re dealing with both, you aren’t alone. Find a place where you can share your situation freely without worrying about what others think.

Scaling up from 20,000 members to 1.5 million, Sargent admitted, “is no small undertaking.” But it was worth the effort. It’s one more way for Aetna to show we’re a trusted advocate for our Medicare members.

One particularly poignant example took place in Georgia last summer. An Aetna member had recently lost his home and was living out of his car, parking in lots at Walmart to sleep.

“His doctor’s office contacted Aetna and it was funneled to us,” said Denise Crowley, a Resources For Living consultant.

Although the member was a veteran, he wasn’t using his veteran’s benefits or any other services available to him. In just a couple of hours, Crowley said, “I connected him with case management services, affordable housing referrals, emergency financial assistance and various local resources for the elderly and homeless.”

Months later, we checked in with the member and found him doing well and living with a family member elsewhere in Georgia.

“Helping to make a positive impact on our members’ lives is why we come to work every day,” Crowley said. “Members can reach out to Resources For Living and connect with a live person who listens to their concerns, cares about what happens to them and helps them connect with local services to meet their needs.”

Aetna Medicare is a PDP, HMO, PPO plan with a Medicare contract. Our SNPs also have contracts with State Medicaid programs. Enrollment in our plans depends on contract renewal. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits may change on January 1 of each year. See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.
Your Community

Healthiest Cities & Counties Challenge
Where you live can determine how well you live
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Tackling the Opioid Crisis
When an expectant mother is addicted, two lives are at risk
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Coordinating Your Care
The right time and the right place
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You don’t join us, we join you.
When Aetna says we want to build a healthy world one community at a time, we mean that literally. Our communities are where we have the power to influence our health more than ever before. Your ZIP code matters more than your genetic code: It determines what kind of air you breathe and water you drink, whether you have access to fresh food and places to exercise.

The Aetna Foundation has teamed up with the National Association of Counties and the American Public Health Association to create the Healthiest Cities & Counties Challenge. This ambitious nationwide initiative is awarding more than $1.5 million in prizes to small and midsized cities, counties and federally recognized tribes that are able to show measurable improvements in keeping their residents healthier.

On this page, we profile five communities that were chosen as Spotlight Award winners, who have demonstrated significant progress since the Challenge's launch. They're all finding innovative ways to improve their residents' health—from improving access to walking and biking trails to cleaning up the environment to addressing poverty and violence.

You can find more information about the challenge and all the participating communities at [http://www.healthiestcities.org/](http://www.healthiestcities.org/).
In Jersey City, where poverty rates are higher than average, one out of every three children is surrounded by the influence of gangs and violence.

Bobby Stewart thinks he can help with a chessboard. It's part of Jersey City's Mind/Body/Spirit program, which looks to establish healthy behaviors and activities to reduce violence.

As the CEO and founder of Kings Knight Chess Club, Bobby sees the game as a better way for community members to bond and spend their time.

“Our motto is ‘It’s your move,’” said Stewart, “because every day you have the initiative to change your life. Even if you defeat your opponent, show them where they went wrong after the game. That builds togetherness. We use these approaches to teach life skills through the game of chess.”

The key to achieving Thurston County's goal of a more active community might be in its residents' own backyard.

Located in northwest Washington, and including the state capital of Olympia, Thurston County features more than 50 miles of bike or pedestrian trails. Many of those trails run next to dense, low-income neighborhoods, but residents are not aware they’re there, because the trails are not accessible or clearly marked.

The Active Design for a Healthier Thurston County initiative is helping by analyzing transit routes to identify opportunities for new, shorter connections, along with plans for better signage and trail improvements.

Progress already is being made through the “Bridging the Gap” project, which constructed biking and pedestrian bridges over highways, and connected different trails to form a continuous 22-mile section.
In 2011, three recent college graduates combined their Tallahassee-based youth mentorship group with a local community garden. The result was iGrow, which oversees two community gardens run by local youth and community volunteers.

The gardens provide access to healthy food for residents of the Frenchtown community, which is desperately needed. Frenchtown is a low-income area designated as a food desert, suffering from higher-than-average rates of obesity and diabetes.

Since 2013, iGrow has produced and donated thousands of pounds of food.

What sets iGrow apart from other community gardens is its emphasis on self-funding. iGrow is complemented by grants and state funding, but also employs residents who sell self-produced garden buckets, compost, raised beds for gardening, T-shirts, and, of course, fresh fruits and vegetables.

“We teach agricultural skills, but it’s really a classroom,” said Sundiata Ameh-El, iGrow’s director. “Young people can come to grow their own food (and) learn how to run a small business.”

The waters of the Ohio River provide beautiful scenery for Louisville residents. But community groups and health officials in underserved West Louisville see something else: An opportunity to connect residents to nature and better health.

The West Louisville Outdoor Recreation Initiative—an initiative of Louisville’s Metro Parks and Recreation department—is following a multi-year plan to upgrade the area’s parks and increase access to underutilized natural spaces.

The initiative is needed in West Louisville, where high unemployment, poverty and other factors are creating a 16-year gap in life expectancy between the highest- and lowest-ranked neighborhoods in the city.

To help, the county’s school district is partnering with Louisville ECHO (Engaging Children Outdoors), a school-based program that teaches students about the local environment in classrooms, then takes them to visit local parks for more hands-on lessons.

The city’s initiative also calls for close to $10 million of improvements to three local parks, including new or upgraded water, hiking, biking and other outdoor facilities.

Bennett Knox of the Louisville Metro Parks department said the new parks will mean that “people don’t have to drive to a different part of town to experience what they should be able to experience in their own backyard.”
The Village HeartBeat program might feature fun activities such as Hula-Hoops and hopscotch, but a sign on the program’s banner demonstrates the seriousness of its mission: “We are dying too soon because we live here.”

Churches, community centers, local officials and community members are teaming up to help Village HeartBEAT (Building Education and Accountability Together) reduce the incidence of heart disease and obesity.

The program began in 2013 when the health department found an alarming discrepancy: Nonwhites in Mecklenburg County were about one-and-a-half times more likely to report no physical activity, as well as to report being obese.

Local teams engage in friendly competitions, weighing in to earn points, with all participants receiving a certificate of completion and other rewards. Along with traditional fitness classes, the program offers activities for all fitness levels, such as chair aerobics and group walks.

**With more than 20 churches now participating, the program’s goal is to reach 24,000 congregation members and 6,000 community residents.**
YOUR COMMUNITY

Delivering Mothers—and Their Babies—from Addiction

When Jessica Crawford found out she was pregnant, she knew she needed to get off the drugs that she had been using for nearly two decades, including heroin.

She just didn’t know how.

“I was a mess,” she said. “I wanted to stop, but I didn’t know how to stop. I failed so many times, so many times.”

Her desire to get clean, even for her baby, wasn’t enough. She needed help—but she didn’t welcome help. Ashli Samples, an Aetna case manager working with doctors on high-risk pregnancies in West Virginia, contacted Crawford after a drug screen during her checkup tested positive for a myriad of drugs—including heroin, as well as tranquilizers and antidepressants.

Crawford pushed her away.

“Let me alone,” she’d say. “I’m sick.”

Samples is part of an Aetna program to identify pregnant women who use opiates and steer them into treatment. The program aims to mitigate the damage that drugs can inflict on newborns, which can include addiction and lengthy stays in neonatal intensive care.

Since the program began in March 2014, it has enrolled 1,176 mothers and babies. Samples was not optimistic that Crawford would become one of its success stories.

“I thought this is not going to work out for her,” Samples said. “She had tried and failed and tried and failed.”

Crawford started using drugs in her late teens, with pain pills a boyfriend took from his grandfather. Over time, she used anything she could get her hands on. “You name it,” she said. “I was taking it.”
The Opioid Epidemic

The United States is in the middle of an opioid epidemic. More than 90 Americans die each day from an opioid overdose, according to the Centers for Disease Control and Prevention. Aetna is working to reverse the trend with integrated pharmacy, behavioral health and medical programs. Here are some of the steps we’ve taken in the past year:

• The Aetna Foundation announced that it would provide $6 million in grants to state and local projects that address the opioid problem. The first grant, for $1 million, went to North Carolina to help fund its “Rural Opioid Overdose Prevention Project.” The second $1 million grant went to the Pennsylvania Department of Health to turbo-charge the state’s innovative opioid dashboard, a collaborative project between the Pennsylvania Department of Health and the University of Pittsburgh.

• Aetna limited initial opioid prescriptions for acute pain to a seven-day supply in its commercial business. This stricter limit follows federal guidelines, and will help reduce the potential for abuse and addiction.

• Aetna was the first national payer to waive copays for Narcan—a lifesaving, highly effective opioid overdose reversal agent—for fully insured commercial members once their deductible is met.

• In 2017, Aetna continued the initiative it began a year earlier to reduce the number of opioid prescriptions, sending letters to more than 1,000 dentists and oral surgeons who were identified as being opioid super-prescribers.

More than 90 Americans die each day from an opioid overdose

Her continued use of drugs meant she was turned away from a program providing Subutex®, a drug to treat opiate addiction by reducing or eliminating craving. So she purchased Subutex on the street. On her own, she eventually weaned off most of the drugs. But not the heroin.

Samples never gave up. “She stayed on my case,” Crawford said. “She was so good.”

They were racing against time: The longer an expectant mother takes drugs while pregnant, the greater the risk to the newborn. There were many stumbles along the way. Samples was able to get Crawford admitted to an outpatient treatment program to wean her off the drugs—but Crawford relapsed. Samples managed to enroll Crawford in Turning Point®, an inpatient treatment center in Beckley. Crawford lasted only 60 of the scheduled 90 days before being kicked out for smoking cigarettes.
Q&A
with Lynne Kain

Lynne Kain, a nurse and Aetna case manager, works helping women overcome opioid addiction during their pregnancies and stay sober after delivery.

**What motivated you to make the transition from traditional nursing?**

When I was a NICU nurse at University of Kentucky's Children's Hospital, I always wondered what happened to the families when we discharged them. After they left the hospital many new moms would call to talk to the nurses who took care of them, because they'd formed a trusting relationship.

**What’s the biggest challenge your patients face?**

Environment is a big challenge. When a mother admits she’s using again, it’s often because she’s going back to the same living situation that supported her previous drug use. Often there is no other place to go. Addiction can also interfere with your body’s ability to feel intense joy—like a mother’s euphoria that helps her bond with her baby.

**What would you like to tell readers about the people affected by opioid addiction?**

I remind folks that no little girl said, “I want to be an addict when I grow up.” The first time someone takes a drug, it usually is a choice. But once addiction has started, the choice is gone.

Samples persisted.

At Crawford’s request, Samples helped get her back into a program with her obstetrician, Dr. Ammar Shammaa in South Charleston, West Virginia, one she’d been kicked out of earlier.

But now there were only 30 days until she was due, and there was no guarantee her baby would be born free of addiction.

The Cesarean delivery went smoothly. Still, it would be five days before doctors could declare her baby drug-free. Crawford visited her daughter hour after hour after hour in the neonatal intensive care unit.

“She was perfect. I couldn’t believe it,” Crawford said. “I begged God, pleaded, don’t make her sick. I promise to be the best mom ever.”
Her pleas were answered; her daughter suffered no withdrawal symptoms.

Since the birth nearly three years ago, Crawford has remained clean, the longest she's gone without using in two decades.

“I wasted a lot of years,” she said. “I am so thankful for Ashli. I think the sun rises and shines out of her. She really stuck with me. That’s what I needed. I usually can’t mention her name without crying. I am a totally different person.”

Crawford remains on Suboxone®, the version of the opioid treatment drug for women who are not pregnant. She’s working as a medical assistant and plans to get her nursing degree after her daughter starts school. Though she is no longer in the program—case managers follow mothers for a year after giving birth—she keeps in touch with Samples.

And she keeps in touch with Dr. Shammaa, whose parents are patients at the cardiology office where she works.

“He tells me, ‘You were so far gone,’” she said.

“Look at you now.”

News and information about Aetna's fight against opioids: https://news.aetna.com/opioids/
Juan Ovalle credits his Banner | Aetna care team with helping him deal with depression and other health issues.

YOUR COMMUNITY

The Right Time and The Right Place

You never know what you’re going to get in an emergency room. They can be chaotic places, with crowded waiting rooms and long waits, gurneys jammed into hallways, doctors and nurses rushing from patient to patient, never having as much time as they’d like to spend with each one.

"Patients going to an emergency room may face a pretty unpleasant experience," said John Moore, Aetna’s medical director for the U.S. Northeast Region.

Moore estimated that about half of emergency room visits are avoidable—and that, in many instances, there are better options: Places for members to get appropriate care, at lower prices, in more convenient settings.

Aetna wants to help its members get access to the care they need in the right place at the right time. And we’ve had notable successes toward this goal, thanks in part to our increasing use of value-based care, through joint ventures and other collaborations with health providers.

Some examples:

- Aetna's first joint venture was Innovation Health, a collaboration with Inova Health in Virginia. Over a recent two-year period, emergency room visits dropped 9 percent among members who used Innovation Health's Signature Partners® Network providers.

- In the Dallas-Fort Worth area, another joint venture—Texas Health | Aetna—released the "Texas Health Aetna ER Doc" app, which allows members to text or video chat with an emergency room doctor at any time. In other words, members get emergency room guidance without an emergency room visit—at no cost.

- Multidisciplinary care teams are a key component of Aetna's value-based care vision. These teams can include local nurse case managers, social workers, pharmacists, educators, certified medical assistants and medical directors, all working together. While these teams do not provide medical care, they help identify and address each member's health care needs. They are typically designed for the members who are chronically ill and need the most care. The idea is to help these members better manage their whole health, which should reduce their need for hospitalization.

KEY TERMS

JOINT VENTURE: A new insurance company created and jointly owned by Aetna and a health system partner. Joint ventures align incentives so everyone is motivated by one objective: improving health outcomes.
Aetna Story 2018

“Doctors are seeing the value of the value-based care model and are recommending the program to their patients,” said Brigitte Nettesheim, president of Joint Venture Markets. “We’re hearing powerful anecdotes about what a difference this approach is making in people’s lives.”

Donald Yerger’s story is one of those anecdotes. Yerger is an 82-year-old veteran with a history of poorly controlled diabetes, fluctuating high blood pressure, and untreated chronic obstructive pulmonary disease.

A registered nurse case manager—a member of Yerger’s multidisciplinary care team—reviewed his medical history and medications, and provided him with information to help him understand and manage his diabetes. The nurse case manager also discovered the cause of Yerger’s constantly changing blood pressure: He had been prescribed duplicate hypertension medications from both his civilian and Veterans Affairs primary care physicians. And he had been prescribed two inhalers, as well—but he wasn’t using either of them. That was causing his shortness of breath.

The nurse case manager worked with Yerger to address his duplicate medications and connect with his civilian primary care physician. Yerger also worked with a diabetes educator to learn how to use a glucometer and keep a blood sugar log.

“I now have a good understanding of my medical problems and why I take the medications I do,” Yerger said.

Juan Ovalle is another success story. His health journey reflects Aetna’s commitment to developing new ways for members to access physicians and clinicians—ways like expanded telemedicine services, where members can use their phones, computers or tablets to have a remote consultation.

Ovalle, a 56-year-old member of the Banner | Aetna joint venture in Phoenix, had a history of unmonitored diabetes, high blood pressure and major depressive disorder. He participated in an AbleTo® program, which provides counseling sessions with therapists through phone calls or video chats.

Through that program, Ovalle could address his depression. In addition, he worked with a nurse case manager, who helped him find a primary care physician and diabetes educator.

“I am doing fabulous,” Ovalle said. “I feel like there is hope again.”

Managing diabetes can be difficult. But the right planning, care and tools can make a big difference. See how Aetna can help: https://news.aetna.com/2018/01/a-new-way-for-diabetes-care/
Your World

Using Data to Save a Life

His doctor was stunned: “The only time I see these is when the patient is dead.” But Bobby was very much alive

When Disasters Strike

Aetna employees shine their brightest when times seem the darkest

Health Ambitions

What would you do if you had an extra hour in every day?
"It changed my outlook," says Bobby McKeehan, after a tip from ActiveHealth helped save his life.

**YOUR WORLD**

**Using Data to Save a Life**

Bobby McKeehan remembers the chilling words from his surgeon, words he realized he was fortunate to still be able to hear.

“The only time I see these is when the patient is dead,” the doctor said, staring at McKeehan’s CAT scan.

What the doctor saw was an aortic aneurysm, a tiny Grim Reaper hiding inside McKeehan. An aortic aneurysm is a bulge in the aorta, and often comes with no symptoms. You may not know you have one until it bursts. And when it bursts, it’s nearly always deadly.

“Why did you come to see me?” the doctor asked. “How did you know about this problem?”

“I didn’t know,” McKeehan replied. “My insurance company said I was susceptible.”

The diagnosis was a shock to McKeehan, a 66-year-old school bus driver who had never spent a night in the hospital. McKeehan didn’t know that his 40-year history of smoking and his age made him a prime candidate for an aneurysm.

But ActiveHealth’s patented CareEngine® System knew—testimony to the power of complex algorithms that mine data to identify opportunities to improve care for members. The CareEngine generated a “Care Consideration” letter to McKeehan suggesting he get screened for an aneurysm. His doctor also received the alert and immediately called him to come in for a visit.

So McKeehan made the 100-mile trip to Birmingham from his hometown of Fort Payne, Alabama—home of the country group Alabama—for a CAT scan that revealed an enlarged area in his abdomen. A vascular surgeon repaired a 7-centimeter aneurysm one morning. McKeehan went home after his first hospital stay, destined to continue carousing with his six grandchildren.

“Hopefully, I’ll be able to do that for a long time,” he says. “I was very lucky they found it in time.”

His life-saving surgery began with an algorithm in the ActiveHealth® CareEngine that sorts through the latest clinical knowledge and a patient’s data—health history, insurance claims, pharmacy and lab results—to alert members and their physicians to possible medical issues.
The CareEngine is just one of the services offered by ActiveHealth Management, an independent subsidiary of Aetna, which also boasts leading-edge care management, lifestyle and wellness programs—all designed to provide personalized insights and resources that help people get healthy and stay healthy.

Sophisticated data analysis is a large part of ActiveHealth. For physicians, it’s challenging to stay abreast of emerging research. Nicole Ryan, a clinical nursing director and part of the team working on CareEngine, said her team meets in New York almost daily to review the latest medical literature and the CareEngine algorithms to decide if changes are needed. When the American Heart Association revised its cholesterol guidelines for the use of statins, for example, the new recommendation was integrated into the CareEngine System to identify new high-risk patients.

“We are a team of clinicians that is constantly going through the literature seeing what’s new, getting the latest,” Ryan said.

The CareEngine System can be the safety net for you and your doctor. It tracks when a member’s health history shows they are at risk for a condition and should be screened. It checks, for instance, whether diabetes patients are getting their recommended annual eye examinations. It alerts patients and doctors when two physicians are unknowingly prescribing conflicting drugs. It advises doctors when a patient may need to stop taking a drug because of a new condition, or when patients are not taking a drug that they should. There are a dozen categories of notices ranging from lifestyle modification suggestions to vaccination reminders.

The notices also prompt members to stay engaged with their health and wellness program and use the ActiveHealth web and mobile tools. McKeehan has participated in the Team Up for Health wellness program with an online coach since 2015. He takes his blood pressure and cholesterol medication. He goes to his annual wellness checkup.

“It changed by outlook. If my doctors tell me to do something, I definitely do it. I’ve got a chance now.”

Sophisticated data analysis is a large part of ActiveHealth, which offers leading-edge programs designed to provide personalized insights and resources.

“If my doctors tell me to do something, I definitely do it. I’ve got a chance now.”
When Disasters Strike

It was just a coincidence that Sergio Velasco was in Texas when Hurricane Harvey ripped through Houston. He had planned this business trip long before the weather forecasts warned of impending devastation.

Some people might consider that bad timing. But actually, it was quite fortunate.

Velasco, a Service Operations director who has spent 28 years working for Aetna, was in the right place at the right time. From Dallas, he and a team of Aetna colleagues traveled hundreds of miles to visit shelters outside Houston for more than a week, helping those who had been evacuated and displaced by the storm.

"My manager told me we needed to see if we could help in any way," Velasco said. "Whatever they needed, we could help."

Hurricane Harvey dumped more than 40 inches of water on Texas and Louisiana. At one Red Cross Shelter, Velasco met a woman who said her elderly mother was still stuck in Houston. The storm had flooded her home and washed away all her prescription medicine.

"So, I said: Let me see how I can help," Velasco said. "I called the member and she was in a very bad situation traveling with family members and staying in a hotel outside Houston sharing one room."

Velasco arranged to have the prescriptions delivered to her hotel room. He received a text message from the woman soon after: "Thank You to you and Aetna."

At Aetna, we're committed to building a healthier world, one community at a time. Sometimes, that means rebuilding a community, helping members—and employees—who may be going through the toughest moment of their lives.

The past year was a tough moment for a lot of people. It was one of the most active hurricane seasons in recorded history, with three giant storms, billions of dollars in damage, and tens of thousands of people left homeless.

Dealing with that kind of destruction requires planning. Our business resiliency team keeps an eye on developing hurricanes, wildfires and other disasters, allowing us to move quickly when needed.

And we were needed. Aetna modified our pharmacy policies, so our members could refill prescriptions early. We helped members who had been evacuated from their homes find care and behavioral health support. We extended deadlines for filing claims and appeals.

Our Resources For Living® program provided assistance finding shelters and government resources. We opened up these services to everyone affected by the hurricanes, whether they were members or not. The same went for Teladoc®, our telehealth provider: We made free “virtual” medical services available to everyone dealing with the hurricanes.

Like Velasco, Maria Mendez—a 12-year Aetna veteran currently working as an account executive—didn't hesitate to lend a hand after Hurricane Harvey. Born and raised in Dallas, she felt a personal obligation as well as a moral one. With a book of clients in the Houston area, Mendez used her expertise and her bilingual skills to help evacuees. She remembers seeing the "fear of the unknown" in their faces. Despite their hardships, many were happy just to have survived the storm.

Maria Mendez says Aetna's response to disasters "solidified" her conviction that she was working for the right company.
Heather Liverano was part of the Aetna team in Jacksonville that handed out supplies to hurricane victims

"The city was paralyzed," Mendez said. "There was this human factor that we were all there and bringing Aetna to life for those impacted. We're not just a company you pay money into. We are human beings."

Across the country, hundreds of Aetna employees donated thousands of hours of their time to help residents recover from hurricanes Harvey, Irma and Maria. They shipped tarps and disposable washcloths to Florida. They raised money to provide eyeglasses to people in Houston. They set up YouGiveGoods® drives and blood drives.

For Mendez, the work "solidified" her conviction that she was working for the right company. "Aetna cares," she said.

Not long after he returned home from Dallas, Velasco found himself on the other side of another hurricane—as someone needing help, rather than offering it. His home in Jacksonville was right in the path of Hurricane Irma. He and his family didn't have time to leave before the storm.

“It was a very scary experience when you hear that wind," Velasco said, “and you hear the news on your AM radio every 15 to 20 minutes for a potential tornado.”

When disasters strike, Aetna has a responsibility not only to our members, but our employees, as well. Days before Irma even made landfall, Human Resources supported the readiness of several thousand managers and employees, distributing emergency contact numbers and other vital information. Once the storm struck, a group of corporate departments made sure all employees and their families were safe. One HR team called more than 300 employees who had not been accounted for—and continued to call them until they could account for every single one of them.

For both Harvey and Irma, Human Resources launched an employee hotline staffed seven days a week. The hotline handled more than a thousand calls, many of them from people needing shelter and hotel rooms.

“‘We’re not just a company you pay money into. We are human beings.’"
In Jacksonville, Aetna opened its offices in mid-September, allowing members to walk in and ask questions about insurance and prescriptions. More importantly, the employees there provided water, food and other supplies, from gloves and face masks to deodorant.

“Any time you are able to help someone, and you can see the impact you’re having, it makes it all worth it,” said Heather Liverano, an Aetna employee for more than eight years who works as a social media resolution manager in the Jacksonville office. “It can only make you a better person for helping someone else.”

Velasco and his family emerged from the storm unharmed. Their home suffered only some minor roof damage and a collapsed fence. Others were not as lucky.

“One person even took extra supplies for their neighborhood because it had been so badly damaged,” Liverano said. “It made you feel good to be able to hand someone $75 worth of supplies that they truly needed. We did a lot of good.”

As Harvey was breaking rain records, it caused enough damage to shut down the Ambassadors for Christ (AFC) Youth Ministries in Houston.

The group—which promotes a mind-body approach to overall well-being—already receives grant support from the Aetna Foundation. But seeing the damage done by Harvey, the Foundation donated an additional $20,000 to help get the center running again.

The center celebrated its grand re-opening on December 19, 2017.

The Aetna Foundation made other key donations to support relief efforts, including:

• A $100,000 contribution to the American Red Cross, a $100,000 contribution to the Community Foundation of Greater Houston, a $50,000 contribution to Team Rubicon and a $25,000 contribution to Texas Meals on Wheels for Hurricane Harvey.

• A $100,000 contribution to the American Red Cross, a $50,000 contribution to the Volunteer Florida Disaster Relief Fund, a $20,000 contribution to the Lutheran Social Services of Northeast Florida and a $10,000 contribution for the Area Agency on Aging for Southeast Florida for Hurricane Irma.

• A $100,000 to the Empire State Relief and Recovery Effort for Puerto Rico—launched by New York Gov. Andrew Cuomo—and a $25,000 contribution to the Humane Society of the United States for Hurricane Maria.

Aetna employees gave money, too. Between late August and the end of 2017, Aetna employees, retirees and directors donated more $230,000 toward hurricane relief efforts. The Aetna Foundation matched those contributions dollar for dollar.

For their colleagues who needed time off to recover from the wreckage, Aetna employees donated more than 2,600 hours of PTO.

“Any time you are able to help someone, and you can see the impact you’re having, it makes it all worth it.”
“We just wanted to help,” said Samuel Berrios, who works from Aetna’s office in Arlington, Texas. “We’re glad we played a part in this.”

Berrios was born and raised on the island of Puerto Rico. Some of his family still lives there. When Hurricane Maria pulverized the island, those family members were left without power for months.

“We knew we had to do something,” Berrios said.

The 35-year Aetna employee, a member of the Medicare Customer Service team, is also national chairman for the company’s Hispanic Employee Resource Group, which is named AHORA and boasts nearly 900 members. Many of those members flooded Berrios’ inbox telling him they needed to act.

Berrios reached out to the Aetna Foundation and together they came up with the idea of holding a monthlong “Challenge Match” fundraiser. Berrios and his colleagues raised $15,000, and the Foundation matched it—and then some—by adding $25,000. The total $40,000 went to the Hispanic Federation.

“It was something pretty humbling and heartwarming,” Berrios said. “It was great to see the entire organization support our initiative and get behind us. We just wanted to help, and we’re glad we played a part in this.”

Aetna Foundation Senior Program Officer Amy Clark—also a member of AHORA—agreed.

“This effort showed the power of the connections employees have to those impacted by the hurricane in Puerto Rico,” Clark said. “This example will serve as a strong model for future opportunities for others to respond to disasters in non-traditional ways.”

The tarps. Above all, Irene Melo remembers the tarps.

“We when you’re looking down, you see all of the blue tarps for the makeshift roofs,” Melo said. “It puts everything into perspective right away.”

Melo was speaking less than a month after she returned from Puerto Rico on a weeklong volunteer trip with her son, Destin Rodriguez. The mother-and-son pair were among nearly a dozen volunteers who helped gather supplies in Connecticut and deliver them to the San Juan area of Puerto Rico.

Rodriguez, who has family on the island, worked on the project as part of his senior capstone project for his high school. He and other volunteers partnered with a local baseball league and a local Lions Club and began collecting water. Then they expanded their efforts and collected food. Then clothing.

Melo, a 24-year veteran at Aetna working in IT, said her son would come home from a full day at school and put together care packages. To ship the 45-foot-long containers to the island cost more than $5,000 per container. They had to create partnerships with local organizations and small businesses to raise the money.

But once they shipped the containers, their work had only just begun.

Melo said she was humbled and impressed by her son’s dedication both before and after they visited Puerto Rico. While on the island, the group handed out care packages and gave supplies to a school in San Juan. Rodriguez saw members of his family that he had never met before, and gave them food and water.

“I think seeing everything we saw,” Melo said, “he knows he has a lot to be grateful for.”
Health Ambitions Survey

To really transform health care in the U.S., we need to understand the health ambitions of both consumers and providers. So Aetna launched an innovative and ambitious survey to learn what people expected from their health care system, what kind of relationship they wanted with their doctors, and what they aspired to achieve in their own health.

The survey was conducted in December 2017 and included two distinct surveys fielded by Market Measurement, a custom market research firm. The consumer survey comprised 1,000 responses from consumers 18 and older. The physician survey comprised 400 responses divided among 200 primary care doctors and 200 specialists, with at least two years of experience. Aetna will release results of the survey throughout the year, and will use the data to understand the opportunities for us to meet the demands of a changing health industry.

If Given an Extra Hour in the Day, People Would Spend it on...

- 18% Talking to doctors about health goals
- 29% Speaking with partners, spouses and family about finances
- 29% Reviewing financial budgets
- 31% Reviewing daily health tracking information
- 60% Mental and physical well-being activities
People say it’s important their primary care physician be familiar with their:

- **89%** Lifestyle habits that could impact health
- **87%** Health goals
- **86%** Mental health history
- **84%** Ability to deal with stress
- **77%** Overall level of happiness and life satisfaction

Physicians say these are the most important community-based patient health resources:

- **54%** Mental health counselors
- **37%** Nutritionists
- **35%** Social Workers
- **32%** In-home aides and liaison
<table>
<thead>
<tr>
<th>Q&amp;A with...</th>
<th>Carol DeNomme</th>
<th>Katherine Smith</th>
<th>Stephanie Ingrassia</th>
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<tr>
<td><strong>Carol DeNomme</strong></td>
<td>Carol has been helping people for 29 years, first as an outpatient therapist in Nashville and New York. She joined Aetna in 1999 and several years later became a wellness coach.</td>
<td>Katherine is a registered dietitian nutritionist and Aetna health coach who got her start as an officer in the Medical Service Corps.</td>
<td>Stephanie describes herself as an &quot;old-school nurse,&quot; having held hospital positions as a clinician, supervisor and manager. She joined Aetna in 1999 as a case manager.</td>
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**What motivated you to become a wellness coach?**
My parents instilled in my sisters and me a desire to serve others and leave the planet a better place.

**What three things would you want people to learn from Cheryl’s story?**
Life goes on. The human spirit is very strong. And hard work pays off.

**What do you do to de-stress or unwind?**
Meditating, yoga, walking outside, gardening.

**What has been your most fulfilling professional moment?**
I worked in a mental health clinic in Nashville where we treated severely depressed and mentally ill clients. It was gratifying to see people who were really struggling get back to a functional state—which is a big deal for them.

**How do you coach someone whose physical health is affecting their mental health?**
A lot of coaching centers on motivational interviewing, so I can really understand what makes someone tick. Then I can match my strategy to the person’s interests and find what works for them. With Cory we started slowly with a walking goal, and advanced at her pace. She now sees exercise as her medicine and lifeline.

**What’s the best piece of health advice you ever received?**
Start walking and don’t stop.

**What word do people most often use to describe you?**
I hope they describe me as kind.

**What is your health ambition?**
To keep going until I can’t go anymore.

**What motivated you to become a nurse?**
I knew in my heart that I always wanted to help people. It might have something to do with my role in my family—I’m the oldest of six children. Also, my dad was a surgical corpsman in World War II, and he always talked about his experiences working with patients.

**What would you like people to learn from Shara’s story?**
Shara is a person of faith, openness and love.

**What is your health ambition?**
To keep going until I can’t go anymore.

**What do you like to do in your free time?**
I love to be outside in nature, usually walking or reading.

**How do you de-stress?**
I make sleep a priority and find time for myself.
Aetna’s mission is to build a healthier world—one person, one community at a time. We are a leading diversified health care benefits company, serving an estimated 37.9 million people. We offer industry-leading information, tools and resources to help people achieve their health ambitions. Our team of nearly 50,000 employees is committed to providing access to affordable, high-quality health care, and making the health care experience simpler and more responsive.

We know that health care is personal, and that’s why the people we serve drive every decision we make. We are focused on them, their communities, and all the factors that affect their overall well-being.

We offer our customers a diverse range of health coverage choices. Our digital tools and online resources help guide members and make it easy for them to reach us for assistance. We give support at every stage of our members’ health care journeys, whether they want to quit smoking, eat healthier, are expecting a baby or are facing a serious illness and the daunting challenges surrounding the end of life.

Our Mission and Values

At Aetna, we achieve our mission with Integrity, Excellence, Caring and Inspiration—our four core values. We hold ourselves accountable for delivering the results our customers and members expect.

“Everything we do at Aetna starts with our values—a clear, strongly held set of core beliefs that reflect who we are and what you can expect from us.”

—Chairman and CEO Mark Bertolini
Corporate Social Responsibility

Despite spending more on health care than any other country in the world, Americans live shorter, less healthy lives than our counterparts in other high-income nations. As a country, we often wait until we are sick to worry about our health care. With this approach, we frequently neglect the areas that influence approximately 60 percent of a person’s life expectancy—our individual behaviors and the social and environmental factors around us.

While this is a national problem, our local communities are where we have the power to influence our health more than ever before. Through Aetna’s corporate social responsibility efforts, we are supporting organizations that are addressing the unique challenges their communities face, improving the health of the people who live there.

Building Healthy Communities

The Aetna Foundation is focused on Building Healthy Communities through locally based programs, dynamic partnerships and proven models that can help accelerate progress everywhere. The following initiatives are helping make this happen:

Putting Health on the Agenda, One Community at a Time

Through a unique collaboration with U.S. News & World Report, the Aetna Foundation introduced the first annual Healthiest Communities rankings in March 2018, showcasing cities and towns that are doing the best job of improving their citizens’ health through innovative programming, strategic partnerships and expanded public health assessments. As a comprehensive evaluation of more than 3,000 communities in 10 health-related categories, the findings will shine a light on those places that are improving the health of individuals and families, and ultimately promote change in the way in which all communities think about and pursue improvements in public health.

Supporting Healthy Cities and Counties

In 2016, the Aetna Foundation launched the Healthiest Cities & Counties Challenge. Through this Challenge, the Foundation will award $1.5 million in prizes to small and midsized cities and counties that are able to show measurable improvements in health outcomes over the course of several years through cross-sector partnerships. The 50 cities and counties in the Challenge are improving the health of local communities, and in January 2018 the Aetna Foundation recognized 10 “Spotlight Award” winners that have demonstrated progress around key social determinants of health.
Starting at the Community Level

The Aetna Foundation's “Cultivating Healthy Communities” grants support organizations working on important issues such as access to healthy food and safe places to play. The grantees are designing local solutions to local problems, and striving to improve the health of their communities. The 2017 grants provided more than $2 million to 25 organizations, which will support improvements for more than 300,000 people across the country.

Addressing the Opioid Epidemic

The opioid epidemic presents a clear and present threat to our communities and health care resources. In addition to the various approaches that Aetna is taking to address this crisis, the Aetna Foundation will provide grants totaling $6 million to fund state and local projects with the potential to make a difference addressing opioid-related challenges. In February 2018, North Carolina was the first state to receive a grant through the Aetna Foundation’s initiative, with The North Carolina Harm Reduction Coalition receiving $1 million to help fund its “Rural Opioid Overdose Prevention Project.” In March 2018, the Aetna Foundation provided a $1 million grant to the Pennsylvania Department of Health to support an innovative opioid “dashboard” that will better facilitate a collaborative response to the opioid crisis and save more lives in Pennsylvania.

Responding in the Face of Disaster

Our employees are helpful, supportive members of the communities where we live, work and play, volunteering more than 515,000 hours of their time in 2017. Aetna employees, retirees and directors also generously donated $6.9 million through the company’s matching gift program.

While we are committed to our communities every day, this dedication and caring is never more apparent than when disaster strikes. When Hurricane Harvey hit Texas and Louisiana in August—followed by Hurricane Irma and Hurricane Maria tearing through the southeast part of the U.S. and Puerto Rico weeks later—Aetna and our employees immediately took action to help the communities impacted by the disasters.

The Aetna Foundation contributed $200,000 to the American Red Cross to aid with relief efforts in response to Hurricanes Harvey and Irma, as well as a $100,000 disaster relief grant in support of the Empire State Relief and Recovery Effort for Puerto Rico. Beyond these grants, Aetna employees, retirees and directors generously donated over $230,000 for Hurricanes Harvey, Maria and Irma. Matched dollar-for-dollar by the Aetna Foundation, cumulative giving was more than $460,000 to support victims of these devastating, consecutive disasters.

As with most natural disasters, we modified our pharmacy policies to make sure that our members received the medications that they needed before, during and after these hurricanes. We provided free “virtual” general medical services to anyone impacted by the hurricanes through Teladoc®, Aetna’s telehealth provider. And we offered our Resources For Living® services to people in these areas—whether they were Aetna members or not—to cope with the emotional impact and for assistance with finding resources, such as shelters, government resources and referrals.

Beyond our company’s support during these trying times, our employees were on the ground, helping their fellow community members. We had nurse case managers and other employees helping to evacuate residents from local nursing homes, performing wellness checks and delivering food and other supplies to response teams and people in shelters. During the week of September 19, we opened our office in Jacksonville to not only address questions about insurance and prescriptions, but also to provide water, food and supplies to local Aetna members in need.

Our mission is to build a healthier world. Our corporate social responsibility efforts allow us to make this difference—one community, one person at a time.
## Financial Highlights

**(Millions, except per common share data)**

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<tr>
<th></th>
<th>2017</th>
<th>2016</th>
<th>Change</th>
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<tr>
<td>Total Revenue</td>
<td>$60,535</td>
<td>$63,155</td>
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<tr>
<td>Net Income¹</td>
<td>$1,904</td>
<td>$2,271</td>
<td>(16)%</td>
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<td>Total Company Expense Ratio</td>
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<td><strong>At Year End</strong></td>
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<td>Assets</td>
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<td>Common Shares Outstanding</td>
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<tr>
<td><strong>Per Common Share</strong></td>
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<tr>
<td>Net Income¹</td>
<td>$5.68</td>
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Additional information on our 2018 financial performance is available in our Annual Report on Form 10-K, which is available from the SEC at the following link: [https://www.sec.gov/Archives/edgar/data/1122304/000112230418000027/form10-k.htm](https://www.sec.gov/Archives/edgar/data/1122304/000112230418000027/form10-k.htm)

¹ Net income refers to net income attributable to Aetna reported in Aetna’s Consolidated Statements of Income in accordance with U.S. generally accepted accounting principles. Unless otherwise indicated, all references in this document to net income and net income per share exclude amounts attributable to non-controlling interests.
# 2017 Awards and Recognition

## Company Awards

**Fortune, Fortune 500**  
Aetna ranked No. 43 on the Fortune list of the 500 largest U.S. corporations.

**Points of Life, The Civic 50**  
Aetna was recognized as one of the 50 most community-minded companies in the United States. The Civic 50 provides showcases how companies can use their time, skills and other resources to improve the quality of life in the communities where they do business.

**Medicaid Health Plans of America**  
Three Aetna Medicaid plans were honored. Mercy Maricopa won “Most Innovative Best Practice” and the “Innovation in Behavioral Health” awards. Aetna Better Health of Ohio and Aetna Better Health of Michigan were recognized with inclusions in the Medicaid Managed Care Best Practices 2017–18 Compendium.

## National Committee for Quality Assurance

**Medicaid Health Plans of America**  
Aetna Better Health of Florida was recognized as No. 1 overall Medicaid health plan in the state of Florida for quality in clinical and consumer experience results.

**Points of Life, The Civic 50**  
Aetna was recognized as one of the 50 most community-minded companies in the United States. The Civic 50 provides showcases how companies can use their time, skills and other resources to improve the quality of life in the communities where they do business.

**Medicaid Health Plans of America**  
Three Aetna Medicaid plans were honored. Mercy Maricopa won “Most Innovative Best Practice” and the “Innovation in Behavioral Health” awards. Aetna Better Health of Ohio and Aetna Better Health of Michigan were recognized with inclusions in the Medicaid Managed Care Best Practices 2017–18 Compendium.

## Medicaid Health Plans of America

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## Centers for Medicare & Medicaid Services

Aetna again earned high Medicare Star Quality Ratings for its Medicare Advantage Prescription Drug plans for 2017. Aetna has a higher percentage of Medicare members enrolled in plans rated 4 overall stars than any other publicly traded company with more than 250,000 Medicare Advantage enrollees.

## National Business Group on Health, Best Employers for Healthy Lifestyles Award®

**Medicaid Health Plans of America**  
Aetna was recognized in the Platinum category for the 11th consecutive year.

## Institutional Investor, Most Honored Companies

**Medicaid Health Plans of America**  
Aetna again was recognized at the top of Institutional Investor’s All America Executive Team for corporate leadership and investor relations expertise.

## Modern Healthcare, 100 Most Influential People in Healthcare

Chairman and CEO Mark Bertolini was named to the list for his efforts to promote measures that increase access, lower costs and improve quality.

## Employment and Diversity Awards

**DiversityInc, Top 50 Companies for Diversity in 2017**  
Aetna was once again named to the list of Top 50 companies for diversity management.

**Human Rights Campaign Foundation, 2018 Corporate Equality Index**  
Aetna received a perfect score of 100 percent on the index, which measures companies on workplace equality for lesbian, gay, bisexual, transgender and queer (LGBTQ) employees. Aetna has achieved a perfect score every year since the index was created in 2002.
National Association for Female Executives, 2018 Top Companies for Executive Women
For the 18th straight year, Aetna was recognized as one of the leading corporations where women have significant clout to make decisions that affect their company’s future.

U.S. Business Leadership Network, Disability Equality Index® Best Places to Work
Aetna received a perfect score of 100 for its disability inclusion policies and practices.

Minority Business News, 2017 Corporate 101
Aetna was named to the list of “America's Most Admired Corporations for Supplier Diversity” for its commitment to supply chain diversity.

Asian American Business Development Center, Outstanding 50 Asian Americans in Business Award
For the 10th consecutive year, an Aetna employee has been honored with this award.

Training magazine, 2017 Top 125
Aetna was among the companies recognized for championing training and employee development.

National Association for Business Resources, Best and Brightest Companies to Work For®
Aetna subsidiary bswift was named to 2017 list, which honors organizations that display a commitment to excellence in their human resource practices and employee enrichment.

LATINA Style 50
Aetna was listed among the best companies for Latinas to work for in the U.S.

Diversity Best Practices
Aetna received the group’s seal of approval, scoring over 70 percent for best practices in leveraging diversity and inclusion efforts to achieve strategic and business goals.

Professional Women's Magazine, Best of Best
The magazine recognized Aetna as a leader in promoting the advancement of multicultural women in all aspects of business and employment.

National Organization on Disability, Leading Disability Employer Seal™
Aetna was among 45 organizations to receive the 2017 seal for exemplary employment practices for people with disabilities.

The Women's Forum of New York
Aetna was recognized among companies leading the way to gender balance on corporate boards.

The Black EOE Journal, Best of the Best Insurance Companies
Aetna was listed among companies promoting the advancement of African-Americans in all aspects of business and employment.

Women's Enterprise Magazine, Top 100
Aetna was included as a Top 100 Leaders in Corporate Supplier Diversity for advocating and promoting progressive supplier diversity policies.

Affinity, Inc. Magazine, Affinity Inc.’s 100 Percent
Aetna was named for exemplary support and leadership for LGBT business equality and inclusion.

Vault Guide to Top Internships
For the third consecutive year, Aetna was ranked as a top internship by Vault—No. 2 in health care and No. 9 in financial services.
Veteran Awards

Military Times, Best for Vets: Employers 2017
Aetna was among 82 companies recognized by Military Times, the first time that we made the list.

Victory Media, Military Friendly® Employers Award
For the third year in a row, Aetna was recognized with silver status on the 2018 list. Victory Media has been recognizing military friendly employers and schools with its annual lists since 2003. Aetna was also recognized by Victory Media with a 2018 Military Friendly® Spouse Employer award, which recognizes companies that hire spouses of active duty service members and promote workforce development policies and programs.

U.S. Veterans Magazine, 2017 Best of the Best Top Veteran-Friendly Companies
Aetna was recognized for its employment opportunities for veterans, transitioning service members, disabled veterans, spouses and veteran business owners.

Technology and Innovation

Technology Executive Network, Information Security Executive, North America Project of the Year
Aetna was selected in the health care category for “Distributed Controls: Managing Security Differently Across 15 Organizations.”

Technology Executive Network, Information Security Executive awards
Aetna's Mignona Cote was recognized with two awards in 2017: the Central People's Choice Award and the North America Executive: Health Care Award.

Evanta CISO Executive Summit 2017, Breakaway Leadership Awards
Jim Routh was recognized for his work leading Aetna's business transformation.
YEAR IN REVIEW

Board Members

Fernando Aguirre
Former Chairman, President and
Chief Executive Officer
Chiquita Brands International, Inc.

Mark T. Bertolini
Chairman and Chief Executive Officer
Aetna Inc.

Frank M. Clark
Former Chairman and
Chief Executive Officer
Commonwealth Edison Company

Betsy Z. Cohen
Former Chief Executive Officer
The Bancorp, Inc.

Molly J. Coye, M.D.
Senior Executive in Residence
Avia Health Innovation

Roger N. Farah
Chairman
Tiffany & Co.

Jeffrey E. Garten
Dean Emeritus
Yale School of Management

Ellen M. Hancock
Former President
Jazz Technologies, Inc.
Former Chairman and
Chief Executive Officer
Exodus Communications, Inc.

Richard J. Harrington
Chairman Emeritus
The Cue Ball Group
Former President and
Chief Executive Officer
The Thomson Corporation

Edward J. Ludwig
Former Chairman and
Chief Executive Officer
Becton, Dickinson and Company

Joseph P. Newhouse
John D. MacArthur Professor of
Health Policy and Management
Harvard University

Olympia J. Snowe
Chairman and Chief Executive Officer
Olympia Snowe, LLC

Senior Management

Mark T. Bertolini
Chairman and Chief Executive Officer

Karen S. Lynch
President

Richard di Benedetto
Executive Vice President
Aetna International

Shawn M. Guertin
Executive Vice President
Chief Financial Officer and
Chief Enterprise Risk Officer

Richard M. Jelinek
Executive Vice President
Enterprise Strategy

Steven B. Kelmar
Executive Vice President
Corporate Affairs and
Chief of Staff to Aetna's Chairman

Margaret M. McCarthy
Executive Vice President
Operations and Technology

Harold L. Paz, M.D., M.S.
Executive Vice President and
Chief Medical Officer

Thomas J. Sabatino, Jr.
Executive Vice President and
General Counsel

Francis S. Soistman, Jr.
Executive Vice President
Government Services

Thomas W. Weidenkopf
Executive Vice President
Chief Human Resources Officer

Corporate Secretary

Adam F. McAnaney
Vice President and Corporate Secretary

From left to right: Fernando Aguirre, Betsy Z. Cohen, Olympia J. Snowe, Jeffrey E. Garten, Joseph P. Newhouse, Mark T. Bertolini, Molly J. Coye, M.D., Roger N. Farah, Frank M. Clark, Richard J. Harrington, Ellen M. Hancock, and Edward J. Ludwig.

Aetna Story 2018

You don’t join us, we join you.