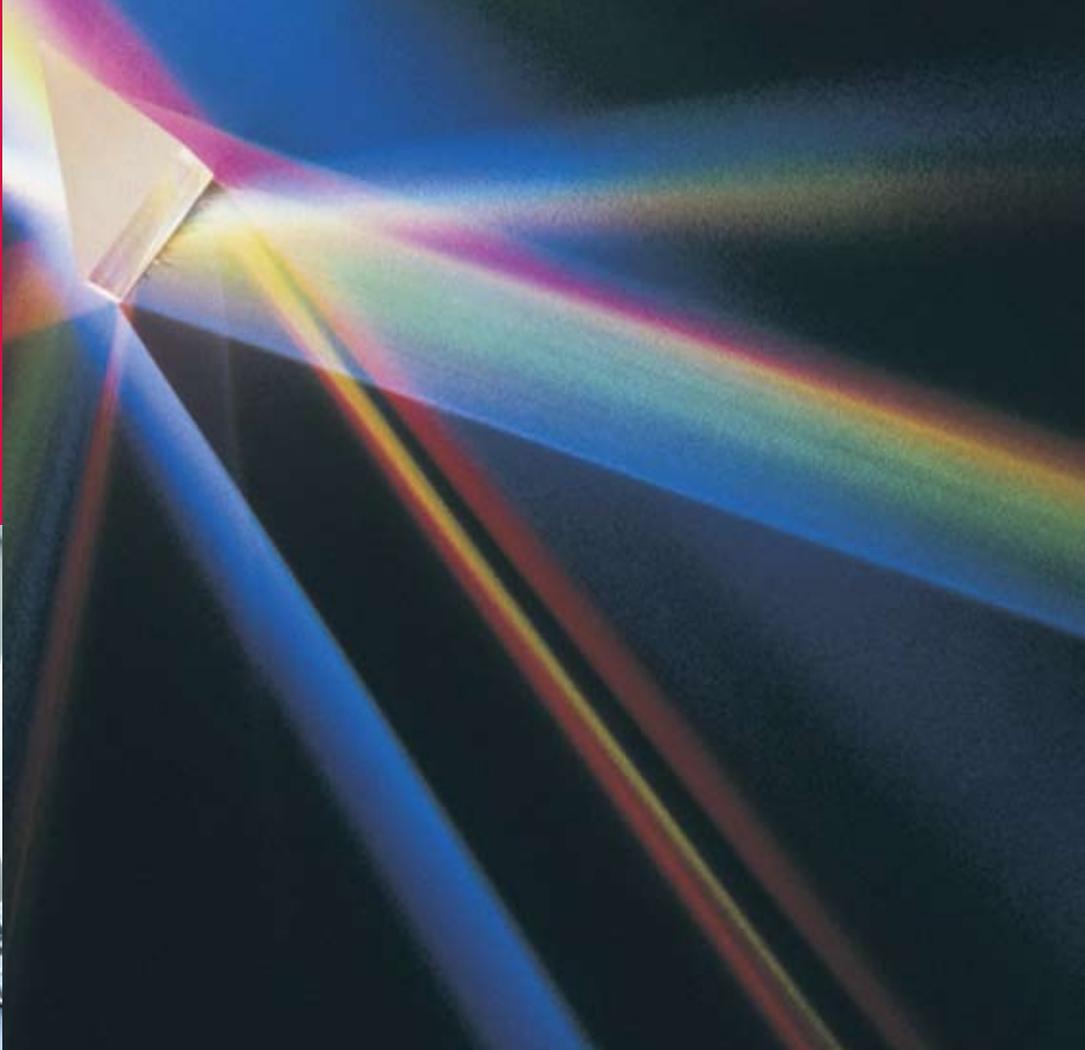


Integrating products improves plan performance — without adding cost

Aetna Spectrum Integrated BenefitsSM

**Cost-effective,
integrated
benefits plans for
employers with
51 – 99 employees**



†Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna companies that offer, underwrite or administer benefits coverage include: Aetna Health Inc., Aetna Health of California Inc., Aetna Health of the Carolinas Inc., Aetna Health of Illinois Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company, Aetna Dental Inc. and/or Aetna Dental of California Inc., and/or Aetna Life Insurance Company. Life and disability coverages are underwritten or administered by Aetna Life Insurance Company (Aetna). In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156.

An integrated approach to

An integrated approach to benefits solutions

Aetna[‡] Spectrum offers you quality, cost-effective products in a variety of integrated plan design packages. Aetna Spectrum gives your clients a simplified way to meet their unique needs, and helps them stay competitive in the marketplace.

When your clients choose one of our Aetna Spectrum plans, we can integrate a wide range of medical, dental, life and disability insurance coverages. Your clients will realize the advantage of true integration of data, systems, clinical personnel and processes that can help:

- Streamline administration
- Reduce benefits costs
- Enhance employee health and
- Productivity

And, when you integrate products with Aetna Spectrum, rate reductions help make the total benefits package more affordable.

¹Based on a study by Aetna Integrated Informatics® (Aetna's health information and analytics subsidiary), from September 2004 through March 2005, of two matched groups of Short Term Disability (STD) claimants, one with Aetna disability but no Aetna medical, and one with Integrated Health and Disability. Results are aggregate and may not apply to individual plan sponsors.

²An Aetna pilot between June 2004 and June 2006 tracked outreach activities and dental claim data for 500,000 plan members in companies with 1,000 – 100,000 employees, representing financial, pharmaceutical, technology, insurance, manufacturing and utility industries.

The value of true integration

When your clients place multiple coverages with Aetna, a variety of integrated programs and value-added extras standardly apply. For example:

Our **Integrated Health and Disability (IHD)** process strengthens the connection between medical and disability case management to promote administrative simplicity, earlier returns to work from disability and potential cost savings. Studies show that employers with Aetna IHD achieved an average 5.6-day decrease in short-term disability durations.¹ IHD is free of charge and fully HIPAA-compliant.

The **Aetna Dental/Medical IntegrationSM (DMI)** program is a standard component of our services for your clients who have Aetna medical and Aetna dental. Periodontal care can have an effect on the cost of medical care — earlier treatment can result in lower medical costs for members with diabetes, and those at risk for heart attacks and strokes. With DMI, Aetna successfully motivated 63 percent of at-risk members who were not getting care to seek dental care.² Our goal is to help avoid further potential costs and adverse outcomes that could undermine an individual's well-being and drive up medical costs.

With our fresh approach to group life, **Aetna Life EssentialsSM**, employees and their families have access to programs during their active lives to help promote healthy, fulfilling lifestyles. In addition, Aetna Life Essentials provides for critical caring and support resources at the end of life. We also offer financial guidelines and bereavement counseling for beneficiaries that add value beyond the monetary support of a death benefit.

Aetna Spectrum Medical

Aetna Spectrum Medical benefits and insurance plans are available with a variety of copayment and coinsurance options to match your client's particular needs and cost considerations. Aetna Spectrum offers the full range of plans so your client can achieve the right blend of managed-care cost effectiveness and employee access to care.

Aetna is an industry pioneer of consumer-directed plans, and Aetna Spectrum also offers Aetna HealthFund® Health Savings Accounts or Health Reimbursement Arrangements.

All Aetna Spectrum medical plans include prescription drug benefits.

benefits solutions

Health information and wellness programs

Aetna Spectrum medical plans include health information and wellness programs to help members use their benefits wisely and stay healthy and productive:

Our 24-hour toll-free **Informed Health[®] Line** connects members with registered nurses who can provide information on health-related issues and topics.

Online resources provide easy-to-understand health information and interactive tools to help members become better informed health care consumers:

- **Aetna Navigator[®]** — Aetna's secure member website — provides comprehensive information and self-serve features. Employees can order ID cards, check claim status, locate health care professionals, and much more.
- **Aetna IntelliHealth[®]** provides health information from Harvard Medical School plus interactive tools.

Providing information and support services, our disease management programs help members manage 30 chronic conditions — such as asthma, lower back pain and diabetes — and encourage them to get preventive care and make healthy lifestyle choices.

Aetna Spectrum Dental

Like our medical plans, Aetna Spectrum Dental offers an array of products — as well as large provider networks and competitive prices — in a continuum that ranges from greater access to care/higher cost to more controlled access to care/managed costs.

Aetna Spectrum Dental includes our DMO[®] Dental Maintenance Organization* plans, Preferred Provider Organization (PPO)** plans and Freedom-of-Choice plans that combine a DMO* plan with either a PPO or indemnity plan to offer members a choice of plans while employers have the administrative ease of one.

Aetna Spectrum Life

Life insurance options include basic term life, as well as supplemental and dependent life plans that expand protection for employees and their families without adding cost for your clients.

Our AD&D Ultra[®] plan offers all the usual accidental death and dismemberment coverages plus child care and education benefits. AD&D Ultra includes coverage for losses that occur within a full year of an accident, 24-hour protection, and no need for evidence of good health to get coverage.

Aetna Spectrum Disability

As a leading provider of health benefits, we understand that and act on a key fact: Disabilities Are Health Events[®]. All disabilities are tied to injuries or illnesses. From the first notice of disability to a successful return to work, Aetna's clinically focused claims management team provides services and guidance aligned with the nature and complexity of each claim to help:

- Certify claims quickly
- Control case management costs
- Support quick returns to work
- Provide employee support

Underpinning all our disability and absence management capabilities is our Web-based WorkAbility[®] system. WorkAbility enables sharing claims data across products and functions, resulting in increased efficiency and improved claims and absence management from beginning to end. WorkAbility is an integrated solution for leave of absence, short-term disability and long-term disability. The employer or employee submits one claim for all products.

*In Illinois, DMO plans provide limited out-of-network benefits. However, in order to receive maximum benefits, members must select and have care coordinated by a participating primary care dentist. Illinois DMO is not an HMO.

**Texas has a Preferred Dental Network (PDN) plan.

Making it simple

For your clients who want the convenience and efficiency of combining multiple benefits plans with one carrier, Aetna Spectrum offers cost-effective, easy-to-administer medical, dental, life and disability products.

Package pricing

Save your clients money with upfront package pricing discounts. And save them even more through the reduced benefits costs and productivity improvements we offer through true benefits integration.

Streamlined quotes

When your client selects an Aetna Spectrum plan — a stand-alone medical plan or any combination of medical, dental, life and/or disability plans — you get a quote that's timely, accurate and fits your client's needs.

Simplified installation

You can use a single data file for all Aetna Spectrum eligibility requirements.

Easier administration

Our goal is to save you time on quoting, installing and servicing Aetna Spectrum cases — and that means more time for building your business.



This material is for information only and is not an offer or invitation to contract. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Not all services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. HRAs are subject to employer-defined use and forfeiture rules and are unfunded liabilities of your employer. Fund balances are not vested benefits. Investment services are independently offered through JPMorgan Institutional Investors, Inc., a subsidiary of JPMorgan Chase Bank. Health/Dental benefits, health/dental insurance, life and disability plans/policies contain exclusions and limitations.

Aetna Rx Home Delivery® refers to Aetna Rx Home Delivery LLC, a subsidiary of Aetna Inc. which is a licensed pharmacy that operates through mail-order.

Program/products may not be available in all states for all group sizes.

Information is believed to be accurate as of the production date; however, it is subject to change.

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