

Smart moves may save you money

Aetna HealthFund® Five-Year Study Results

Our broadest study to date* — just look at some of the results

Key findings:

1. There are sustained savings

Comparison of medical costs

- **Full replacement model** — Customers who replaced their previous plan options with an Aetna HealthFund Health Reimbursement Arrangement** (HRA) experienced lower annualized trends over four years that produced savings of more than \$2.1 million per 1,000 members.
- **Option plan model** — When an HRA or Health Savings Account***† (HSA) was offered as one of several plan options, employers also realized cost savings over a four-year period. The average option plan sponsor saved more than \$500,000 per 1,000 members. And for sponsors utilizing “best in class” strategies, the results were even more dramatic — savings of more than \$1.5 million. These best in class strategies are outlined in section 2.

Background

Who we studied

- 130 Aetna HealthFund customers
- 1.6 million Aetna members total
- 205,000 Aetna HealthFund members (HRA and HSA)
- 1.2 million PPO comparison members

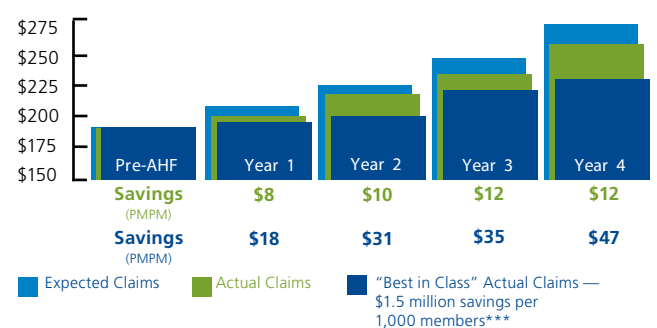
Length of study

- Five years of data (2002 – 2006), the broadest period of data studied.
- Five years of HRA-specific data.
- Three years of HSA-specific data.
- Time period covers pre- and post-enrollment in an Aetna HealthFund plan.

Full replacement — \$2.1 million savings per 1,000 members over 4 years



Option HRA/HSA — \$500 thousand savings per 1,000 members over 4 years



Comparison of generic drug costs

Consumerism is affecting the way employers offer and members purchase prescription drugs. Members in Aetna HealthFund benefits and insurance plans are more likely to choose generic drugs over brand name than their PPO counterparts, and are more likely to utilize mail order to obtain their drugs. And that’s not just this year — generic and mail order utilization has consistently increased year to year in Aetna HealthFund plans, and has continually outpaced PPO levels.

*From an Aetna study of Aetna HealthFund HRA and HSA enrollment (2002-2006).

**HRAs and HSAs are not available to HMO members in Illinois.

†HSA plan sponsors with greater than 10% penetration.

***Based on actual claim trends.



2. Create strategies that make a difference

We looked at Aetna HealthFund plan sponsors who experienced extraordinary results to identify shared traits and strategies. The best-in-class performers, as evidenced by lower medical-cost trends, embraced these keys to success:

- **A focus on consumerism** — These plan sponsors foster a culture of health care consumerism, beginning with their senior executives. They use specific multi-year strategies to help control costs through engaging employees and driving behavior change. They promote the use of information and tools to help employees make informed decisions on health, spending, and wellness.
- **Focused, ongoing education and communication** — Nearly all of these plan sponsors have multi-faceted education and communication activities and materials that extend to all members, and go beyond Open Enrollment. Communication efforts focus not only on fund administration, but on managing health and health costs.
- **A carefully constructed benefit package with appropriate levels of member responsibility** — All of these plan sponsors offered plans with at least \$1,000 bridge between the deductible and fund, and these employers generally capped fund

rollovers. Most importantly, these plan sponsors reviewed and updated their benefit offerings regularly to stay in sync with their consumerism strategy and goals.

- **An emphasis on wellness and incentives for healthy behaviors** — These plan sponsors all offered 100 percent coverage for preventive care, and most offered incentives for the completion of health assessments.

3. Members continue to take care of themselves

Aetna HealthFund members get access to the care they need and are more engaged consumers. When compared to a control-matched PPO population:

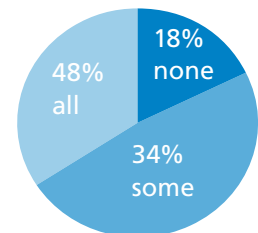
- **Preventive care** — Aetna HealthFund members spend 20 percent more on preventive care, and women in Aetna HealthFund plans access the same or greater levels of breast and cervical cancer screenings.
- **Chronic conditions** — Both HRA and HSA members with chronic conditions maintain or increase their utilization of drug therapies for their conditions.
- **Consumer tools** — Aetna HealthFund members are twice as likely to use online information. 48 percent and 68 percent of HRA and HSA members, respectively, logged on to Aetna Navigator, compared to just under 30 percent in the PPO control group.

4. Members are saving

More than half of employees are rolling over at least some of their HRA fund. With the HSA, 95 percent are rolling over at least some of their account, and 40 percent are rolling over all of it!

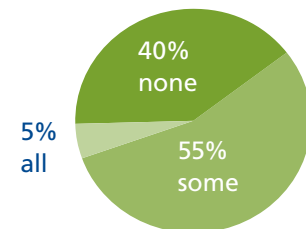
Behaviors are different since those with an HSA have the choice to use their account funds each time they receive care.

Percentage of employees using none, some or all of either HSA or HRA



HRA

Greater Savings Behavior with HSA



HSA

Learn how an Aetna HealthFund plan can save money and let us develop a unique strategy for you. Contact your Aetna sales representative today.

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