

AETNA AVE

Aetna Avenue[®]
Your Destination for Small Business Solutions[®]

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What do we get for our
premium...?

*Small businesses need insurance
benefits plans that fit their workplace.
Aetna Avenue provides employers with
a choice of valuable benefits solutions.*



Health benefits and health insurance plans are offered, underwritten and/or administered by Aetna Health Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits may vary by location. Health/Dental benefits, health/dental insurance plans, life and disability insurance plans/policies contain exclusions and limitations. Plan features and availability may vary by location and group size. Investment services are independently offered through HealthEquity, Inc. Aetna HealthFund HRAs are subject to employer-defined use and forfeiture rules and are unfunded liabilities for your employer. Fund balances are not vested benefits. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Plan for Your Health is a public education program from Aetna and The Financial Planning Association. Providers are independent contractors and not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. The Aetna Personal Health Record should not be used as the sole source of information about the member's health history. Not all health, dental and disability services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features 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. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.

Policy forms issued in OK include: HMO/OK COC-5 09/07, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23 and/or GR-29/GR-29N.



... You get the value of Aetna Avenue

SUPPORTING BUSINESSES AND EMPLOYEES

- Benefits programs to **choose, administer** and **use**
- Insurance products that provide various options to help meet your business and employee needs
- Online benefits administration
- **Tools** and **resources** making your insurance benefits easier to use

You get **easy** ...

TOOLS & RESOURCES

- **Estimate common health care costs**
- **Research drug costs and alternatives**
- Review who is covered under the plan
- **Medical/disease/wellness information**
- Request and print temporary ID cards
- Find health care professionals and facilities
- Aetna Navigator®
- 24-hour online customer service
- Aetna Health ConnectionsSM
- Manage health insurance benefits
- Health and financial resources
- Check claim status

SMALL BUSINESS IN MIND

- A **150-year history** with plan sponsors and members
- 18 million members[†]
- Health benefits and health insurance plans and programs designed for the unique needs of small businesses
- **Wide network** of doctors, hospitals and providers available to all members – National AdvantageSM Program
- A **commitment to quality, customer satisfaction and a commitment to health, innovation and customer advocacy.** In the *6th Annual Semi-Annual UBS Benefit Consultant Survey* from UBS Securities, Aetna received the top average score across all categories, including network, service and utilization management.^{††}
- Since 1980 Aetna and the Aetna Foundation have contributed over \$334 million in grants and sponsorships in the areas of health, human services, neighborhood revitalization and arts and culture.^{†††}

You get **reliable** ...



TRANSPARENCY

Use your health care dollars wisely

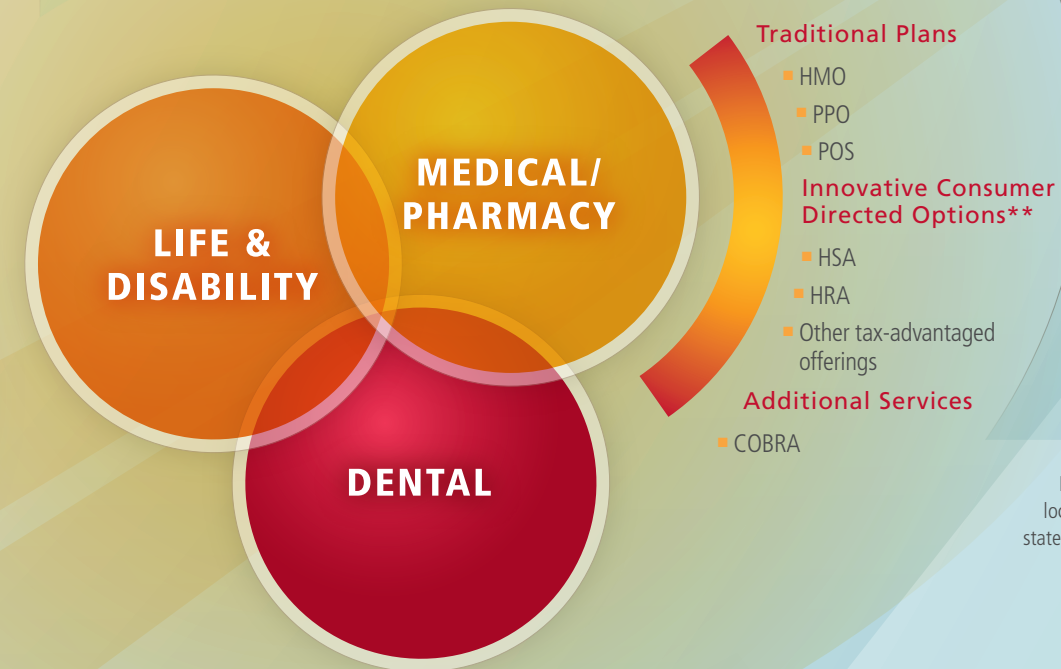
- Hospital Comparison Tool
- Physician unit price
- Specialist quality & efficiency
- Price-A-DrugSM
- Estimate Cost of Care
- Procedure-based site of service

And you get **more** ...

CHOICES IN INSURANCE BENEFITS PLANS AND VALUE FOR YOUR PREMIUMS

Integration

Our insurance benefits work together efficiently and ensure appropriate care.



DISCOUNT PROGRAMS

- Aetna VisionSM discount program*
- Oral health care discount program
- Aetna Natural Products and Services^{SM*}
- Aetna HearingSM discount program*
- Aetna FitnessSM program
- Aetna Weight ManagementSM discount program
- SpaWish[®]
- eDiets.com[®]
- Zagat[®] online
- MayoClinic.com Bookstore
- Aetna Resource Connection

Plans vary by geographic location. Please refer to your state-specific brochure for details.

HEALTH CARE CONTINUUM

Preventive / Wellness

- Simple Steps To A Healthier Life[®]
- Flu shot
- BRCA Genetic Testing Program
- Aetna Health ConnectionsSM disease management
- Heart Care for Life
- Employee Assistance Program (EAP)
- Member wellness message program

Care Management Programs

- Personal Health Record (PHR)^{***}
- Dental/Medical Integration
- Targeted programs for over 30 chronic diseases
- National Medical Excellence Program[®]
- Aetna Women's HealthSM programs
- Informed Health[®] Line
- MedQuery[®]



* These discount programs are not available to Alaska residents.

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

*** Included for fully insured customers; available for a fee for self-insured customers.

† www.aetna.com/about-aetna-insurance/aetna-corporate-profile/facts.html. As of September 30, 2010.

†† 6th Semi-Annual UBS Benefit Consultant Survey, UBS Investment Research, www.ubs.com/investmentresearch, May 2008.

††† www.aetna.com/foundation. As of November 2010.