2008 Diversity Annual Report







Strength of Diversity



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The strength of diversity An inclusive vision implemented in diverse ways

The Aetna Diversity Alliance is pleased to present The Strength of Diversity, our 2008 Diversity Annual Report. In a year that will be remembered as one of the most challenging in global corporate history, Aetna continued to grow, in part, through the strength of our commitment to diversity in our workplace, in the marketplace and within the communities we serve.

In 2008, we remained focused on developing a workforce that understands and speaks the language of the communities where we do business. We fostered a culture of inclusion that grows a diverse workforce and enables employees to do their best work. We delivered innovative, tailored services to meet the unique needs of different marketplace segments. We continued to proactively develop a diverse supplier base that delivers best-in-class services that help us to build a strong pipeline for our customers and members. We provided strong support to the communities our company serves. These concerted efforts helped us expand upon the aggressive diversity goals we set and regularly monitor.

Aetna also formed an innovative alliance — and a powerful synergy with Magic Johnson Enterprises (MJE). The two organizations share a desire to improve health literacy in urban communities and empower businesses and individuals to make informed choices about their health care options to optimize their health. Aetna was recognized in many national publications, including the "Top 40 Companies for Diversity" and the "Top 100 Employers of the Class of 2008." Aetna is proud to be one of only eight Connecticut-based employers recognized in 2008 by Connect-Ability as a Top Employer for people with disabilities. Future progress depends upon intentionally and strategically leveraging both our workplace and marketplace diversity. Doing so will differentiate Aetna as a global leader in the continual pursuit of diversity. It also will ensure that the company is a valued asset to each and every individual, marketplace segment or community with which we have the privilege to interact.



A message from the Chairman and CEO



Ronald A. Williams

At Aetna, valuing diversity is both a fundamental belief and strategic advantage. It is embedded in our values and is seen as a source of strength.

Our employees and board of directors include women and people of color individuals with significantly different experiences and expertise — who help to shape the way Aetna does business.

In 2008, we celebrated the 100th anniversary of Aetna's hiring its first female employee, Julia Kinghorn, a telephone switchboard operator. Today, women comprise more than threequarters of Aetna's total employee population, and their perspectives have shaped corporate culture in ways unimagined in 1908.

We recognize how important diversity is to our business. We are proud to provide health insurance and related employee benefits to millions of people in the United States and hundreds of thousands in other countries. Over time, becoming a strong global company will require that we maintain an understanding and appreciation of people's differences.

Diversity may mean a different language or a different family structure, or it may mean understanding cultural attributes that affect how people use the health care system. By encouraging diversity in all its aspects — including gender, race, ethnicity, age, sexual orientation, geography, opinions, ideas and experiences — we can provide products and services that are valuable to the most people. Our commitment to diversity has become increasingly important as the marketplace has changed, population shifts have occurred, and we seek to address societal issues such as racial and ethnic disparities in health care and the need to adopt healthier lifestyles. By actively supporting a diverse workforce, Aetna reaps the value of different perspectives and cultural contexts in how we approach our business, and this ultimately leads to our continued success.

This year's Diversity Annual Report helps to demonstrate the ways in which Aetna focuses on our customers by understanding and meeting their unique needs. In addition, the Report highlights ways in which we are making a difference in communities around the country, including our alliance with Magic Johnson Enterprises. By exploring innovative ideas and programs, Aetna is helping people to better understand and use their health care benefits wisely.

Embracing diversity at Aetna is part of our tradition, our history, our values. It's the right thing to do. It's our strength.

A message from the Chief Diversity Officer

Harnessing the power of diversity



Raymond J. Arroyo

I am delighted to introduce Aetna's 2008 Diversity Annual Report, *The Strength of Diversity*. This is our fourth consecutive report, highlighting the contributions diversity has made to operational and strategic success at Aetna, as well as to the professional enrichment of our employees.

Looking out over the landscape of our organization, there are many areas of strength that make me very proud.

- Our Employee Resource Groups (ERGs) now number 68, including 15 national groups. Total membership in these organizations now stands at over 8,000 employees; just three years ago, there were fewer than 1,000 employees participating. Each ERG is actively sponsored by an Aetna executive. The growth and impact of these groups demonstrate several organizational strengths. First is our broad view of diversity beyond the traditional categories. We support resource groups for caregivers, boomers, telecommuters and those in Generation Y, among others. Employee Resource Groups further strengthen Aetna through the leadership and professional development opportunities they provide their officers and members. They also help strengthen our presence and visibility in key market segments ---for example, among Asian American business owners.
- Not only is our focus on diversity simply the right thing to do, but it also provides us with a competitive advantage in the marketplace.
 We leverage the strength of our commitment to diversity with government entities, large employers looking to work with other diversityembracing organizations, and small business owners seeking organizations that understand them and their unique needs.
- We have a reputation for valuing diversity that helps us attract new talent to our organization, including and beyond the traditional categories. Young adults today have grown up in a culturally diverse environment, and they expect their employer to do business within the same context. Our positive reputation for diversity is also demonstrated by the awards and recognition we have received, which you will find noted in this report.

These are three of the many areas of strength in our diversity approach that make me proud; more are captured within this report. I hope reading it helps you understand Aetna's broad view of diversity and encourages you to be an ally for diversity wherever you can.

Providing superior value to consumers

We believe that Aetna can continue to add value to the health care system by expanding access to care, understanding the needs of consumers and focusing on maintaining good health.

Opening the health window

A waiting room can be about more than just waiting. That could be the motto at Chicago's Mexican Consulate, where those waiting for service receive important health information and even screenings through a program called the "Health Window," which is funded by Aetna. Nearly 70 percent of Chicago's Hispanic population is of Mexican ancestry. It's no surprise, then, that Chicago's Mexican Consulate is the busiest in the country, serving an average of 1,100 people each day. And each day, health promoters discuss topics ranging from diabetes to healthy eating. Often, nonprofit health organizations are also onsite to do free health screenings.

Recognizing that Chicago's largest Hispanic population actually resides outside of the city center, the Consulate also has mobile units that provide service to constituents in the suburbs. Believing that geography should not be a barrier to good health, the Aetna Foundation also funded a health promoter for one of these mobile units.

The Health Window provides an invaluable service to an underserved population. Aetna has already agreed to provide funding to continue this important community service in 2009.

Wellness Works

The concept of wellness — taking positive steps to maintain your good health rather than simply treating disease — is a hot topic in health care. At Aetna, we have a very broad definition of "wellness," focusing our programs and services on achieving physical, emotional and financial health and well-being. Our wellness strategies help employers and consumers make smart choices to help keep them as healthy as possible, as long as possible.

When it comes to focusing on wellness, Aetna is walking the walk. In 2008, we opened a fully integrated, state-of-the-art Wellness Works Center at our Hartford headquarters. The onsite center provides Aetna employees with access to a doctor and nurse, full-service pharmacy, lab, health coaches, Employee Assistance Program (EAP) counselors, private lactation rooms, chair massage and a circulating multimedia resource library. Fitness and physical therapy facilities help employees stay in physical shape, while certified financial planners are available in the Financial Wellness Center to help employees stay financially fit.

The Wellness Works Center is a model that provides a real-life example of Aetna's strategic focus on health and wellness. We encourage our customers to adopt integrated wellness programs and services that embrace all aspects of an individual's well-being. Not only does such a strategy build a healthier workforce, but it also builds a healthier bottom line. That's a combination that is tough to beat, especially in challenging economic times.



Health promoter, Bertha Morín at "The Health Window"



Aetna Wellness Works Center, Hartford, CT

为了不断努力帮助客户更好地理解健康与健康 保险,Aetna 推出了一个中文会员网站。

CHINESE

A vote for fairness

Would you treat someone differently if you knew that person had diabetes? Of course, the answer is no. But when it comes to behavioral health conditions — depression, bipolar disorder, anxiety and the like there is still sometimes a stigma.

At Aetna, our embrace of diversity includes the belief that everyone deserves appropriate treatment — whether that treatment is for a mental health illness or a physical illness. That is why we were an early and vocal advocate for "mental health parity" legislation — federal legislation mandating equitable care for mental health illnesses. Nearly four years after we first started discussing this issue with a bipartisan group of Congressional leaders, the legislation passed in October 2008.

Aetna is proud to have taken a leading role in moving this important legislation forward. We are hopeful that it will be one more step on the road to equal treatment for those who have mental health conditions — both by the health care system and by society at large.

A new voice

There are nearly three million individuals in the United States who speak Chinese at home. In our continuing effort to help consumers better understand health and health benefits, Aetna has introduced a Chinese-language member website. The site provides practical information about Aetna products and participating network providers. It also includes information and tools to help consumers navigate the sometimes-complicated health care system. From a glossary of common medical terms to suggested questions to ask the doctor, the site provides Chinese-speaking members with a new resource to help them manage their physical and financial health in their preferred language.





Outside perspectives

Part of Aetna's broad definition of diversity is the inclusion of a variety of ideas in the way we run our business. We believe that hearing a range of fresh opinions and perspectives — from both inside and outside the company — helps us innovate to create products and services that meet the needs of the market.

With this in mind, we have brought together two external advisory councils to share opinions and gather feedback about our products, services and operations.

- The Miami Advisory Council is a group of business and community leaders who meet regularly to provide Aetna with insight and perspectives on Miami's Hispanic community and their health care needs. The council discusses the market, generates ideas, and gives feedback on how Aetna plans and products can be improved to help the community. The goal is to build trust and awareness in the Hispanic community, while creating products and services to meet their unique needs.
- The Lesbian, Gay, Bisexual and Transgender (LGBT) Equality External Advisory Council was newly created in 2008. The council includes some of the country's top lesbian, gay, bisexual and transgender professionals and LGBT allies from both the corporate and nonprofit world. The group is supporting Aetna in identifying new initiatives that specifically focus on enhancing outreach to the LGBT community. The goal is to integrate our business, philanthropic and outreach activities to improve access and care for our LGBT members.

Walking a mile in their shoes

Rachel Vorobyev Head, Targeted Growth Markets and Segments

Before we can meet the needs of our customers, we have to understand those needs. That means focusing our efforts on traditionally underserved populations in specific local markets.

Our local teams are part of the communities they serve, so they understand the culture, the business climate and the health care community. Developing such a deep appreciation for the needs of the community helps Aetna develop innovative, affordable and culturally appropriate products and services. Our goal is to help customers access high-quality health care.

We have concentrated our efforts on traditionally underserved groups, including racial and ethnic minorities, the lesbian, gay, bisexual and transgender (LGBT) population, and women-led businesses. We are also working in a number of markets to develop a thorough understanding of our customers' needs. Currently, we are working in Atlanta, Chicago, Dallas, Houston, Miami, New York, Philadelphia, Southern California and Washington, DC.

We recognize that meeting our customers' needs requires an intense focus — and sometimes that means walking a mile in their shoes.



A powerful market presence

We are a global company with a local presence. We understand that every consumer has individual health care needs and have designed a broad array of products and services to help meet those needs.

All health care is local

While Aetna has a national — and global presence, we understand that health care is delivered locally, in community hospitals by community health care providers. Our focus on diversity means we understand that one size does not fit all when it comes to health benefits.

We have put this belief into action in several markets across the country with plans customized to serve the unique needs of targeted communities. We have highlighted several examples of these plans below. Tailoring solutions to meet specific requirements not only fills a market need — it also fills a social need by helping to reduce the ranks of the uninsured.

New York

The first customers for our NYC Community PlanSM began receiving services on January 1, 2008. The plan was built to address the affordability, access and cultural needs of small employers in New York's five boroughs. It uses a smaller network of physicians who are familiar with local needs and speak over 90 different languages. Throughout the year, we continued to refine the plan and lower costs to further increase affordability.

Chicago

Latinos — the fastest growing segment of Chicago's population — are the target of the Aetna Illinois Community PlanSM. Created in collaboration with the Illinois Hispanic Chamber of Commerce, the plan provides a tailored network and easy-to-use benefits for Hispanic small businesses. While affordability was key, Aetna wanted the plan to be robust. So, unlike some competitors, we offer comprehensive benefits like prescription, maternity and behavioral health coverage in our standard plan.

We support the plan with a customized Spanish-language version of DocFind®, our online provider directory. And, mindful of the fact that some in the Latino community do not access the Internet, we provide printed directories and other educational materials in Spanish. We also support members with educational outreach on topics ranging from how to get the most from your benefits to healthy cooking and wellness.

The Illinois Community Plan is being used as a pilot site to test solutions that may be useful in other communities across the nation.



Southern California

Even an international border was no barrier when it came to providing health care access to Aetna members living or working in Southern California. The Vitalidad Mexico con AetnaSM plan provides access to more than 200 doctors and health care facilities in the northern Mexico communities of Mexicali, Tecate and Tijuana. The goal is to allow Spanish-speaking individuals who make up the majority of the population in Southern California to access health services in a language and cultural setting that feels comfortable and familiar.

The plan is offered through an agreement with Sistemas Medicos Nacionales, S.A. It has been so well received that we are looking to expand it in 2009. We are working to build a companion California network focused on the Hispanic community. This will allow some family members to choose to receive care in California while others in the family seek care in Mexico. We also hope to expand the geographic reach of the product beyond San Diego County into the rest of the state and perhaps into other southwestern states.

우리는 대학생들, 젊은 전문직 종사자들, 그리고 고령자들을 포함한 간과되기 쉬운 집단의 요구에 맞는 상품과 서비스를 제공합니다.

KOREAN

A plan for all ages

Aetna's broad definition of "diversity" also encompasses generational diversity. We provide products and tools that meet the needs of often-overlooked populations, including college students, young professionals and seniors. While other companies may consider such populations as "niche" markets, Aetna provides a continuum of plans, education and information to meet the needs of a wide variety of people.

From the classroom to the student health center

Going to college brings many new experiences — new friends, new interests and a new sense of independence. For too many students, it also brings a far less pleasant new experience — being uninsured.

While some students reach the age limit for coverage under their parents' insurance, others never had coverage. And while many in the 18 to 28 college age range feel healthy and don't consider insurance a priority, more and more colleges are mandating that their students meet insurance coverage requirements to attend classes. Aetna Student Health[™] Plans provide an alternative for this sometimes vulnerable population. Our plans work in concert with on-campus health centers and medical professionals to provide a customized solution for students. Giving students access to health care can help them stay productive and in class boosting their chances for academic success. In addition, it keeps students from joining the ranks of the uninsured and getting acute care from what should be the choice of last resort — the emergency room.

An on-ramp to the ExpressLane

Aetna is proud to be one of the plan choices offered to federal government employees and their families. Traditionally, we provide information about our plans at in-person benefits fairs held each fall. While these meetings are still an important part of our outreach, Aetna wanted to find a way to reach those who do not attend the health fairs specifically, the 20- to 30-year-olds who prefer to get their benefits information online.

These young professionals are typically healthy and often do not pay a lot of attention to their benefits. So we built a website called Aetna ExpressLaneSM to give them the information they need in a format they like. The site provides information beyond the typical health plan descriptions. It outlines the "extras" new employees might not know are available — things like discounts on gym memberships, vitamins and vision care. It provides tools, calculators and even a countdown clock to help federal employees decide which plan might be a good fit. And it does it all in an easy-to-navigate format that provides information quickly and concisely, and with a little humor.



A tip of the hat

More than 800,000 women over age 50 can be seen sporting red hats as part of the Red Hat Society, a social organization whose aim is to help women "have fun with gusto." But, as you age, continuing to have fun can be hampered by health issues. To help keep the fun going, Aetna teamed up with the Red Hat Society to provide health and wellness information to the Society's members.

We created a "virtual health fair" on the Red Hat website. The site provides tools and information geared especially to mature women. Direct links are provided to our Women's Health site (with videos and preventive care information), Aetna InteliHealth® (with trusted health information from Harvard) and Plan for Your HealthSM (with information on maintaining health and financial well-being). The site also includes plan information and an interactive quiz to educate members on important health issues, including heart disease, breast cancer and osteoporosis. In 2009, we look forward to meeting more Red Hatters offline, as we extend our outreach to health education and promotion at some of 30,000 Red Hat chapter meetings across the country.



Taking care of our own

Generational diversity is a focus inside of Aetna, as well. Our Employee Resource Groups help connect employees who share a common background or similar set of experiences. The groups provide support, personal and professional development, and opportunities to address areas of concern. (For more information on our Employee Resource Groups, please see page 11.) A " Baby Boomer" group was recently created to bring together employees of the baby boom generation, and we are also creating a Generation Y Group for Aetna's 20-something staff.

Meeting a diversity of health care needs

Mary Claire Bonner Vice President, Local and Regional Businesses

Executive Sponsor Diversity Annual Report

We all have different requirements when it comes to health benefits. The list of variables that inform our health care needs — genetics, age, chronic conditions, allergies, fitness levels and the like — is vast. When you add in social variables like employment, income or marital status, things can get pretty complicated. That's where Aetna comes in.

We want to simplify health benefits. We work hard to understand a variety of populations and have designed an array of products to meet their needs. Our plans help consumers across the spectrum get access to high-quality care. That's true if you're a college student in Texas, a Spanishspeaking immigrant in Chicago, a woman business owner in Pennsylvania, or a senior in Florida.

While we are proud to serve millions of people, we understand that each has individual health care needs. That's an expression of diversity we respond to through our products and embrace as an organization. Chúng tôi là công ty bảo hiểm sức khỏe đầu tiên cung cấp đường liên kết trực tiếp từ *DocFind*[®], danh mục nhà cung cấp dịch vụ trực truyến của chúng tôi, tới cơ sở dữ liệu trực tuyến về các nhà cung cấp dịch vụ của Hiệp Hội Y Khoa dành cho Người Đồng Tính Luyến Ái.





Finding the right doctor

For lesbian, gay, bisexual and transgender (LGBT) individuals, finding the right health care professional can be difficult. Not only must physicians be unbiased, but they must understand the unique health challenges faced by the LGBT population.

To help Aetna members find LGBTfriendly physicians, we have provided a direct link from our DocFind online provider directory to the online provider database of the Gay and Lesbian Medical Association. We are the first health benefits company to do so because we believe that consumers need credible sources of information to make informed decisions about their own health and well-being.

In addition, we are piloting a program in several markets to directly recruit more LGBT-friendly providers to join the Aetna network.

Making the grade from HRC

Aetna once again scored a perfect 100 on the Corporate Equality Index. The Index is published by the Human Rights Campaign (HRC), America's largest civil rights organization working to achieve lesbian, gay, bisexual and transgender (LGBT) equality. It rates U.S. employers on their policies toward employees, consumers and investors. Aetna has been on the list since its inception in 2002, when we were one of only 13 companies to achieve a perfect score.

A diversity of suppliers

At Aetna, we don't just talk the talk of diversity — we walk the walk. We put our money behind our values with a Supplier Diversity Program that seeks to purchase goods and services from small businesses and from companies owned by minorities, women and the LGBT community. In 2008, we purchased more than \$100 million in goods and services from these suppliers.

We hold ourselves accountable for such results with a Supplier Diversity Council made up of employees from across our enterprise. We also measure our progress toward our supplier diversity goals on an ongoing basis. In addition, we are members of national organizations that support supplier diversity, including:

- National Gay and Lesbian Chamber of Commerce
- National Minority Supplier Development Council
- Women's Business Enterprise National Council

As part of our Supplier Diversity Program, we work with hundreds of diverse vendors, whose goods and services help keep Aetna in the forefront of our industry. The following is a snapshot of one such relationship.

The hard work of hardware

Like most companies today, Aetna's business relies on sophisticated information technology. To keep our PCs, laptops and printers humming, we sought out a vendor to maintain and repair all of our IT hardware. Our choice was Integrated Systems Analysts (ISA), a minority-owned IT services company from Virginia.

Since 2002, ISA has maintained Aetna hardware in offices across the United States and Ireland. In addition to equipment maintenance, ISA staff are available to provide desktop support to teleworkers and in some regional Aetna offices that have no Aetna IT staff on site.

The ISA team stocks all of the parts and supplies needed to keep our IT equipment in top shape. When technology changes, ISA staff are trained and ready to support it. That leaves Aetna's IT support team free to focus on supporting tools and applications that promote Aetna's strategy, including our industry-leading suite of online consumer applications.

From Aetna's perspective, having a reliable vendor like ISA means we do not have to devote budget or staff to maintaining a large inventory of parts and the trained workers to install them. And from ISA's perspective, having a long-term relationship with a prominent national customer like Aetna has opened doors for other prospective customers. Supporting a diverse cadre of suppliers is a winning proposition for everyone.

A dynamic workforce

We know that our company is only as strong as our employees. We have strived to create a workforce that reflects and understands the diverse customers we serve.

Collective intelligence

Aetna employees are a microcosm of the customers we serve, and their ideas and contributions represent the diversity of the population at large. We encourage our employees to explore these ideas through our Employee Resource Groups (ERGs), employee-managed teams who share a common background or similar set of experiences.

These company-supported groups provide their members with a forum to network and to develop professionally and personally. They also identify business issues of concern and come up with ways to solve them. Increasingly, our ERGs are advancing Aetna's business goals by generating ideas for marketing campaigns, targeting fast-growing markets, and strengthening our ability to attract, develop and retain the best talent for our workforce. Since group members often work with local community leaders and organizations, they also help enhance Aetna's brand image.

Membership is open to all employees regardless of background — offering an opportunity for employees to learn about those whose backgrounds may be different from their own.

We have 15 Employee Resource Groups, 7 of which were formed in 2008:

- African American employees
- Asian American employees
- Baby boomers*
- Caregivers*
- Employees with disabilities*
- Lesbian, gay, bisexual and transgender employees
- Generation X*
- Generation Y*
- Hispanic American employees
- Native American employees
- "Silent" generation*
- Teleworkers
- Veterans*
- Women
- Working mothers

*Newly formed Employee Resource Groups



Dallas-African American Employee Resource Group

A pool of volunteers

Employee Resource Group members have been tapped to help support training programs, translations and business referrals. They also support many other company initiatives.

Such was the case with the Telework Community, whose members are always looking for ways to remain connected to "the office" since they work from home. Meanwhile, our Federal Team, which provides health plans to federal government employees and their families, was looking for volunteers to help during the government's open enrollment season. The resulting partnership was powerful — nearly 40 percent of all open enrollment volunteers were Telework Community members.

The Federal Team trained Telework Community volunteers to help staff health fairs in post offices, courthouses and government offices across the country. We were able to cover nearly 1,800 fairs, some in remote locations, with the help of home-based workers from the Telework Community ERG. In turn, teleworkers learned about a new area of the company, interacted with new and potential members, and stayed "plugged in" to the company in a brand-new way.

FRONT Row: Gary Tenorio, Felicia Harrison (Chair), Gloria Brooks, Deanna Ervin, Latoisha Davis, Michelle Williams, Cynthia Caston, Robin Moss, Carla Sturns, Marita Williams and Pearla Sanchez BACK Row: Kimberly Shaw, Bobby Anderson (Technology Chair), Carl Gaines, Latrice Jackson, Quincy Nation, Tonya Jackson, Deloria Jackson and Christie Johnson

Nuestras asociaciones de empleados (Employee Resource Groups, ERG) promueven los objetivos comerciales de Aetna, al generar ideas para campañas de mercadeo, centrarse en mercados de crecimiento rápido, y fortalecer nuestra capacidad para atraer, desarrollar y retener el mejor talento en nuestro personal. *SPANISH*

A powerful set of tools

Aetna's commitment to diversity is ingrained in the very fabric of our business. We take advantage of all available tools, resources and technologies to promote the value of diversity and spark dialogue and ideas from the full spectrum of our staff.

Technology

Technology helps us share information about diversity with the entire Aetna community. With employees in distant locations, including more than 30 percent who work from home at least part of the time, we have found online tools to be an invaluable resource. Our robust company intranet, AetNet, is an online news source where employees can find news and information about employees, customers, products, plans and services. In 2008, we posted a series of articles called "What's in a name?" These articles explored diversity-related topics and terms. Subjects discussed included "Who is Asian?", "How old are you?" and "What does LGBT stand for?" The series sought to encourage frank dialogue among employees and promote an atmosphere of openness and trust.



Our Talent Manager tool helps us fully utilize all of the talents of our employees. This system captures a wealth of information about employee interests, experiences and skills in a searchable format. When we need employees who speak Tagalog or are working to develop a new service for the Vietnamese community, we can quickly identify individuals who can help.





Training

To keep all employees informed about the opportunities diversity presents to the company, we use a variety of tools and technologies to provide regular training to our staff. Classroom-based sessions are supplemented with technology-based training and self-paced online courses to give all employees the opportunity to learn how to work with and provide services to all types of people.

The subjects of our training programs show the breadth of our commitment to diversity. One such program is focused on generational diversity, which teaches employees about the views and preferences of diverse age groups. We also developed courses on racial and ethnic equality in health care, building a culturally competent workforce, and creating an inclusive, productive work environment. Since a focus on diversity is an integral part of the way we do business, it is a concept that is fully integrated into all of our leadership training programs.

To gain other perspectives, we host a "Diversity in Action" lecture series, where outside experts discuss their views with our employees. These popular lectures have included topics ranging from disability etiquette to Native American health. Employees may attend the lectures in person, or can view them in real time at their desktop through streaming video, which allows us to reach all employees.

Finally, we are grooming the next generation of Aetna leaders through the Diverse Discoveries program, a leadership program for high-potential employees of color.

Employees provide customer insights

Elease Wright Sr. Vice President, Human Resources

Aetna's broad definition of diversity extends beyond the traditional categories and seeks to build a workforce that not only reflects, but truly understands, the customers we serve.

Aetna believes we create a stronger workforce by weaving together a mix of employees with life experience from different educational backgrounds, ethnicities, social strata, sexual orientations, races, geographies, disabilities, genders and many other factors. We work to develop and nurture this diverse pool of talent to create the next generation of Aetna leaders.

Aetna not only values a variety of perspectives, we rely on it. Our diverse workforce is deepening our understanding of customers and helping our business evolve to meet a changing marketplace. For instance, our lesbian, gay, bisexual and transgender (LGBT) employees noted the need for more health care providers in our network who understand LGBT health issues. In response to this need, Aetna became the first health benefits company to provide a direct link from our online provider directory to the online provider database of the Gay and Lesbian Medical Association. Our Asian American employees helped us design Aetna's website for Chinese-speaking customers. And our Hispanic Employee Resource Group helped to develop training for AARP members.

These are just three examples of the many instances where we are utilizing the varied perspectives of our diverse workforce to help ensure that we don't just reflect our customers, we understand them.



Accolades

We are pleased that both our company and our employees have been recognized for our efforts to embrace diversity in all its forms.



Best Healthcare Executive — Ron Williams

Aetna's chairman and CEO was named Best Healthcare Executive by The Executive Council, New York's premier business forum for senior executives, their advisors and capital markets professionals. The recognition came as part of the Ten Awards, which each year recognizes 10 companies and individuals in the greater New York business community that display extraordinary innovation and leadership in their industry and beyond.



Special Achievement Award in Business — Mark Bertolini

Aetna's president was honored with a Special Achievement Award in Business by the National Italian American Foundation (NIAF). The NIAF 33rd Anniversary Awards Gala in Washington, DC, was the setting for the award. Fellow honorees included actor and activist Leonardo DiCaprio and Humane Society CEO Wayne Pacelle.



Top 15 Women in Business — Laurie Brubaker

PINK magazine named Laurie Brubaker, the vice president of Pharmacy, Disability and Behavioral Health, as one of the Top 15 Women in Business. Those on the list were cited as the most influential women driving innovation and revenue in corporate America. Brubaker was recognized for spearheading the development and expansion of the Aetna Advantage Plans, our portfolio of products for individual consumers.



LISTA 2008 Corporate Citizen Award — Miguel Centeno

The Latinos in Information Sciences and Technology Association (LISTA) recognized Miguel Centeno with their 2008 Corporate Citizen Award. Centeno is the vice president of Strategic Market Development for the Northeast Region. The award recognizes individuals and organizations that help the Latino community attain opportunities that educate, empower and motivate.



Corporate Business Advocate of the Year — Maria Mendez



The U.S. Hispanic Chamber of Commerce named Maria Mendez, our regional director of Community Relations for the Southwest Region, as a Corporate Business Advocate of the Year. One of only three people chosen for recognition nationally, Mendez was cited for her dedication to the El Paso, TX, community and her work to help people achieve equal access to health care.



25 Most Influential Black Women in Business - Felicia Norwood

The Network Journal recognized Felicia Norwood on its list of the 25 most Influential Black Women in Business. Norwood is the president and COO of ActiveHealth Management, our health management and health care data analytics subsidiary. For the tenth year, the magazine honored African American women who showed superior leadership in business and contributions to the community.



Accolades



Outstanding 50 Asian Americans in Business — Rachel Xu Vorobyev

The Asian American Business Development Center, Inc., listed Rachel Xu Vorobyev among the Outstanding 50 Asian Americans in Business. Vorobyev is the head of our Local Market Improvement and Targeted Growth markets. Presented at a ceremony in New York City, the awards recognize distinguished Asian Americans who demonstrate leadership, excellence and expertise.



Top 100 Most Influential Blacks in Corporate America — Ron Williams and Elease Wright (pictured)

Savoy Professional magazine named both Ron Williams, chairman and CEO, and Elease Wright, senior vice president of Human Resources, to their 2008 list of the "Top 100 Most Influential Blacks in Corporate America." The list contains a cross section of national and international business leaders and executives who help better their community and inspire others, while demonstrating a strong work ethic and community commitment.

Additional awards

- Recognizing Innovation in Multicultural Health Care Award National Committee for Quality Assurance (NCQA)
- #1, America's Most Admired Company, Health Care, Insurance and Managed Care category — FORTUNE magazine
- 100 Best Corporate Citizens CRO (Corporate Responsibility Officer)
- Health Literacy Awards, research category Institute for Healthcare Advancement
- Top 100 Employers of the Class of 2008 The Black Collegian magazine
- Top 40 Companies for Diversity Black Enterprise magazine
- 25 Noteworthy Companies *DiversityInc.* magazine
- Top Companies for Executive Women National Association for Female Executives
- Best Places to Launch a Career BusinessWeek magazine
- Top Employers for People with Disabilities Connect-Ability
- Top 125 Training Companies Training magazine
- Top 50 Companies for Black MBAs to Work Black MBA magazine

Community vitality



We work not only to promote individual health, but the health and vitality of communities across the nation.

A culture of giving

Aetna has a long history of philanthropy. Through the efforts of our corporation and the Aetna Foundation, our independent charitable and philanthropic arm, we help build healthy communities by promoting volunteerism, forming partnerships and funding initiatives that improve the quality of life where our employees and customers live and work. Since 1980, Aetna and the Aetna Foundation have awarded over \$359 million in grants and sponsorships, and have made significant contributions in the areas of health, human services, neighborhood revitalization and arts and culture.

Focusing our diversity-related giving

Cross-functional teams of employees help identify national grant-making opportunities aimed at Latinos, African Americans, women, the lesbian, gay, bisexual and transgender (LGBT) population, and the American Indians/ Alaska Natives. The following is a small sampling of the diversity-related programs and activities funded in 2008.

Mautner Project

Our grant to the Mautner Project will support the Removing the Barriers (RTB) training program in Plano, TX, Los Angeles and Seattle. The Mautner Project is dedicated to improving the health of lesbians, bisexual and transgender women and their families. RTB training for medical professionals focuses on increasing cultural competency, reducing stigmatizing behaviors and promoting tools for creating a welcoming environment, all to help better meet the unique health needs of this medically underserved population.

The President and Fellows of Harvard College

We helped shine a light on excellence in Native American tribal governance by sponsoring the 2008 "Honoring Nations" awards program. Administered by the Harvard Project on American Indian Economic Development at the Harvard Kennedy School, Honoring Nations recognizes those who are working to improve the health and well-being of American Indians and Alaskan Natives, whose access to health care lags behind that of the U.S. population.

National Council of La Raza

The Health Care Career Pathways Initiative seeks to recruit and prepare qualified bilingual Latino health care professionals. Our grant will support implementation of this program in five sites across the nation.

1980년부터 Aetna와 Aetna Foundation은 \$359,000,000 이상의 조성금과 지원금을 수여해 왔으며 건강, 복지 사업, 지역 활성화, 예술, 문화 등의 분야에서 수 많은 공헌을 해 왔습니다.



Working locally

We also work to make a difference at the local and regional level by addressing specific community needs. Here are just a few of the projects we helped to fund in 2008:

Street Level Health Project

Our award to the Street Level Health Project in Oakland, CA, will support the design and implementation of Project Lideras de Salud (Leaders in Health) one of the first mental health prevention programs targeting low-income immigrant Latinos in the Bay Area.

Community Renewal Team, Inc. (CRT)

A grant to Asian Family Services, a CRT program, will support efforts to address the mental, physical, social and emotional needs of low-income Asian Americans in Connecticut whose mental health and case management needs are not being met through traditional community resources.

MicheLee Puppets, Inc.

Since 2006, we have supported Florida's EXTREME Health Challenge, a nutrition and physical activity program designed to combat the growing rate of childhood obesity. Targeting children from a variety of racial and ethnic backgrounds, this interactive play uses puppets to teach elementary school children about the importance of good nutrition and active lifestyles.

Valuing our differences

In conjunction with our Office of Diversity, we fund initiatives aligned with our long-term commitment of valuing and leveraging the differences among us. Among our many areas of interest, we remain committed to higher education for the next generation of business leaders, particularly in racial and ethnic minority communities. One such effort is helping to prepare future Hispanic leaders by supporting the Hispanic Association of Colleges and Universities (HACU) and its annual conference and programs over the last three years.

Breaking barriers

Honoring nearly three decades of publishing an important work, Breaking Barriers — Celebrating 27 Years of the Aetna African American History Calendar, was produced in 2008. The book is a compilation of past calendar profiles and features the remarkable contributions of the many notable African Americans who were pioneers in the fields of business, government, athletics, science, education, medicine and the arts. Over the years, more than 300 such individuals have been featured — highlighting not only their individual achievements, but our ongoing commitment to making a difference in the many diverse communities and markets we serve.



Promoting healthy communities

Floyd Green Vice President, Community Relations

Aetna's Community Relations team is focused on the critical intersection between our philosophy and our philanthropy. Our efforts to embrace diversity both within and outside our organization are one important aspect of our work.

We are working to build healthy communities across the country. While promoting health issues is certainly at the forefront of our activities, we recognize that the health of a community goes far beyond addressing medical issues. We also support organizations and initiatives aimed at improving neighborhoods, championing culture and the arts, and providing human services in all communities. We believe that strong communities are vital to the physical, social and cultural health of the nation.

We are proud to stand shoulder to shoulder with grass roots and national organizations that share our aims. They are a touchstone to populations we hope to reach.

我们要求我们所有的临床医师完成文化能力培训; 我们也向为 Aetna 会员提供保健服务的医师、护士 和健康保健专业人士提供这一培训。

CHINESE

Health care equality

Our embrace of all dimensions of diversity informs our commitment to racial and ethnic equality in health care. Unequal treatment of racial and ethnic minorities ranges from the use of pain medications in the emergency room to the rate of mortality in complex cases. Such inequalities cannot go unaddressed.

Gathering data

To address a problem, you first must understand it. That is why Aetna was one of the first health plans to ask our members to voluntarily provide race, ethnicity and language preference information. Such information helps us understand members' wellness and health care needs. We then use this information to develop and refine culturally appropriate programs to improve the quality of care for our members. To date, more than 6.2 million members have provided such information.



We are also gathering information through a series of studies that test culturally sensitive interventions. We have looked at diabetes, hypertension, breast health and premature labor in minority populations. These studies have helped us understand the needs of our own minority members, the clinical evidence and cultural differences in targeted populations.

Mining the data

To turn all of this data into useful information, we have created a set of reports called the Racial and Ethnic Equality Dashboard. Taking into account the leading medical evidence, the reports compare the prevalence, incidence and severity of conditions among minority populations. We then use the results to create culturally appropriate programs and services. Mining the data is changing the way Aetna does business.

Training clinicians

We recognize that human interaction is at the heart of the health care experience. To increase the cultural sensitivity of our employees, we require all of our clinical staffs to complete cultural competency training. We also offer this training to the physicians, nurses and health care professionals who care for Aetna members. The training teaches medical professionals how to identify crosscultural issues, conduct culturally competent patient histories and exams, and increase patient understanding and compliance. We believe so strongly in its goals that we offer it free of charge to the medical professionals who care for our members.

Leveraging philanthropy

Through our charitable giving, we have invested in programs aimed at advancing the cause of racial and ethnic equality in health care. Aetna and the Aetna Foundation have directed nearly \$24.5 million toward this issue since 2001. The following are just two examples of the many programs we helped fund in 2008.

Our grant to the Los Angeles Christian Health Centers is funding the services of a registered dietician to help lowincome and homeless Latinos and African Americans diagnosed with diabetes. The program gives participants appropriate education and counseling to improve their health and more effectively manage the disease through proper nutrition. The dietician shares her expertise beyond the Centers' clients by visiting other nearby shelters and soup kitchens, working with staff and chefs to create more healthful menus.

In Atlanta, a grant to 100 Black Men of Atlanta, Inc., funded the Health & Wellness Initiative, among other programs. The initiative educates the African American community about the benefits of healthy living through a series of health and wellness events. The goal is to reduce the prominent health disparities this population experiences. This effort complements the work of 100 Black Men of Atlanta to channel educational and economic resources to students and future leaders in challenged communities.



The magic of collaboration

In 2008, Aetna began a collaboration with Magic Johnson Enterprises (MJE) with the goal of improving health care literacy, demonstrating the value of a healthy lifestyle, empowering individuals to take charge of their own health, and reducing the number of uninsured individuals.

Throughout the year, we raised awareness of these issues by hosting local and national events, publishing online and print materials, and producing a public service campaign. One major initiative was the national launch of www.CommunityVitality.com, a website that includes wellness, health literacy and nutrition information that is interesting, relevant and fun. We plan to continue expanding this site as we move into 2009.

We also created an educational advertising campaign in six major urban markets — Atlanta, Chicago, Houston, Los Angeles, New York and Washington, DC. The ads encourage individuals to make smart health decisions to prevent illness — like working out and asking your doctor questions.

In 2009, Magic Johnson will turn 50 a critical milestone in anyone's life. Aetna will celebrate with Magic at a series of live "Magic@50" events focused on health literacy. We also will continue our series of free movie events for seniors at Magic Theatres, where health information is distributed, and our "Secrets to Building a Healthy Business" seminars for entrepreneurs. Our work with Magic Johnson Enterprises underscores Aetna's commitment to meeting the needs of all customers while fully integrating diverse perspectives into the fabric of our products and services.

Key affiliations and alliances

- 100 Black Men of America, Inc.
- ASCEND (formerly National Asian American Society of Accountants)
- Asian American/Pacific Islander Nurses Association
- Association of Latino Professionals in Finance and Accounting
- Black Data Processors Association
- The Conference Board
- Congressional Black Caucus
- Connecticut Association of Latin Americans in Higher Education
- Executive Leadership Council
- Hispanic Association of Colleges and Universities
- Hispanic Association on Corporate Responsibility
- Independent Insurance Agents and Brokers of America
- INROADS
- International Association of Black Actuaries
- National African American Insurance Association
- National Association of Asian American Professionals
- National Association of Black Accountants

- National Association of Hispanic Nurses
- National Black MBA Association
- National Black Nurses Association
- National Coalition of Ethnic Minority Nurse Associations
- National Council of Negro Women
- National Gay & Lesbian Chamber of Commerce
- National Hispanic Medical Association
- National Medical Association
- National Minority Supplier Development Council
- National Society of Hispanic MBAs
- Northern New Jersey Maternal/Child Health Consortium
- Out & Equal Workplace Advocates
- Parents, Families and Friends of Lesbians and Gays (PFLAG)
- Philippine Nurses Association of America
- PRIMER
- Society for Women's Health Research
- Thurgood Marshall Scholarship Fund
- U.S. Department of Health and Human Services
- U.S. Hispanic Chamber of Commerce
- Women's Business Enterprise National Council

Global Strength

We are meeting the health care challenges of populations across the globe with diverse needs.

Global reach, local presence

When it comes to health care, it really is a small world. Through our Aetna Global Benefits (AGB) division — which celebrated its thirtieth anniversary in 2008 — we recognize the many health challenges that populations across the world are facing.

As the global population ages and we see an unprecedented increase in chronic disease across all economies, many in the global community are beginning to focus on the concept of wellness. Aetna is well positioned to deliver on the promise of wellness, with a broad set of programs and services that can help individuals maintain healthy lifestyles. In 2008, we expanded our Aetna Global Health Connections program to provide global members with additional health and wellness resources, including weight management, maternity management, disease management and a suite of healthy living programs.

With AGB, Aetna's goal is to have a global reach with a local presence. Currently, we are focusing on global financial centers, which are key markets for U.S. expatriates. We provide comprehensive health benefits coverage for nearly 400,000 expatriates, third-country nationals and key local nationals in over 100 countries. Not only does our global business broaden our geographic and cultural diversity, but it also means we have a diverse set of products to meet local market conditions. Plan features that may be typical for benefits programs in one culture — like deductibles may not be acceptable in another. Working globally means we must let go of culture-based perceptions not only about people, but about plans and products.



Nuestras operaciones comerciales a nivel mundial expanden nuestra diversidad geográfica y cultural y, por ende, contamos con una gama de productos que cumplen con las condiciones del mercado local.

The following are several highlights from Aetna's global business in 2008:

GoodhealthsM acquisition

Integrating the Goodhealth Worldwide business we acquired was a major milestone for AGB in 2008. By adding the Goodhealth portfolio of individual and midsize plans to AGB's large-case plans, we increased our reach in Europe, Asia and the Middle East.

Europe

In the United Kingdom, we are working with the National Health Service to integrate disease management and quality management into the health care system. In addition, our Ireland service center celebrated its twentieth anniversary in 2008.

China

In 2008, Aetna opened its first representative office in China. We are confident that after the required two-year waiting period, we will be licensed to begin selling insured products in China. In the meantime, we are conducting in-depth market research to better understand the market and how we can best add value. We also are working with local and international customers on care management and wellness services.

Middle East

In the United Arab Emirates, increasing immigration and a rise in chronic conditions are challenging the financing and infrastructure of the health care system. As a result, there is a growing interest in public/private health care alliances. We are using our expertise in wellness, quality management and health care management to work with local governments to help them shape a new health care system.

Training

As we add both new customers and new employees from across the globe, we are mindful of the need to develop a real understanding of cultural differences. We have invested time and resources in cultural sensitivity training so we can better serve our global customers and better collaborate with our global colleagues.

Global giving

Our expanding global business has also provided us with the opportunity to expand the reach of our charitable giving. An Aetna Foundation grant to Medical Assistance Programs (MAP) International will support the group's Community Health Worker Program. MAP promotes the total health physical, social, emotional and spiritual — of impoverished people in over 115 countries. The Community Health Worker Program helps identify, train, equip and support community leaders to address critical health issues in their communities.

Looking ahead

We see additional opportunities in the Middle East, as the health care systems in those markets begin to mature. We are also focusing on emerging health care markets in China and India, where the work to develop a primary health care system is just beginning.

Our goal is to use our broad experience to serve our global customers while developing a local presence in markets worldwide.



Building on our strength

As the needs of our customers continue to evolve, our efforts to address their unique needs will continue to increase.

A broad definition of "the office"

It could be said that our broad definition of diversity includes a diversity of workplaces, as well. Over the past several years, we have put the systems and technologies in place to support over 30 percent of our employees working from home.

In addition to improving job satisfaction and retention, our telework strategy has opened up employment at Aetna to previously underrepresented groups, including those with physical disabilities.

Our efforts to encourage telework are also part of a larger "Aetna's Getting Greener" strategy across the corporation. We are working hard to reduce our carbon footprint by, for example, taking cars off the road through telework, building a new Customer Center to stringent LEED (Leadership in Energy and Environmental Design) environmental sustainability standards, and finding new ways to recycle and conserve energy in Aetna buildings.

Focusing on native communities

Representing only 1.5 percent of the U.S. population, American Indians and Alaska Natives are often overlooked when it comes to health care — a fact seen in discouraging statistics regarding their personal health and access to quality care. To help, Aetna is focusing its efforts on initiatives aimed at Native communities.

- We are working with sovereign tribal governments to assist them in meeting their citizens' health care needs. We are also targeting tribally owned businesses, with a focus on gaming enterprises a major employer of American Indians.
- We are working with the Indian Health Service (IHS), the federal agency responsible for providing health services to Natives. IHS clinics are primarily located on reservations, but many American Indians and Alaska Natives live and work off-reservation, which provides an opportunity for Aetna to meet their coverage needs.
- In all of our efforts aimed at Native populations, we are committed to developing culturally appropriate products and services that meet the unique — and diverse — coverage needs of different Native nations and communities.

Phương thức làm việc từ xa của chúng tôi đã mang lại nhiều cơ hội làm việc tại Aetna cho những người trước đây không có nhiều cơ hội, trong đó có cả những người khuyết tật về thể chất. By working with tribal governments, Native organizations and government agencies that serve American Indians and Alaska Natives, we are hopeful that Aetna's efforts can make a positive difference in improving the health and welfare of America's first peoples.

At the same time, we are investing in our own capacity to serve the American Indian and Alaska Native population. In 2008, we launched ANative, an Employee Resource Group that brings together Aetna employees (Native and non-Native) who are interested in Native issues and share the company's dedication to working collaboratively with Native populations. (For more information on our Employee Resource Groups, please see page 11.)





Reaching out to faith-based communities

In many communities, houses of worship are more than one-day-a-week obligations. They serve as central gathering places for the community, where spiritual, social and charitable activities are regularly held.

As we expand our effort to reach out to targeted populations, faith communities are becoming an important touchstone. Following are several examples of how Aetna is teaming up with faith-based organizations to help communities improve their health.

Esperanza

Headquartered in North Philadelphia, Esperanza USA is one of the largest not-for-profit, faith-based Hispanic organizations in the nation. It is dedicated to enriching the social, spiritual and economic health of communities through the establishment of Hispanic owned and operated institutions.

Aetna has served as the health benefits plan for Esperanza for a number of years. We are also a sponsor of its annual National Hispanic Prayer Breakfast in Washington, DC. In 2008, we worked to expand our relationship with Esperanza by putting our resources — time, people and finances — behind the organization's efforts.

Enon Tabernacle Baptist Church

Enon Tabernacle Baptist Church in Philadelphia describes itself as a "hub for community development activities." We approached church leadership in 2008 to see how Aetna could help support the church's work to improve the health of its 11,000 members. We found that one of the most valuable roles we could play was to leverage our existing relationships to bring together various parts of the community.

Given the congregation's high incidence of diabetes, we established a connection with the American Diabetes Association (ADA). We helped to bring Enon the ADA's "Project Power" — a faith-based education program specifically aimed at the African American community. Now, we are working to help Enon start up a new medical clinic on its grounds. In 2009, the clinic will become a participating provider with Aetna.

In addition, Aetna and the Aetna Foundation have provided funding to develop a youth center at the church. This facility is scheduled to open in 2009.

Small-business support

In the current economic climate, it's no surprise to hear that small business owners can have a difficult time getting access to capital to grow their businesses. We learned that this was especially true in the African American community in Philadelphia. To help, Aetna provided \$100,000 to Philadelphia's African American Chamber of Commerce, which doubled the funds it had available for granting loans to small business owners. The loan pool was administered by United Bank, an African American-owned institution.

An attitude of diversity

Mark Bertolini, President Executive Sponsor, ANGLE (Employee Resource Group for lesbian, gay, bisexual and transgender employees)

I am proud to say that, at Aetna, diversity is not an abstract concept. It's neither a policy nor a program. For us, diversity is an attitude. It is the way we approach our employees, our customers and our business. Having an attitude of diversity is just the way we work.

How does this attitude manifest itself? We do not simply tolerate the differences in others — we embrace them. We seek out multiple opinions from a variety of viewpoints — this helps us better understand the people we serve. We seek to employ a workforce that both reflects and understands our diverse customers — this helps us create products and services to meet unique needs. We also seek alliances with individuals and organizations from across the spectrum who share our values this helps us foster an attitude of diversity in the community.

While Aetna has come a long way in cultivating an attitude of diversity, I am eager to see even more progress. Perfection may be unattainable, but we will keep moving in that direction. When we stand by our values and reinforce them every day, we continue to grow the strength of Aetna's diversity.

Workforce diversity

Aetna's 2008 workforce demographics

Our approximately 35,200 employees illustrate our commitment to diversity.

Gender

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

Race and ethnicity

- 32 percent of our employees are people of color
- People of color hold 15 percent of management/supervisory positions
- People of color hold 11 percent of senior leadership positions
- 23 percent of Aetna's board of directors are people of color
- 46 percent of our 2008 hires were people of color

Veteran status

• 2 percent of our employees are veterans

Age

- Employees range in age from 18 to 83
- The average age of our employees is 42

Years of service

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

Work/life arrangements

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

LGBT

 5 percent of our employees have selfidentified as lesbian, gay or bisexual



Internet links

Aetna has many websites where you can find more information about our company.

Aetna's home page www.aetna.com
Diversity at Aetna www.aetna.com/diversity
Employment at Aetna www.aetna.com/working
Individual/family health insurance coverage www.aetna.com/members/individuals
Business/employer health insurance coverage www.aetna.com/employer
Federal employee health insurance coverage http://custom.aetna.com/fehbp
Student health insurance coveragewww.aetnastudenthealth.com
Becoming a supplier or vendor to Aetnawww.aetna.com/about/aetna/sd
The Aetna Foundation www.aetna.com/foundation
Diversity calendars www.aetna.com/about/aetna/diversity/aahcalendar.html
Corporate responsibility at Aetna
Aetna's awards and recognition www.aetna.com/about/aetna/aag/awards_and_recognition.html



2008 Diversity Annual Report project team

Raymond J. Arroyo — Office of Diversity

Carol Atlas — Communications

Mary Claire Bonner* — Local and Regional Businesses

Vicky Burley** — Aetna Service Operations

Marty Castro — Local and Regional Businesses

Florentino Colón — Strategic Marketing

Lisette Crespo-Ortiz — Aetna Global Benefits

Hannah Dee — Procurement

Shawn Hahn — Aetna Service Operations

Kristen Hickey — Procurement, Supplier Diversity

Diana M. Hill — Human Resources

Sharon Ions — Corporate Public Involvement

Vibha Jha — Local and Regional Businesses

Andrew Lee — Law & Public Policy

Thulani LeGrier — Aetna Product Group

Mary O'Connell – Judy — Human Resources

Andrea O'Day** — Aetna Service Operations

Kim Rossman — Human Resources

Shadiah Sigala — Law & Public Policy

Elicia Spearman — Human Resources

Camille Thompson — Aetna Product Group

Rachel Vorobyev — Local and Regional Businesses

Ethel Walker*** — Operational Excellence Group

Cynthia Ward — Aetna Information Services

Glenn Winfree — Office of Diversity

*Executive sponsor **Project manager

***Lead editor and project lead

