



A commitment to the Delaware Valley's African American community

A strong commitment to ethnic diversity...

Raising Awareness and Providing Solutions

At Aetna, it's not enough to simply recognize that racial and ethnic populations often experience disparities in health care. We are actively seeking ways to improve the situation.

Using New Technology

In 2006, we collaborated with **100 Black Men of America** by launching Health Power 2006. The interactive site is available to the organization's more than 10,000 members, and features information, on prostate cancer, cardiovascular disease, HIV/AIDS, depression and sickle cell anemia.

Improving Hypertension Health

A year-long study of African Americans with hypertension was funded by Aetna and Sanofi-Aventis, conducted in collaboration with Moorehouse School of Medicine and Health & Technology Vector, Inc. Results are expected in late 2007.

A Diversity Of Giving

In 2006, Aetna and the Aetna Foundation awarded \$2.25 million in grants across the country that address end-of-life care and depression. Many of the grants are specifically designed to ensure quality of care for racially and ethnically diverse populations.

Supplier Diversity

Aetna spent \$80 million in 2006 to purchase goods and services from minority and women-owned businesses.

This managed care plan may not cover all of your health care expenses. Read your contract carefully to determine which health care services are covered. To contact the plan if you are a member, call the number on your ID card; all others, call 1-888-98-AETNA (1-888-982-3862).

This material is for information only and is not an offer or invitation to contract. Health/dental benefits and health/dental insurance plans contain exclusions and limitations. An application must be completed to obtain coverage. Rates and benefits vary by location. Not all services are covered. See plan documents for a complete description of the health benefits and health insurance plans benefits, exclusions, limitations and conditions of coverage. Plan features are subject to change. Health Information Programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Information is subject to change. For more information about Aetna plans, refer to www.aetna.com.

Why Aetna?



Promoting health and wealth in the African American community



Many small business owners want to offer health benefits but think they can't afford it.

The fact is, that in today's economy unless you invest in your employees, you may not be able to stay in business. Often, talented employees leave for jobs that offer better benefits. Sometimes it can seem as though employees have to choose between loyalty to the company, or to their family's health. Employee retention is just one aspect of small business development that can help fuel an economic revitalization in the Delaware Valley area.

That's why Aetna has formed an alliance with United Bank of Philadelphia, The Black Yellow Pages and The African American Chamber of Commerce to help bring business development, discount opportunities, training, financial tools and health benefits to health insurance and access to capital for Philadelphia's minority owned businesses.

We kicked off this initiative in November 2007 with a \$100,000 grant presented to the African American Chamber for small business development. In addition we offer a 20% discount on all Black Yellow Page services for Aetna customers. We will continue to collaborate with these organizations to promote health and wealth in the Greater Philadelphia community.

Health/dental benefits and health/dental insurance plans are offered by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156, Corporate Health Insurance Company through December 31, 2007/ Aetna Health Insurance Company effective January 1, 2008, Aetna Dental Inc. and/or Aetna Life Insurance Company.



Health benefits and programs to serve our ethnically diverse membership

The right products and services...

Aetna offers one-stop shopping for simple and affordable medical, dental, life, disability and Medicare plans

> One carrier > One bill > One renewal

Aetna HMO* and POS Plans

- Out-of-state employees in NJ, NY, PA CT, DE MD, VA and DC — no problem — one plan, with affordable monthly rates. (Available to small groups with 2-50 employees).
- Vision Allowance — \$100 for in-network corrective lenses/contact lenses (for all new POS plans).

Aetna Dental® Plans

- Freedom-of-Choice — One combined rate for DMO and PPO Max dental benefits and dental insurance plans. Employees can switch on a monthly basis.
- Voluntary Dental — can be entirely paid by employees OR employers can contribute up to 50%.

Aetna Medicare Advantage Plans with Prescription Drug Coverage

- No pre-existing condition limitations or individual medical underwriting
- Premium rates often lower than your current health plan

Aetna Resource Connection (ARC)

Savings on Payroll and HR, Operations, Staffing, Marketing, Technology, Finance, examples include:

- PrimePay — 45% discount on payroll and tax processing services
- Access to Staples® private B-to-B shopping site, Stapleslink, for savings averaging over 15%
- Up to 25% discount on staffing services from Vedior
- 25-35% discount on promotional goods that help to market your business, offered by John Michael Associates
- A free comprehensive financial analysis and plan for all employees from Strategies for Wealth Creation and Protection

*HMO plans available in NJ.

At Aetna, we are committed to providing health benefits and programs to serve our ethnically diverse membership. Many of the medical conditions that affect our members are manageable ...with proper attention. That's why it's important for you to be aware of some of the diseases and chronic medical conditions that are more likely to impact you and your family.

Preventive Care Is Key

One important step toward better health is to get preventive care on a regular basis. It is important to communicate with your family doctor and to schedule appointments for routine checkups, screenings and annual physicals — even before you experience symptoms of illness. Early detection can give you the edge in managing and/or treating certain conditions before they become more serious.

Health and Wellness Programs

We continually develop and implement health and wellness programs* through our Healthy Outlook Program®. These programs can help you address some of the medical conditions most likely to impact you — diabetes, asthma and heart disease. By gaining awareness of these conditions, you can take a more informed approach to your own health care.

Caring for Diabetes

In comparison to non-Hispanic whites, African Americans are 2.1 times more likely to be diagnosed with diabetes.¹

Often, diabetes is not detected in its early stages, and many families may be totally unaware that they or a loved one could be diabetic.

Aetna's *Caring for Diabetes* program offers many resources to members to help them manage their diabetes. Once identified as eligible for this voluntary program, participants may receive educational materials about the disease as well as reminders to get regular checkups — including eye exams.

Members with more severe cases of diabetes may receive case management services to help coordinate care prescribed by their physician.

*Availability varies by plan.

¹The Office of Minority Health. *African American Profile*. Accessed 11/19/2007 at <http://www.omhrc.gov/templates/browse.aspx?lvl=2&lvlID=51>

Caring for Asthma

African-Americans are 36% more likely than non-Hispanic whites to develop asthma.² Our Caring for Asthma program is designed to identify members with asthma and provide educational materials about the condition. Once members with asthma who may be at risk of suffering an attack or whose condition may be worsening are identified, Aetna may then reach out to the member to offer educational materials and/or other resources.

Caring for Chronic Heart Disease

Cardiovascular disease and stroke rank as the No. 1 killer of African-Americans.³ Even though there are risk factors that you cannot control (e.g., family history and other factors such as age and gender), there are actions you can take to prevent and help reduce your risk. A program for healthy eating, exercise tips, weight management and smoking cessation would be among the most beneficial to controlling some of the risk factors.

Aetna's *Caring for Coronary Artery Disease and Caring for Chronic Heart Failure* programs may provide:

- Individual assessment to determine risk factors.
- Educational counseling and materials.
- Access to case management nurses, if appropriate.
- Self-monitoring equipment specific to the program.

²American Lung Association. *African Americans and Lung Disease Fact Sheet*. Accessed 11/19/2007 at <http://www.lungusa.org/site/apps/s/content.asp?c=dvLUK900E&b=34706&ct=67249>

³The Office of Minority Health. *African American Profile*. Accessed 11/19/2007 at <http://www.omhrc.gov/templates/browse.aspx?lvl=2&lvlID=51>

Beginning Right™ Maternity Program

Did you know that infant death rates among African Americans are more than double that of the United States as a whole?⁴ Beginning Right is here to help from the time a member begins planning a pregnancy to after the baby is born. Our goal is to help improve pregnancy outcomes for members by:

- Fostering awareness of the risks, as well as the signs and symptoms of preterm labor and delivery.
- Facilitating access to preterm labor identification services.

Through the Preterm Labor Education program, moms-to-be may receive educational information that focuses on the risks of preterm labor and delivery. The program also offers follow-up telephone calls and outreach services.

Breast Health Disparity Initiative

We now know that the best way to fight breast cancer is through annual mammograms and ultrasounds. The earlier cancer is detected, the better chances are of beating it.

Studies have shown that early detection is especially important to African American women. Though they are 10 percent less likely to be diagnosed with breast cancer in comparison to non-Hispanic white women — they are 36 percent more likely to die from it.⁵ This is largely due to late diagnosis.

Our Breast Health Disparity initiative, an important component of Aetna's breast health programs, can identify women in this high-risk group to provide education regarding the benefits of using mammography as a screening tool in the fight against breast cancer. The program uses data to identify

African American and Hispanic women age 40 and over who have not obtained their annual mammography screening as recommended by the American Cancer Society.

The program provides culturally-sensitive telephone outreach to identified members (from a bilingual care management associate or nurse case manager), to address their individual risk factors and barriers to obtaining breast cancer screening. Members who cannot be reached by telephone are sent a follow-up letter which contains the same information.



⁴American Cancer Society. *Breast Cancer Facts & Figures 2005-2006*, 2005. Accessed 11/19/07 at http://www.cancer.org/downloads/STTC_AFF2005BrFacspdf2005.pdf

⁵The Office of Minority Health. *A Healthy Baby Begins With You*. Accessed 11/19/2007 at <http://www.omhrc.gov/Assets/pdf/checked/brochure.pdf>