

The endorsed choice for New York labor benefits

Dear NYLHCA Member:

In your line of work, nothing is more important than keeping your members happy, healthy and productive. And no one is better qualified to help you reach that goal than Aetna.

I'm Al Saavedra, Aetna's Sales Vice President for New York Labor Plans. I've been in the industry for over 25 years as a dedicated member of our Labor team, so I'm familiar with the nuances and challenges that health and welfare fund administrators face. I would like the opportunity to show you how we work with and for Organized Labor at Aetna.

Working hard for hard working New Yorkers

Aetna works for Labor. When you team up with Aetna, you're representing to your benefit plan participants the quality products, services and technology they want and deserve.

When you collaborate with us, you share in:

- A dedicated labor oriented team with 100+ years of combined experience
- A large network in New York State and a broad national network
- Customized wellness programs that fit your needs such as care management, patient safety programs, and discounts
- Innovative solutions including cost-effective network designs and seamless integration with existing programs

In fact, the New York Labor Health Care Alliance couldn't agree more. The NYLHCA consists of 40+ Union health benefit funds throughout the State of New York and growing. They have chosen Aetna as the "vendor of choice" for their PPO network and disease management programs.

So let's get started.

Organized Labor built our country, and we appreciate how hard the members you represent work every day. Today, Aetna covers 340,000 Labor Union members and we look forward to the opportunity to work for you. Visit www.aetnalabor.com or contact me directly to discuss our next steps.

Sincerely,

Al Saavedra

Vice President, Sales and Account Management
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New York Labor Health Care Alliance (NYLHCA) selects Aetna Labor

In your line of work, nothing is more important than keeping your members happy, healthy and productive. And no one is better qualified to help you reach that goal in your community than Aetna.

The New York Labor Health Care Alliance couldn't agree more. The NYLHCA consists of 35 Union health benefit funds throughout the State of New York with over 700,000 Union members. The NYLHCA has chosen Aetna as the "vendor of choice" for their PPO network and disease management programs.

More reasons why the NYLHCA chose Aetna:

- Commitment to customized solutions
- Cost-effective network solutions
- Member service dedicated to labor
- Medical management capabilities
- Leading-edge consumer tools

The New York Labor Health Care Alliance collaboration with Aetna has already resulted in reaching a critical membership milestone that has financially benefited NYLHCA's member funds.

The Aetna relationship with the Alliance member funds has resulted in a collaborative relationship whereby Aetna and plan sponsors have worked together to ensure that broad provider access, quality of care and cost are not mutually exclusive.

More ways we're committed to NYLHCA:

Aetna's commitment to the New York Labor Health Care Alliance and its current and prospective member funds is evidenced in its ongoing support of the Building and Construction Trades and their causes; namely, Helmets to Hardhats and the Diabetes Research Institute.

Labor benefits that work so hard
the NYLHCA endorses them.

aetna[®]



Working hard for New York's hardest workers

When you work with Aetna, you're giving your members quality products, services and technology they work hard for — and deserve. Here's what else you get when you work with us:

Broad product line

Get medical, dental, pharmacy, behavioral health, life, AD&D and disability — all in one place.

Leading wellness programs

- Care management for 35 chronic conditions
- Patient safety programs
- Discounts on visions, fitness, weight management and more

Innovative solutions

- Cost-effective network design
- Consumer health initiatives
- Seamless integration with existing programs
- Aetna Personal Health Record — member health "alerts" based on clinical guidelines
- Aetna Strategic Desktop — an overview of members' customer service experience

Easy administration

- Flexible administration for self-settled funds and third-party administrators
- Robust reporting packages
- One ID card/one phone number

Strong networks

- National, seamless presence
- More than 690,000 primary care doctors and specialists
- Over 5,700 hospitals
- Competitive provider pricing

Dedicated service

- A sales team with 100+ years of combined experience
- Dedicated account management
- Dedicated underwriting
- Dedicated claims and service
- Dedicated implementation team

Hardworking technology

- Price transparency
- Secure member site for checking on claims, cost and coverage
- Information to help members make more informed decisions

Part-time/hourly worker solutions

- Affordable voluntary plans for workers not eligible for your base benefits package

Medicare benefits

- Coverage for both early and Medicare-eligible retirees
- National, private fee-for-service that provides traditional Medicare coverage and more

For more information contact:

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The Aetna logo consists of the word "aetna" in a bold, lowercase, sans-serif font. The letter "a" is stylized with a horizontal bar that extends to the left and curves slightly upwards. A registered trademark symbol (®) is located to the upper right of the "a".

Who will look after your retirees the best and keep you both happy?

aetna[®]



Aetna Retiree Solutions uniquely designed for our public and labor customers

Dedicated public and labor retiree specialists

Knowledgeable experts for the specialized needs of public and labor customers

- Our experts are fluent in a broad range of retiree solutions – from pre-65 to Medicare Advantage (MA) to prescription drugs (Part D) to individual exchanges
- Our dedicated account management team is ready to help with all aspects of your program, from plan design through open enrollment – and beyond
- Our dedicated customer service team provides high quality service and first-call resolution for our members – 97% of all calls are resolved immediately

A broad portfolio of retiree products

Our portfolio of solutions can be tailored to meet the specific organizational group health plan needs

- Significant investment in innovations, resources and human capital
- Ability to provide custom plan designs to meet your contract requirements and retiree needs:
 - Affordable Aetna Medicare Advantage HMO, PPO and Part D plans
 - Supplemental retiree medical plans
 - Pre-65 retiree health plans
 - Indemnity plans that coordinate with Medicare
 - Individual Medicare plans

Aetna was the only healthcare company that was recognized by the Harvard Business Review, ranked #5 on its Top 10 list of Most Transformational Companies based on our provider partnerships and ability to control costs and deliver value.

A national leader in group Medicare Advantage

We are a trusted source in both public and labor and corporate sectors:

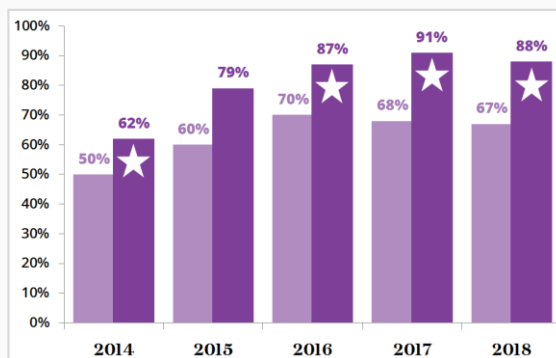
- 1.7+ million Aetna MA members
- Consistently strong growth and retention of Medicare Advantage business
- 92% of our groups renewed for 2018
- Aetna Group Retiree remains the fastest growing segment across the Aetna enterprise

Consistent, high quality, highly-rated plan

CMS rates the relative quality of Medicare Advantage plans on a one-to-five star scale:

- In 2017, the Aetna MedicareSM Advantage PPO plan was awarded 4.5 stars for our Part C medical plan and 4 stars for our combined medical and Part D plan
- Star ratings measure how we help keep members healthy and make sure they get the care they need
- We have had the highest percentage of members in 4+ star rated plans four of the last five years

PERCENTAGE OF MEMBERS IN 4+ STAR PLANS



Industry Aetna ★ Highest percentage of members in 4+ Star-rated plans amongst national public carriers

Answers to key questions we hear from Public and Labor organizations:

How can a retiree health strategy be updated without too much disruption?

A customized group MA plan can match or exceed the current retiree health plan design

- ▶ Match or exceed current benefits; same benefits in or out of network
- ▶ Efficient delivery of Original Medicare benefits
- ▶ One ID card + single claims source = simplicity
- ▶ Lower per member costs as compared to traditional approach

What's in it for retirees?

A simple plan with health and wellness programs included to better manage their health

- ▶ Care advocacy, health and wellness benefits beyond Original Medicare
- ▶ Quality measures driven by CMS star ratings – Aetna's 4-star PPO plan
- ▶ Consistent plan design – nationwide
- ▶ MA plans continue to grow with over 21 million members nationwide

What kind of savings are there? Are the savings sustainable?

Group MA plans can save organizations 20-40% off of their current self-funded costs

- ▶ Lower per member costs
- ▶ Free up capital to subsidize the costs of pre-65 retirees
- ▶ Fulfill retiree medical promises while saving money
- ▶ Maintain benefit design control

How will these savings improve the bigger financial picture?

Group MA savings are sustainable and drive significant GASB45 savings

- ▶ Achieve significant GASB45 savings with a Group MA approach
- ▶ Manageable rate increases over Aetna's Group MA book
- ▶ Fulfill retiree promises while saving money

Options for organizations looking to reduce retiree medical expense

Whether your strategy calls for maintaining coverage, reducing your role or providing access to the individual market, we have a variety of options, including:

- Fully insured
- Guaranteed issue
- No employer subsidy
- National pre-65 and post-65 retiree plans

Our member-centric care advocacy and wellness is designed for retirees' unique health needs

- Holistic, locally –focused, individually designed approach to a member's care – available Day One to all members
- Comprehensive and interconnected resources for every stage of health – from prevention to wellness – to at risk to complex or end-of-life care
- Annual Healthy Home Visits offer a connection in the comfort of the member's home.
- Our care advocacy generates claim cost reductions of \$120 - \$160 PMPM as compared to unmanaged Medicare*
- Our Resources for LivingSM offers concierge like support to help chronically ill or anyone with needs locate the resources they need.

*Aetna 2017 Book of Business

Confidence in a national network to meet the needs of your retirees

Our extensive national network includes over 690,000 primary care doctors and specialists and 3,100 hospitals

- We continue to expand our networks to support our growing membership
- Our value-based contracting with physicians and care delivery systems creates partnerships to improve health outcomes and lower medical costs – our 2020 goal is to have 75% of our contracts be value-based
- Value-based contracting generates additional claim cost reductions up to \$30 PMPM for our plan sponsors*

CASE STUDY

We are committed to a path that will help you achieve savings, fulfill your retiree promises and improve the retiree experience – all at the same time.

We'll show you how.

We successfully transitioned 130,000 members for one of our Labor clients (greater than 65% of this group's overall population) to our Medicare Advantage plan on January 1, 2018.

Using best practices learned from our extensive experience with Public and Labor organizations and our commitment to understanding our client's unique culture and learning style, we deployed a high touch, member-centric benefit experience for our client and their retirees.

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