

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

aetna[®]



Aetna Retiree Solutions uniquely designed for the Virginia Public Sector

Dedicated public sector retiree specialists

Knowledgeable experts for the specialized needs of public sector customers

- Our experts are fluent in a broad range of retiree solutions
- Our dedicated account management team helps with all aspects of your program, from plan design through open enrollment – and beyond
- Our dedicated customer service team provides first-call resolution for our members – 97% of all calls are resolved immediately

A customizable portfolio of retiree products

Our solutions can be tailored to meet your specific organizational group health plan needs

- Custom plan designs to meet your contract requirements and retiree needs:
 - Affordable Aetna Medicare Advantage National PPO Plans (MA)
 - Medicare Advantage with integrated Part D (MAPD)
 - Part D Only plans (PDP)

Aetna was the only healthcare company recognized by the Harvard Business Review, ranked #5 on its Top 10 list of Most Transformational Companies.

A national leader in Group Medicare Advantage

We are a trusted source for public sector, labor, and corporate sectors:

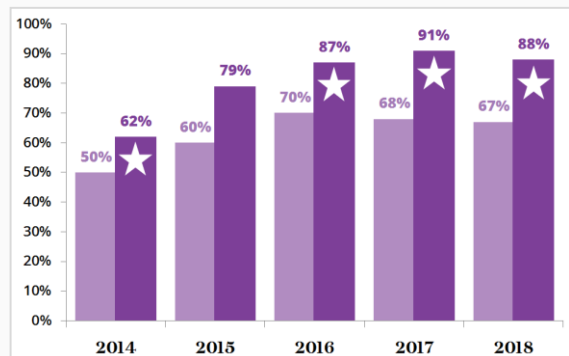
- 2+ million Aetna MA members
- Consistently strong growth and retention of Medicare Advantage clients
- 97% of our group clients renewed for 2019

Consistent, high quality, highly-rated plan

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

- For 2020, the Aetna MedicareSM Advantage PPO plan was awarded 4.5 Stars
- Star ratings measure how we help keep members healthy and ensure they get the care they need

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 Sector organizations:

How can a retiree health strategy be updated without disruption?

A 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
- ▶ Same benefits and rates for retirees on a national basis
- ▶ Access to all Medicare Providers
- ▶ One ID card + single claims source = simplicity

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 and supplemental plans
- ▶ Rigorous quality measurements through CMS star ratings – Aetna's MAPD earned 4.5 stars
- ▶ Consistent plan design – nationwide
- ▶ Members continue to use their current Medicare providers

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

Group MA plans can save 20-30% compared to Medicare supplemental plan 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
- ▶ Positively impact OPEB-other post employment benefit liabilities
- ▶ Manageable rate increases over Aetna's Group MA book
- ▶ Fulfill retiree promises while saving money

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 - \$150 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.

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 170,000 members for one of our Public sector clients to our Medicare Advantage plan on January 1, 2019.

Using best practices learned from our extensive experience with Public Sector 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.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).

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