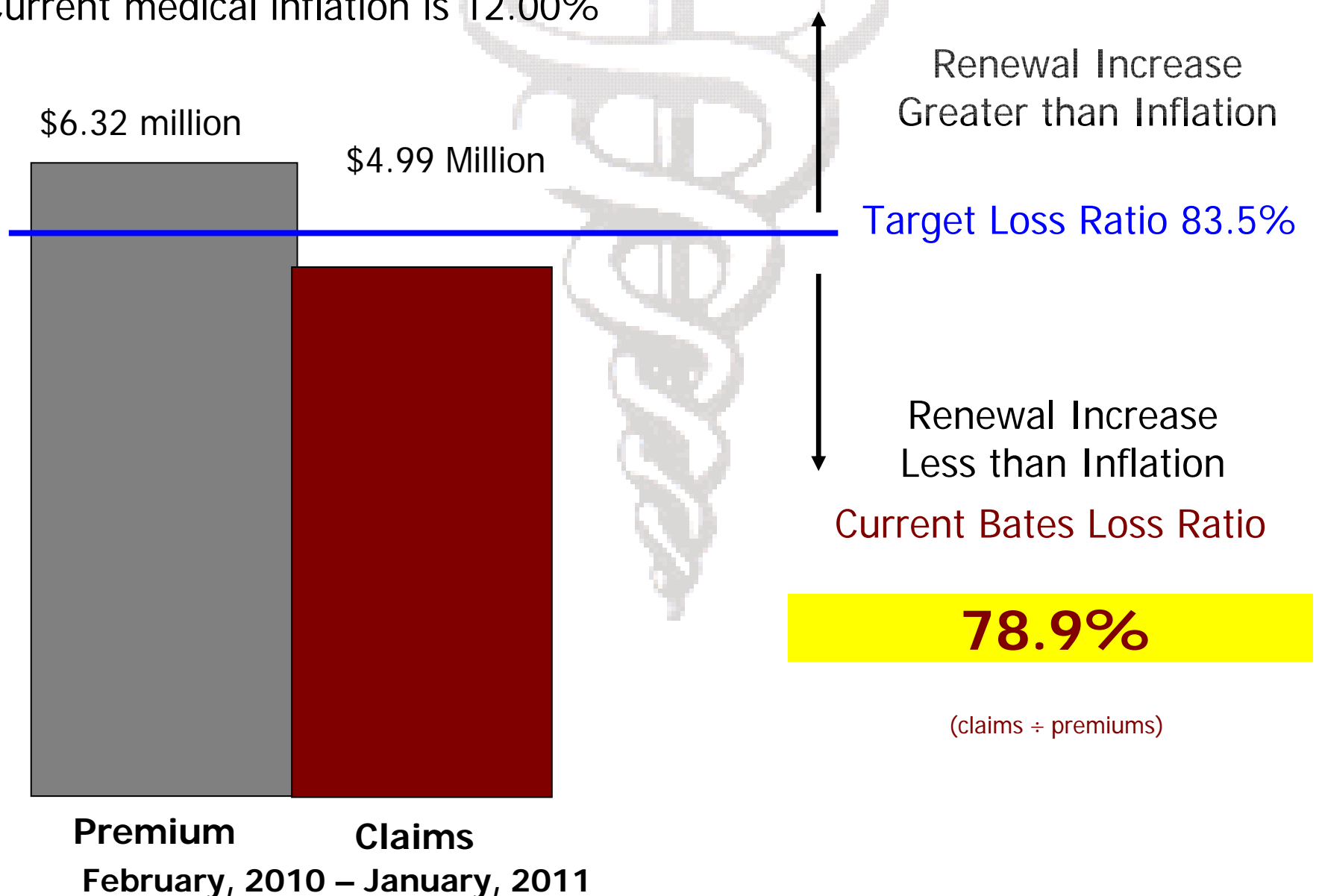




Together We Can!

The Amount of Our Claims Determine Our Costs Update! Claims through Jan. 2011

- Loss Ratio = Total claims divided by total premiums paid
- Target Loss Ratio for Aetna to renew at only medical inflation = 83.5%
- Current medical inflation is 12.00%



What Can You Do To Control Healthcare Costs?

- Utilize preventive care services (and receive a reward!)
- Participate in disease management and wellness programs
- Investigate the cost and quality of services: Make cost and quality part of your decisions regarding health care
- Ask your doctor or pharmacist about generic prescription alternatives
- Use the Aetna resources available at no cost (i.e., 24 hour Nurseline)

Together We Can! Control Healthcare Costs!