

Aetna Life EssentialsSM Provides Members with Additional Life Insurance Benefits and Access to Expanded

by Business-Wire

HARTFORD, Conn.--(BUSINESS WIRE)--Aetna (NYSE:AET) announced today that it has officially launched Aetna Life EssentialsSM, a newly expanded program of life insurance that enables members of group policy holders to reap benefits and access services while they[™]re still living, but provides critical caring and support resources for often overlooked needs at the end of life stage. These benefits and services will be available to group life customers beginning on January 1, 2007.

Aetna has grouped these offerings into four categories, providing financial, legal, physical and emotional support:

Financial

The new program will offer members access to financial advice and planning for both members and their beneficiaries.* Also included is an enhanced Accelerated Death Benefit (ADB) feature that allows the member to have access to as much as 75 percent of their combined basic and supplemental life benefit amounts, to a maximum of \$500,000 in the event that person has a terminal illness with a life expectancy of 24 months or less. The enhanced ADB feature will become available to current members upon the group[™]s renewal date.

Legal

For the first time, members will now have access to online estate planning tools through Aetna[™]s Legal Reference[®], a program which includes living wills, health care power of attorney, durable financial power of attorney forms and the ability to create a basic will, all at no cost to the member. The Legal Reference program also provides information on how to prevent Identity Theft and includes a Victim Action Kit if a person is victimized by identity theft. For members covered for supplemental life and who are eligible for an accelerated life payment due to terminal illness, Aetna will also provide access to in-office legal representation for the most common estate, property and family legal needs a member faces at such a critical time in his/her life.*

Physical

In an effort to improve quality of life and promote a healthy lifestyle, the new program offers physical benefits. Members have access to vision, hearing and fitness center discounts, among others, to help keep them active and healthy longer.

“These enhanced services provide additional value to members throughout their entire lives, not just for their beneficiaries,” said Suzan Sweeney, head of life products and services for Aetna. “Aetna Life Essentials addresses their changing needs as they progress through life.”

Emotional

Aetna Life EssentialsSM provides access to a Compassionate Care Website which allows the member or their caregivers to obtain information on how to deal with and talk about end of life issues. The program also provides telephonic bereavement and grief counseling services to members and their immediate family and/or primary caregivers who are suffering from a terminal illness as well as beneficiaries of deceased life members.

For members suffering from a terminal illness condition, Aetna also provides direct access to a licensed social worker through its Life Care Advocacy Services. Life Care Advocacy Services, which provide emotional support, education and connection to local and national resources, are available to all Group Life members eligible for an Accelerated Death Benefit (ADB) payment. By offering a social worker, Aetna can provide both the member and their caregivers with information and access to many often needed publicly-funded services during difficult periods in life (e.g., home and hospice care; home delivered meals, support groups; mental health resources and financial resources for medication; and health care and transportation). Aetna medical members who also carry Aetna Group Life coverage receive other valuable Aetna benefits via Aetna Navigator, DocFind, Case Management Services and the Compassionate Care Program, as appropriate.

About Aetna Group Insurance

Aetna Group Insurance is a leading provider of group life, disability, leave management services and long-term care benefits for over 13 million group insurance members. Aetna Group Insurance provides benefits through employers and associations nationwide, with products and services targeted specifically to

small, midsized and large multisite national plan sponsors. With strength in both health benefits and group insurance coverage, Aetna is uniquely qualified to help employers address issues of employee productivity, chronic illness, aging, and financial security. All group insurance products are underwritten or administered by Aetna Life Insurance Company. <http://www.aetna.com/groupinsurance/producers.htm>

About Aetna

Aetna is one of the nation's leading diversified health care benefits companies, serving approximately 29.9 million people with information and resources to help them make better informed decisions about their health care. Aetna offers a broad range of traditional and consumer-directed health insurance products and related services, including medical, pharmacy, dental, behavioral health, group life, long-term care and disability plans, and medical management capabilities. Our customers include employer groups, individuals, college students, part-time and hourly workers, health plans and government-sponsored plans. www.aetna.com

* Financial and legal services and educational tools are provided by independent contractors who are solely responsible for the services and information they provide.

Contacts AetnaMedia Contact:Katie Vukas, 860-273-7062vukask@aetna.com

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