Your Aetna Benefits & Cost Savings Tools

October | 2026

aetna®



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Building on our momentum

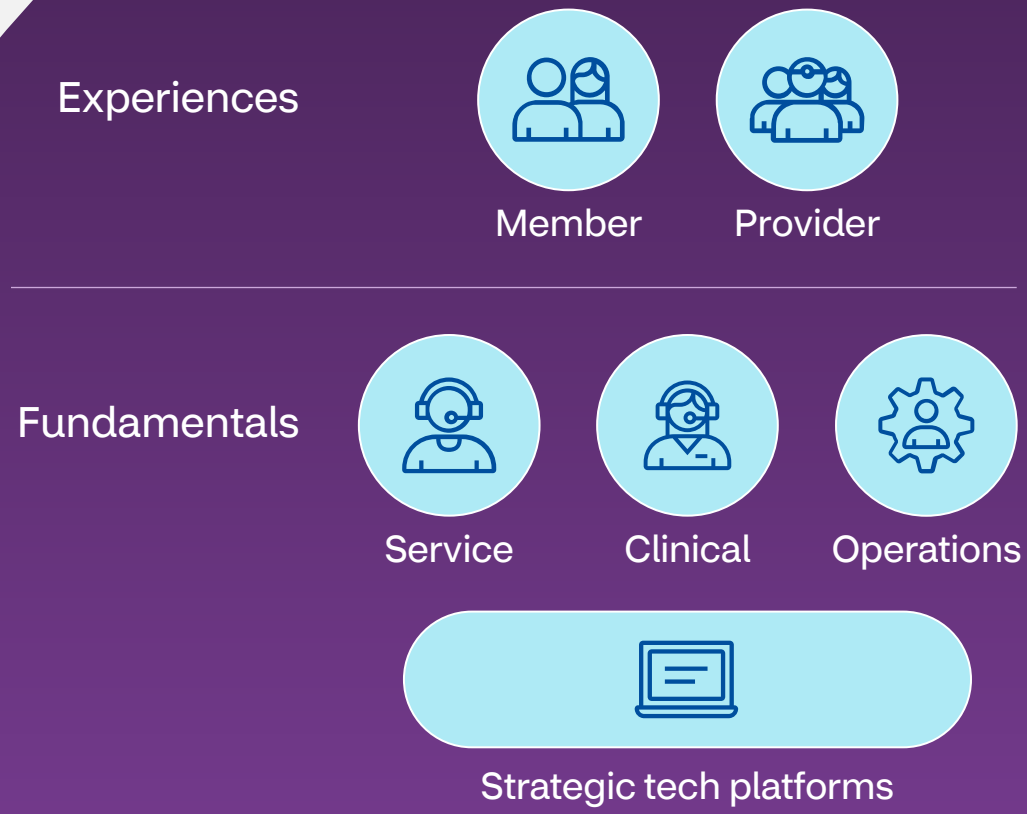
TODAY

- Transformed Aetna® member digital experience
- Optimization across service, clinical and operations powered by modern tech platforms
- Thoughtful AI solutions driving productivity, experiences and outcomes

TOMORROW

- $20B CVS Health® investment in tech-enabled consumer health[1]
- Acceleration of key tech investments supporting care navigation, interoperability, improved health outcomes and leading AI capabilities

Areas of focus



1 "Aetna launches new AI and digital tools to improve access and care". July 29, 2025. Retrieved from **cvshealth.com/news/innovation/aetna-launches-new-ai-and-digital-tools-to-improve-access-and-care.html.**

Leveraging thoughtful AI to power member health, experience and savings

	Example capabilities	Illustrative impact
Improved care management[1]	• Predictive identification of best fit for clinical programs • Determination of best time to reach individuals • Decision support tools to prioritize specific gaps in care • Time saving support for nurse care managers	• **50%+** increase in engagement • **10%** incremental gap closure rate • **19%** reduction in readmissions[1]
Personalized care navigation	• Identification of personalized “Next Best Action” (NBA) • Personalized omnichannel outreach ‘nudges’ to enhance engagement • Self-service recommendations of high-performing, well-matched providers via Aetna Smart Compare®	• 2.4 NBAs per member, on average[2] • **8.2 nudges** per member[2] • **5-10%+** behavior change towards better fit care[3]
Streamlined customer service	• Call routing to match incoming member calls to best-fit representatives • Benefit prediction quickly surfacing relevant data • AI-enabled CSR coaching and support to improve support	• **20-30%** reduction in average handle time[4]
Leading product offerings	• Insights from external transparency data for improved provider contracting • Customized plan design recommendations	• **2-3%** cost improvement versus target[5]
Efficient core operations	• Identification of fraud, waste and abuse • Monitoring of claim denials and appeals • Opportunities to increase claim auto-approvals	• **18%** improved precertification turnaround time • **$0.58 PMPM** cost avoided through reduced fraudulent billing, directly attributable to AI[6]

1 Aetna Data Science analysis across fully insured members, 2024.

2 Aetna Data Science analysis as of 7/1/24-7/1/25. Counts average communications received by a member over the course of time sent via NBA program (i.e., sum of emails, texts, direct mail, etc.). Includes CFI and Medicare members.

3 Results from a range of campaigns measured between January 2022-October 2024. Aetna Data Science analysis.

4 Aetna Data Science analysis measured impact, 2024. Specifically related to ‘benefits' calls-i.e., if a member calls about benefits, in +90% of cases the benefit they are calling about has been predicted as one of the 5 benefits highlighted in GPS for that member. No prediction is made about other call reasons, such as billing, claims or coverage.

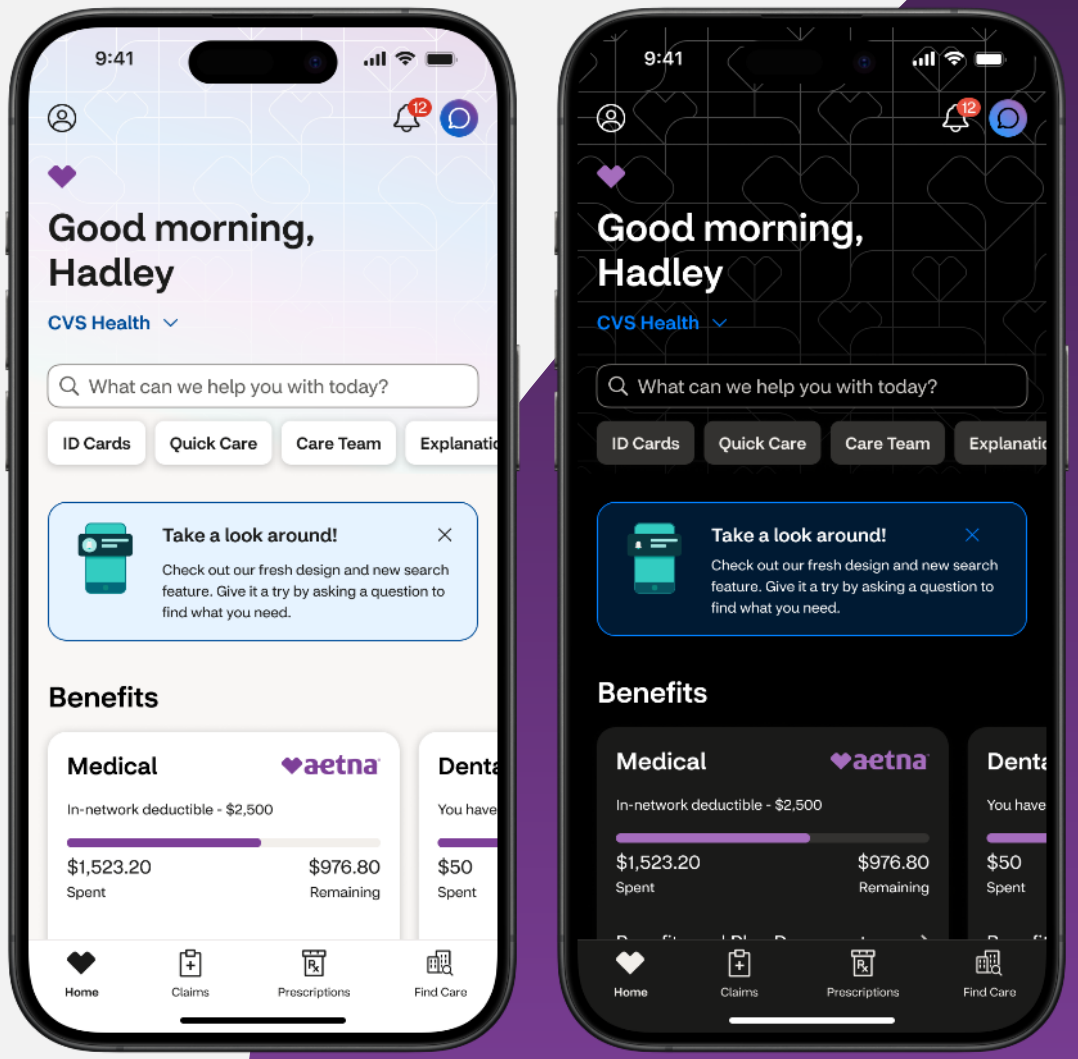
5 Aetna Data Science analysis based on provider contracting and contract renewals that leverage insights from transparency data to beat pModel (MEU) estimates of unit cost trend by an average of ~2-3 p.p.

6 Aetna Data Science analysis of full year 2024. Total cost avoided through via analytically identified fraudulent billing is $0.93PMPM, with $0.58 PMPM of that directly attributable to our use of AI for claims monitoring and accuracy (Commercial – SI).

Simplified access to what matters most

Offering an elevated design, with engaging content and new digital features

- **View** deductible, plan documents, 2024 authorization status and ID cards
- **Receive** clear guidance on claims with new visualizations
- **Compare** provider bills against claims by taking a quick photo of the bill
- **Use** an AI-powered chatbot and live agent chat for quick, personalized support
- **Schedule** vaccine appointments with CVS Health
- **Switch** to dark mode for improved accessibility and visual comfort



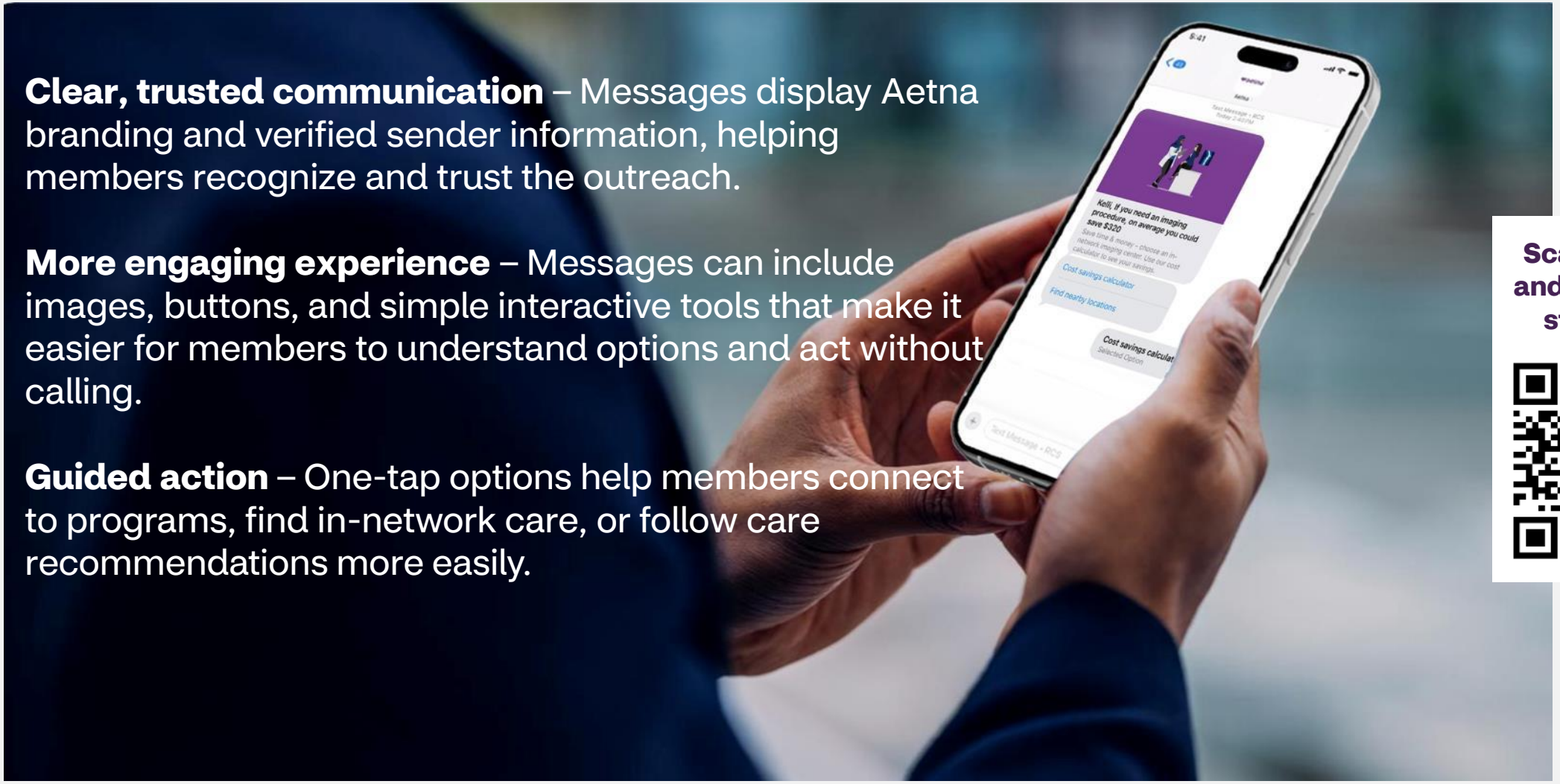
2026 design is not final.

Enhanced Messaging -- Radiology demo

Clear, trusted communication – Messages display Aetna branding and verified sender information, helping members recognize and trust the outreach.

More engaging experience – Messages can include images, buttons, and simple interactive tools that make it easier for members to understand options and act without calling.

Guided action – One-tap options help members connect to programs, find in-network care, or follow care recommendations more easily.



Scan QR code and tap send to start demo

Member discounts

LifeMart® member discounts

Member discounts on a wide variety of products and services for their health, their wellness and their life:

- Gym memberships
- Acupuncture
- Weight management
- Eye care
- Family care
- Travel, tickets, dining, etc.
- Home, auto, etc.



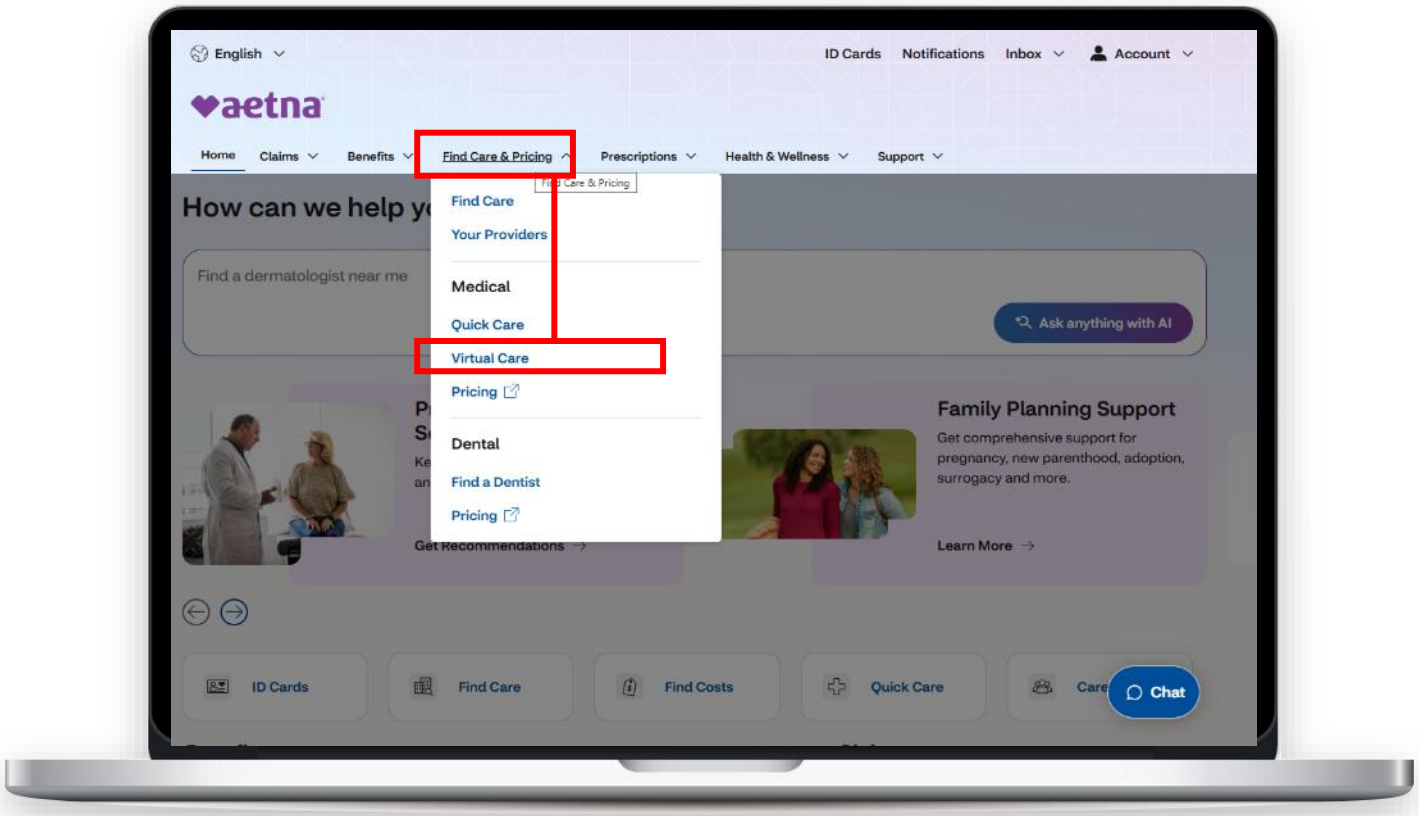
HUSK GYM NETWORK
Blue Apron
WeightWatchers
TheraBox
Active&Fit DIRECT
HELLO FRESH
NOOM
GlassesUSA.com
iRedeemHealth Fitness & Health Products
FACTOR_
SWANSON VITAMINS
KARDIA

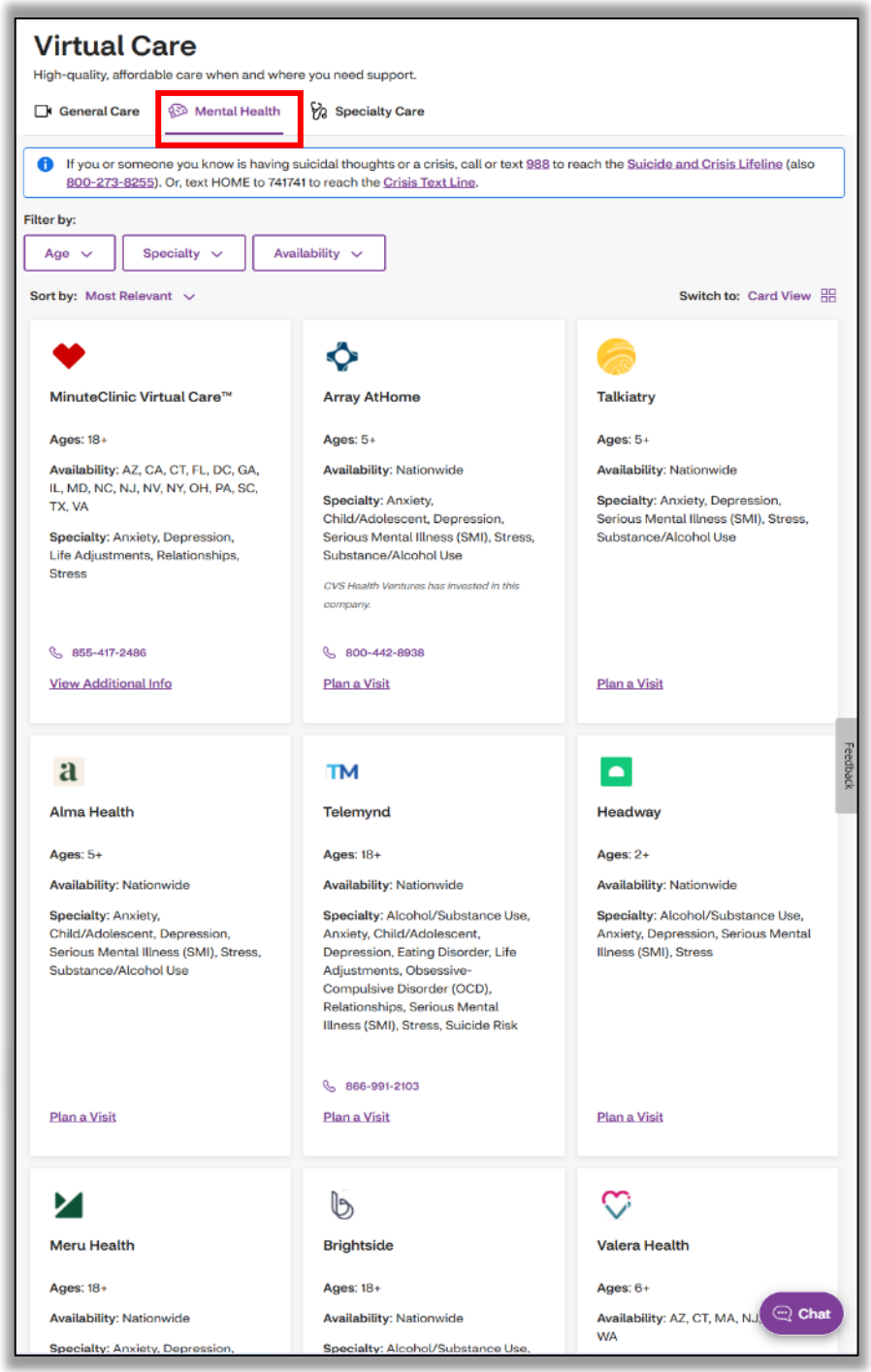
Link to member flyer

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Virtual mental/behavioral health providers

Easy-to-find mental health virtual care



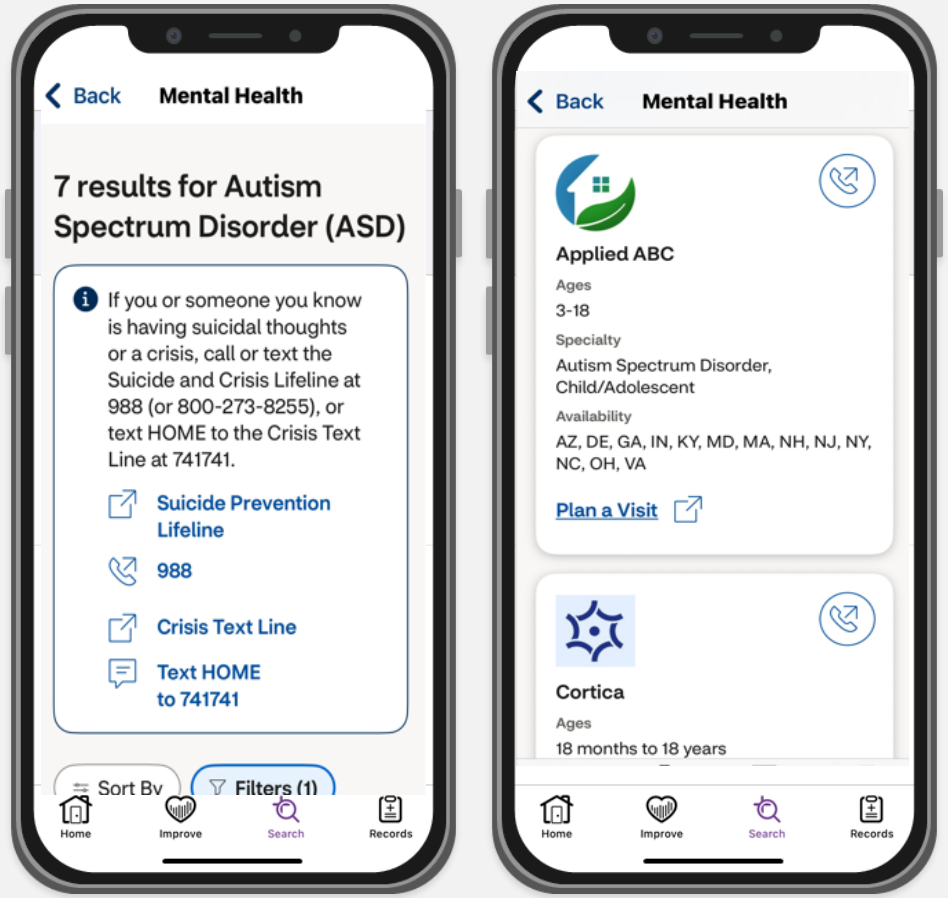


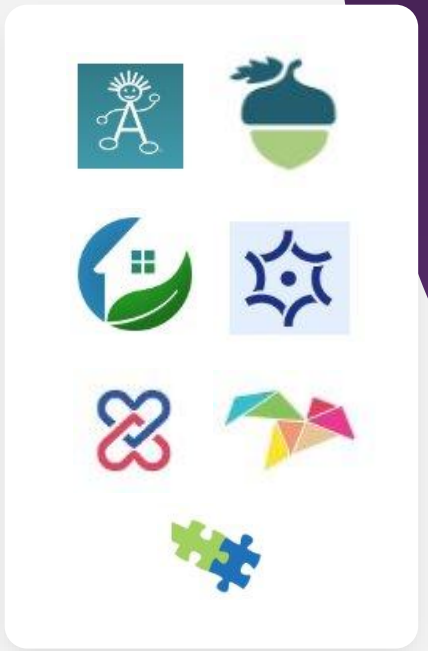
Member flyer – navigating virtual behavioral health providers

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Specialized support for neurodiversity

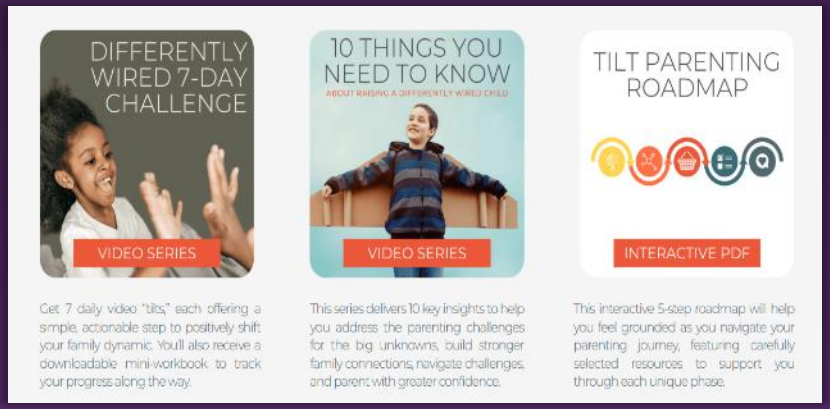
Recognizing cognitive differences



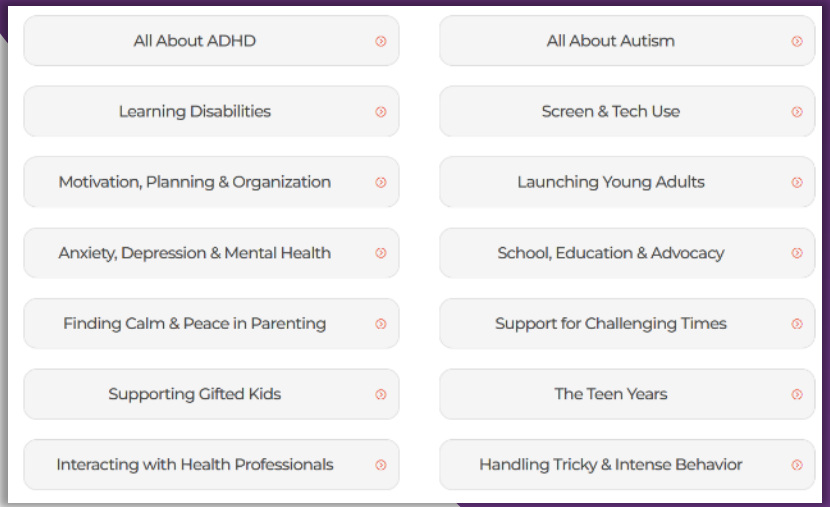


Building a best-in-class provider network helps members get the specialty care they need, when they need it.

Tilt Parenting has created a unique resource hub for Aetna members



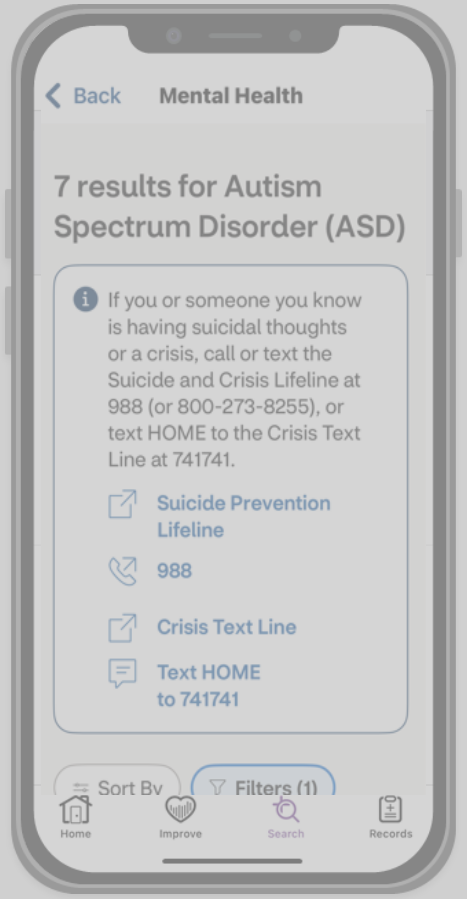
Extensive Podcast Playlists from leading experts, authors and advocates

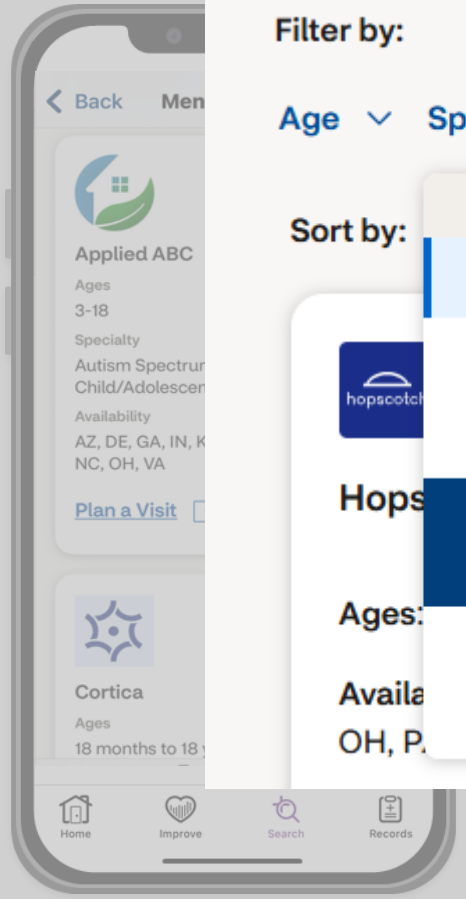


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Specialized support for neurodiversity

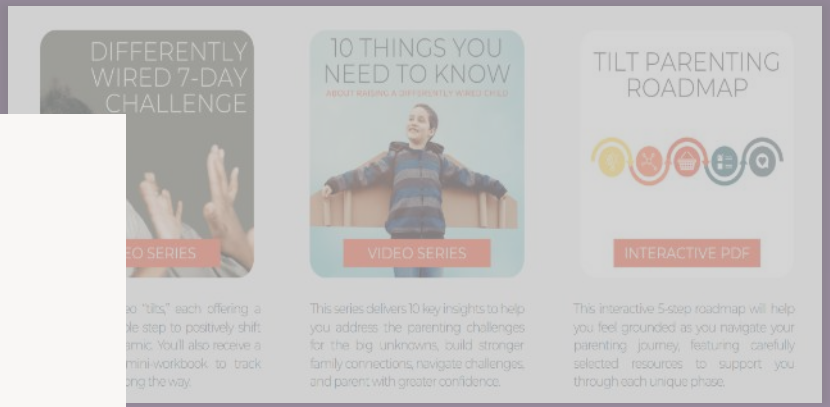
Recognizing cognitive differences



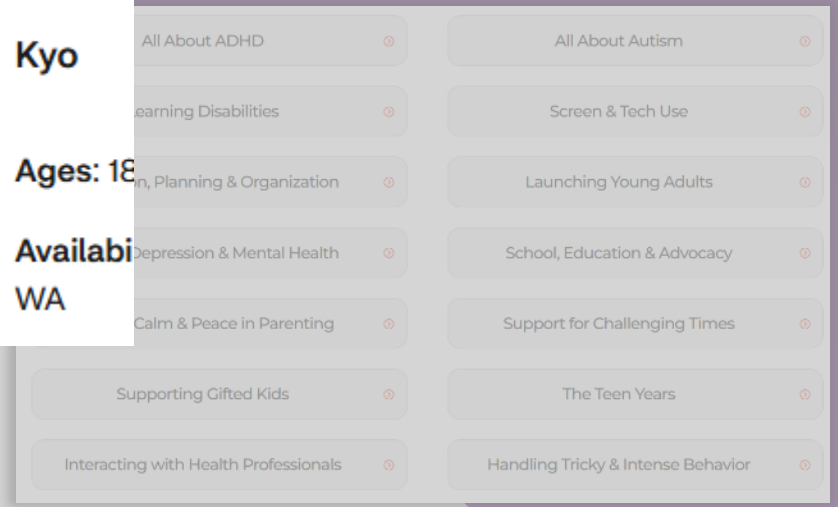


need, when they need it.

Tilt Parenting has created a unique resource hub for Aetna members



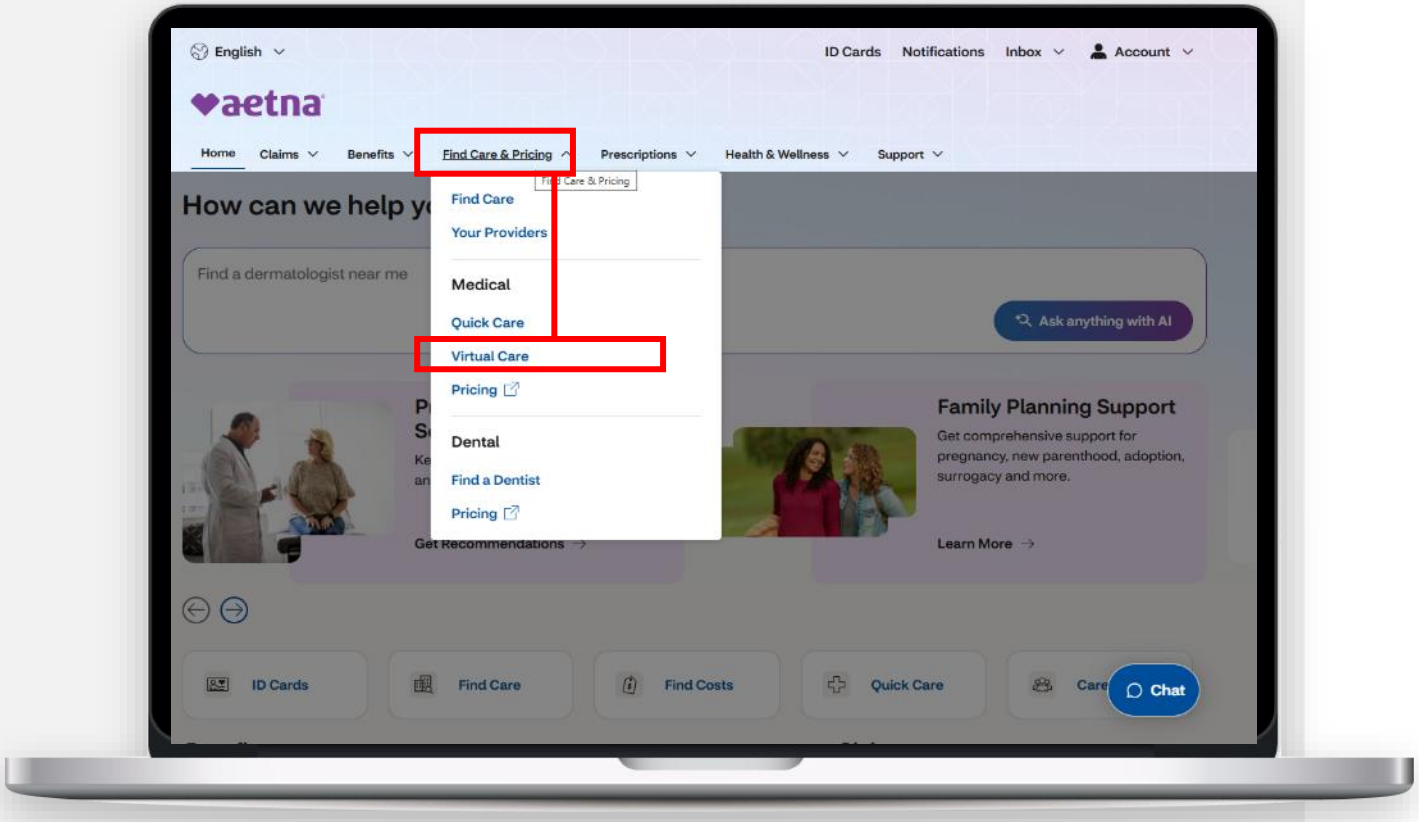
Extensive Podcast Playlists from leading experts, authors and advocates



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Virtual specialty providers

Virtual specialty care providers



Specialty care

gennev

MIDI HEALTH

OSHI HEALTH

ASHCare

genome MEDICAL

Perry Health

FOLX

SimpliFed

Hey Jane

TheTeleDentists

Allara

dental.com

NEW

neurahealth

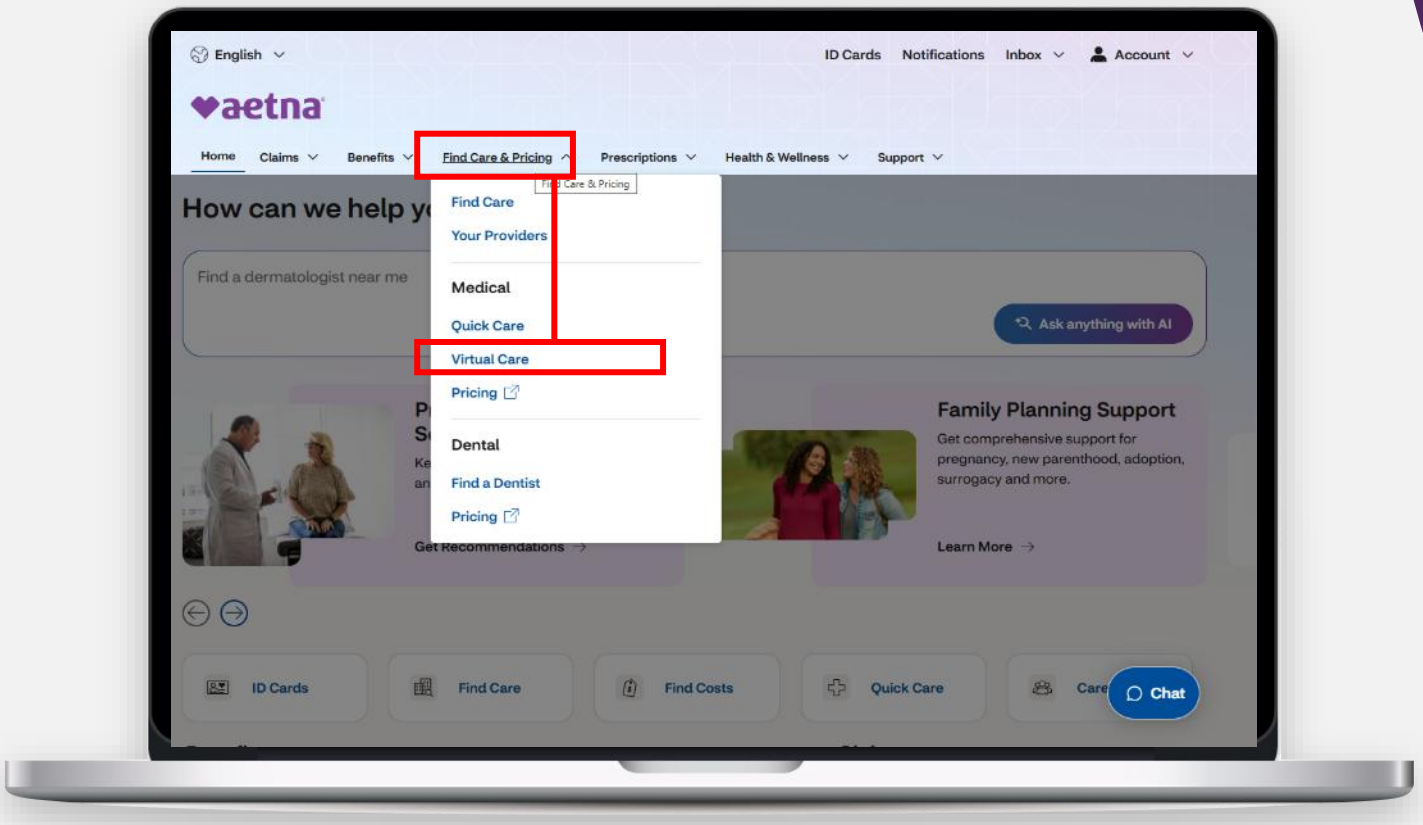
GREATSPEECH
your virtual solution to speech therapy

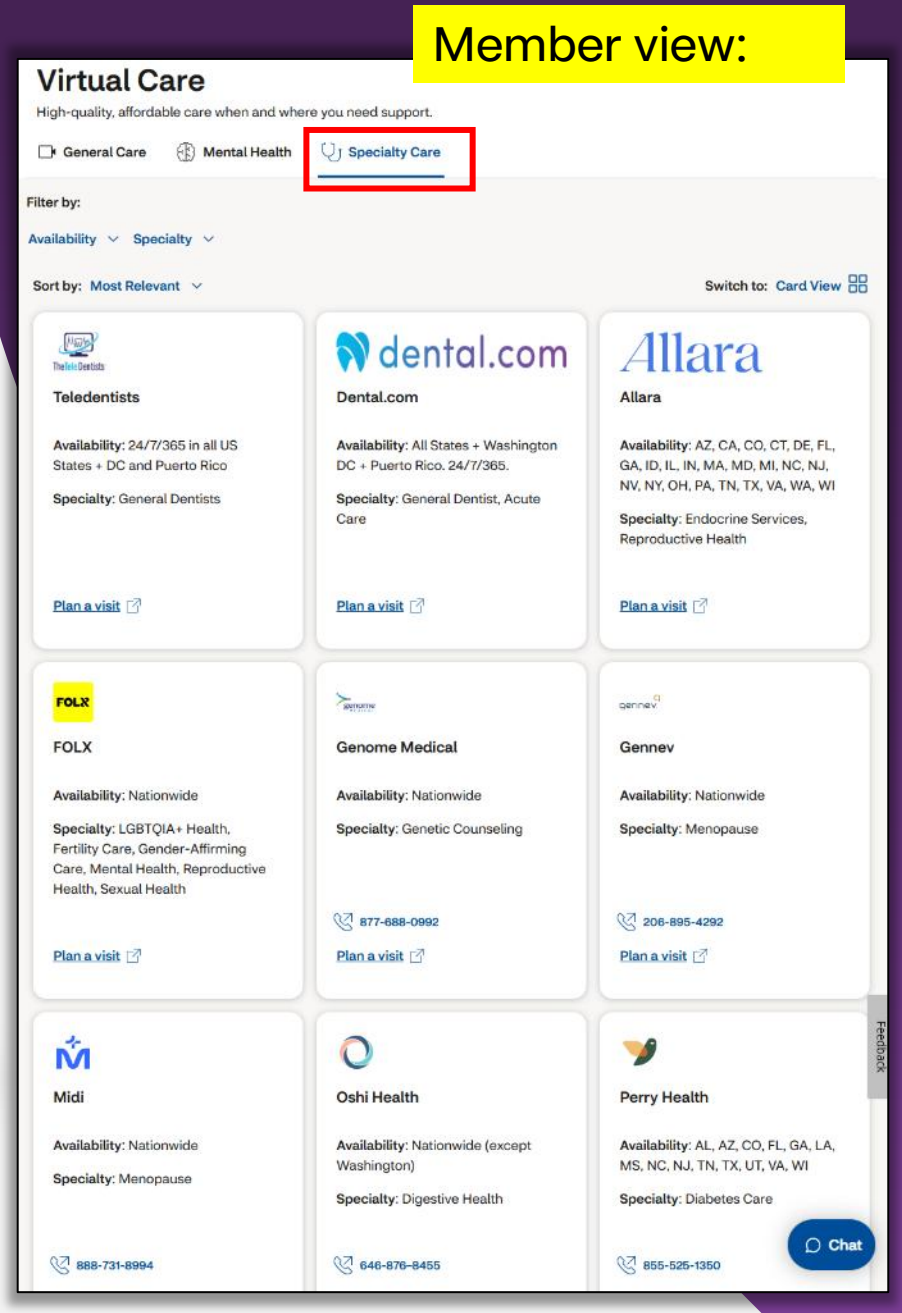
NEW

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Virtual specialty care providers

Member view:

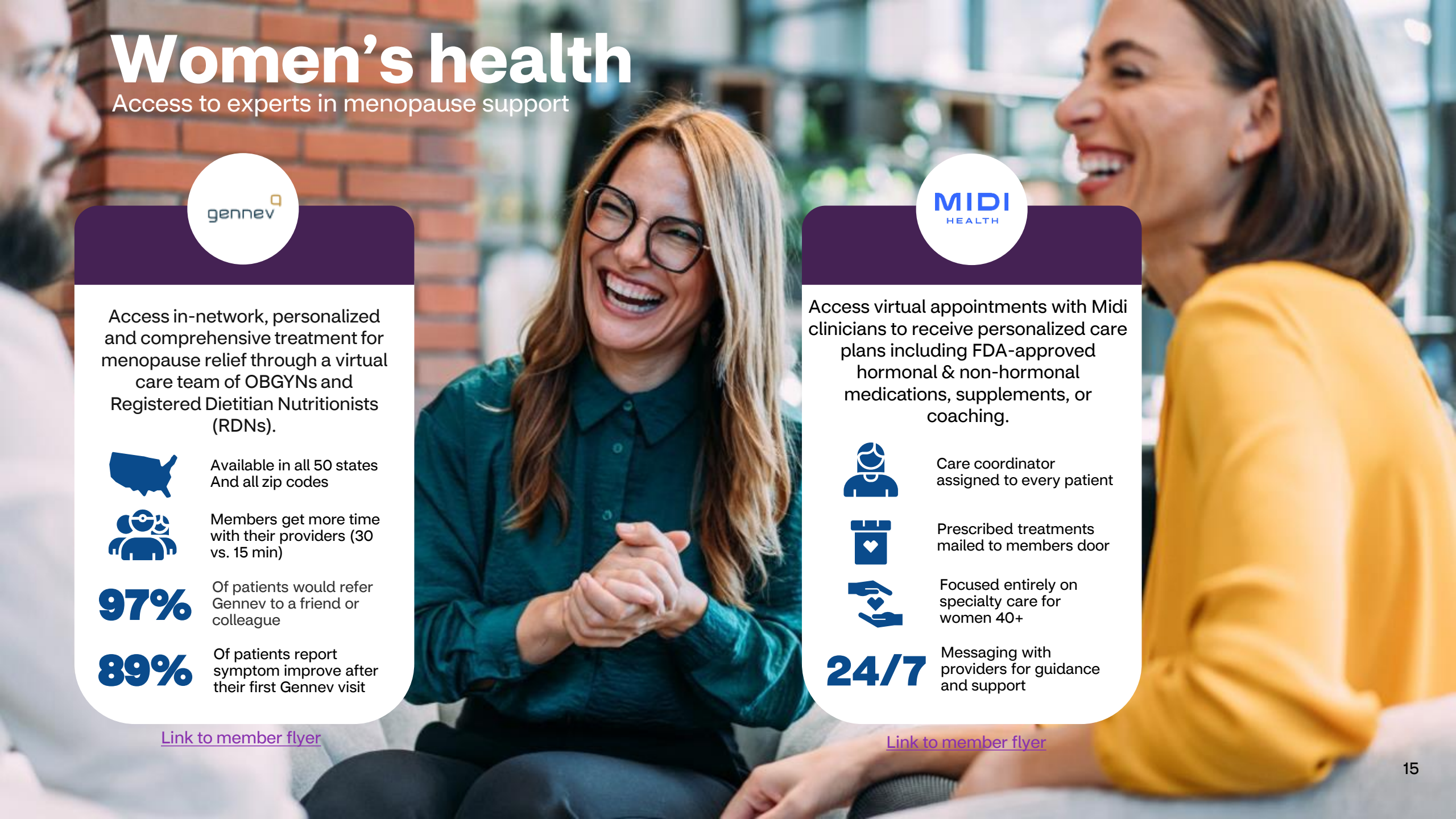




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Women’s health

Access to experts in menopause support



gennev

Access in-network, personalized and comprehensive treatment for menopause relief through a virtual care team of OBGYNs and Registered Dietitian Nutritionists (RDNs).

- Available in all 50 states And all zip codes
- Members get more time with their providers (30 vs. 15 min)
- **97%** Of patients would refer Gennev to a friend or colleague
- **89%** Of patients report symptom improve after their first Gennev visit

Link to member flyer

MIDI HEALTH

Access virtual appointments with Midi clinicians to receive personalized care plans including FDA-approved hormonal & non-hormonal medications, supplements, or coaching.

- Care coordinator assigned to every patient
- Prescribed treatments mailed to members door
- Focused entirely on specialty care for women 40+
- **24/7** Messaging with providers for guidance and support

Link to member flyer

Other Tools & Resources

24-Hour Nurse Line*

Health information is a phone call away

- Get info on a wide range of health and wellness topics
- Make better health care decisions
- Find out more about a medical test or procedure
- Get help preparing for a visit to your doctor
- Receive emails with links to videos related to your question or topic

Connect with trusted health information right here.



*While only your doctor can diagnose, prescribe or give medical advice, the 24-Hour Nurse Line nurses can provide information on a variety of health topics.
[3]Informed Health® Line 2024 Member Satisfaction Survey.

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CVS® Flex Benefits Value Program

Enrolled employees get up to $220 per year on CVS® retail health and national brand wellness products

Covered employees get up to $220 to shop hundreds of CVS® retail wellness products.

We want it to be easier and more affordable for you to stay healthy. That's why you get **$55 every 3 months*** to use on CVS® retail health and national brand wellness products as part of your Aetna health plan.

The **Aetna Over-the-Counter Health Solution (OTCHS)** is a retail program that provides **covered employees** with a quarterly allowance for certain over-the-counter medical related items (ibuprofen, first aid supplies, allergy relief, etc.).

*FOR $55 EVERY 3 MONTHS: Only available in the USA. Allowance only available to employees enrolled in the plan for use each quarter on select CVS retail health and national brand wellness products. The quarterly rollover only applies to any portion of the $55 retail allowances remaining from the previous quarter; it does not include any allowance amount from two quarters prior. Quarters are Jan-Mar, Apr-Jun, Jul-Sep and Oct-Dec. Does not include CVS locations inside Target stores.



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Money-saving tips while you get healthy

- **Use urgent care centers** for nonemergency, after-hours care
- **Use your preventive benefits** — get recommended screenings and checkups
- **Consider using generic drugs,** if appropriate
- **Use cost estimating tools** on your member website to make smart choices

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Choosing the right medical plan

Think about the full year, not just one cost.

1

Paycheck cost

How much will come out of each paycheck? You pay this premium even when you do not use medical services.

2

Expected care

Consider doctor visits, planned procedures, ongoing care and other services you may need in 2027.

3

Prescription needs

Review the medications you take and check whether they are on the Aetna Preventive Drug List.

4

HSA opportunity

An HSA-compatible plan may let you save for eligible expenses.

Compare your total annual cost

- **Annual premiums + deductible + copays + coinsurance − employer HSA contribution**

The lowest deductible is not automatically the lowest-cost choice for every member.

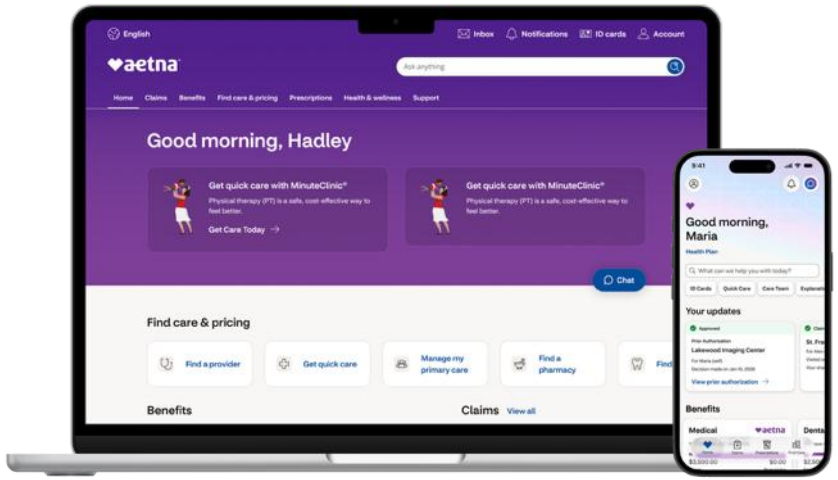
Review the plan comparison and choose the option that best fits your expected care and budget.

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The Aetna Health℠ app and website

Anytime, anywhere access to your benefits

Discover a convenient way to make the most of your health plan with the Aetna Health app and website. With simplified navigation and plain-language search, find the info, care and tools you need faster.



Download the Aetna Health app

App screens are a composite of real situations. All names and other identifying information are fictional.

Manage your benefits and health with:

Tools you'll use

View claims, track spending, find care, access your digital ID card, see what's covered, manage prescriptions and more.

Enhanced search results

Get personalized, easy-to-understand support and next-step recommendations based on your plan and preferences.

Quality provider recommendations

With Aetna Smart Compare®, find providers that have been recognized by the National Committee for Quality Assurance for delivering quality, cost-effective care.* Just look for the Quality & Effective Care badge in your provider search results.

24/7 support

Chat with a virtual agent when you need answers.

Tailored advice

Get tips based on your health needs and medical history.

*Where you get care is your choice. Search for a provider, or visit **Aetna.com** for a full list of providers.

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Thank you!



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