



Access and affordability as unique as your retirees

So what's the problem?

You want to offer great health coverage to ALL of your retirees, whether they're 55, 65, or 105, but...



Covering all your retirees is complicated, unpredictable and costly



Administration is a substantial burden — cost, compliance, financial



The benefits marketplace lacks viable options for early retirees



Providing coverage without increasing liability is a substantial challenge



Separate solutions for pre- and post-65 retirees create too much complexity

That's where we come in...

45%

of those 50 - 64 are deferring retirement due to the high cost of health care coverage*

*Recent poll by the University of Michigan Institute for Healthcare Policy



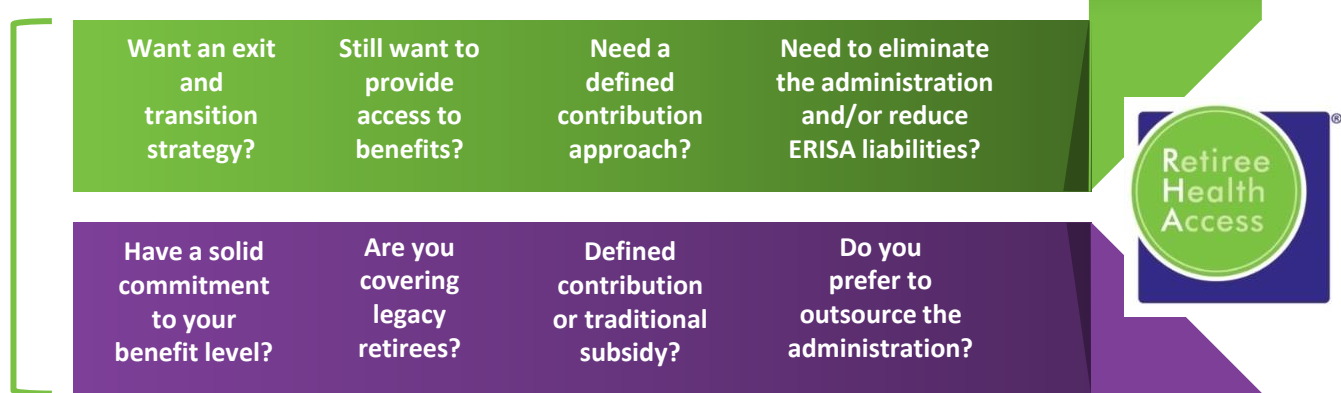
So what is Retiree Health Access® (RHA®)?

A single approach for early and post-65 retirees to simplify your administration and the retiree experience

A consistent solution across all products and retirees nationwide

A long term retiree strategy from Group to Individual

A seamless solution across your pre- and post-65 retirees



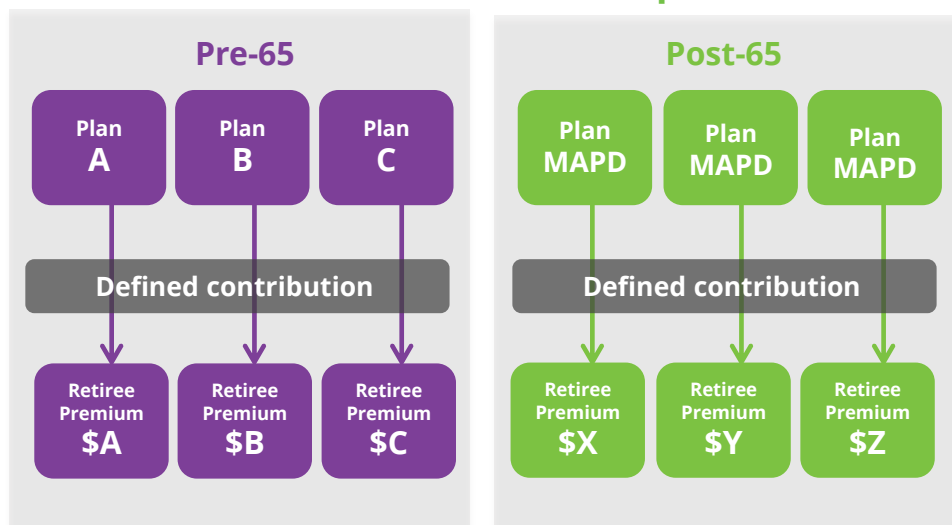
WHAT'S NEW?

- Improved performance guarantees
- New funding and de-risking alternatives
- Enhanced bsswift technology platform
- Enhanced offering with new CVS capabilities
- New option available for pre-65 Group with Aetna-only Individual Medicare

01 SIMPLE

- Menu of plans for early and post-65 retirees simplifies administration
- No need for an individual exchange for a defined contribution approach
- Consistency of approach helps early retirees age-in to Medicare eligibility

Seamless RHA set-up



02 AFFORDABLE

AFFORDABLE with fully insured funding and no subsidy required

Greater buying power, more choice and the opportunity to select a plan to meet your needs

- Standard, buy-up, buy-down plans as needed
- Fully insured solution for early retirees
- Combining your approach for all retirees to leverage economies of scale
- Freedom and flexibility to choose your own plans
- No employer subsidy or minimum enrollment requirement

03 SUSTAINABLE

SUSTAINABLE with the strength of RHA's pooled experience

1.2% average rate increase over the past 12 years

- TAPS INTO THE POWER OF THE PROGRAM**
Unique pooling feature leverages the total program membership, combining the experience of the entire RHA membership
- HOLDS THE LIABILITY LINE**
Maintains your organization's liability level for FASB reporting purposes
- IMPROVES RATE STABILITY**
Better overall rate stability driven by program's unique pooling approach... 2.6% average over 11 years

04 SUPPORTIVE

SUPPORTIVE with a straightforward experience and care advocacy

Greater buying power, more choice and the opportunity to select a plan to meet your needs

- ACCOUNT MANAGEMENT WITH AN EXPERT TOUCH**
 - Seamless implementation across all your retirees
 - Ongoing planning & monitoring of performance
 - An expert account management team
 - Milestone check-ins
- PERSONALIZED SERVICE WITH A CARING TOUCH**
 - Personal support for retirees
 - Communications, including change management
 - Benefits administration
 - RRA services
 - Issue tracking and resolution
 - Billing, payment, reconciliation
 - Data management

HCPR's designated responsible producer is an appointed agent of Aetna.