



MARCH 2021 VOLUME XVII, EDITION 2 RESOURCE GUIDE TO YOUR EMPLOYEE BENEFITS

In the past, Aetna has published a "Resource Guide to Your Employee Benefits." This document has been updated and expanded this year and *is on our website*. The new guide is shown below and contains phone numbers and website addresses from which you may obtain answers to questions concerning your benefits.



Resource Description Contact Retiree Service Center For questions on benefits eligibility, plan Call 1-888-972-3862 (TTY: 711), designs, costs and billing Monday through Friday, 8 AM to 8 PM ET. Aetna® retiree website • Find benefits information RetireeHealthAccess.net/CVS Access current benefits statement Check online billing statements Aetna member website Check eligibility or claim status information Aetna.com Get ID card replacement • Find copies of claim forms · Access tools that help you manage your health care Prescription drugs For questions on payments or denials of Call the number on the back of your ID card. pharmacy claims Dental For questions on payment of dental claims Call the number on the back of your ID card. or finding a preferred provider Pension Find general pension information MyHR.CVS.com Validate/change beneficiary Call 1-888-694-7287 (TTY: 711) and select the Manage payments pension menu option, Monday through Friday, 8 AM to 8 PM ET. Update personal information 401(k) • Find general 401(k) information RetirementPlans.Vanguard.com Check account balance and investments Note: If you're not registered, you'll need plan Process transactions number 092038 to register. Validate/change beneficiary Call 1-888-694-7287 (TTY: 711) and select Get 24/7 access to manage your account the 401(k) menu option, Monday through Friday, 8 AM to 8 PM ET (excluding stock Use financial planning tools and services market holidays). Page 1

When you have questions or need more information, here are some resources available to you.

Resource	Description	Contact
Retiree term life insurance	 Check benefits Update beneficiaries or address 	If you were born before October 15, 1938: Call The Hartford at 1-855-396-7655 , Monday through Friday, 8 AM to 8 PM ET. Enroll.TheHartfordatWork.com/CVSBene If you were born on or after October 15, 1938: Call the Retiree Service Center at 1-888-972-3862 (TTY: 711) , Monday through Friday, 8 AM to 8 PM ET.
		RetireeHealthAccess.net/CVS
Retiree paid-up life insurance	Check policyUpdate beneficiaries or address	Call The Hartford at 1-888-563-1124 , Monday through Friday, 8 AM to 8 PM ET.
You may have a retiree paid-up life policy if you:		
 Retired before 1998 Were born on or before September 26, 1941 Elected paid-up life as an active employee Have not cashed out the policy 		
Group universal life (GUL) policy – single premium life option (SPLO)	 Check policy Update beneficiaries or address Surrender the cash value 	Call The Hartford at 1-888-563-1124 , Monday through Friday, 8 AM to 8 PM ET.
If you had an accumulated fund when Aetna® terminated the GUL policy on 12/31/2007, you were given the option of using that fund to purchase a prepaid life amount, otherwise known as an SPLO.		

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One change to note is the elimination of the former "general help" line of 1-800-AETNA-HR. The new number at which you may receive information on most questions is 1-888-972-3860. This new number also appears on the reverse side of your member ID card. In the event you need help with questions concerning any portion of your benefits, please call the appropriate number shown on this resource guide. As in the past, if, after you have attempted to resolve an issue and were unsuccessful, you may contact Aetna Retiree Association through our website and we will help you get answers to your issues. Within the last week, we lost two of our founding members. We wanted to share with you a glimpse of what they have done, both for Aetna as well as the ARA.



REMEMBERING JOHN DWYER

John's obituary can be found on Legacy.com

Our Board of Directors was saddened to hear that John Dwyer passed away. John was instrumental in the organization of the ARA. His obligation to Aetna employees and retirees was sincere and dedicated through all the years.

One of our Board members (John Backer) worked with John and shared these thoughts with us:

"Some retirees may not be aware of John's incredible talent and versatility, i.e., he came up through the property casualty Claim ranks to Claim Manager, then made a detour that led to heading National Accounts property casualty Underwriting and Marketing, then headed Aetna's very successful Bond Underwriting and Marketing department. Finally, John returned to Claim as head of Aetna's property casualty Claim Department during very difficult times when we were forced to downsize to match expenses to income in a highly competitive environment. Then...post-Aetna John went on to head an offshore (Bermuda) reinsurance company. It takes rare intelligence, talent, perseverance and leadership to accomplish so much across the whole spectrum of property casualty insurance; Aetna's retirees were indeed fortunate to have John Dwyer as their advocate."

I am extremely proud and grateful to have worked with and for John Dwyer, as are many Aetna retirees. To his credit, his bite was not as great as his bark, and his allegiance to Aetna and his employees was never in question."



REMEMBERING BOB QUINN

Bob's obituary can be found on Legacy.com

Our Board of Directors was once again saddened upon hearing of the loss of another founder, Bob Quinn.

One of our retired Board members, Emmett McTeague, who had known Bob, had a few comments to share.

"Those of us who knew Bob when he worked at Aetna knew he really cared about people. Most of his jobs were centered on helping all employees achieve their goals. But the reality is, we became most aware of his value when we worked with him directly. It was quickly clear that he cared about each person he worked with and he had a way of letting you know how important you were.

This caring carried into his retirement from Aetna. When Aetna decided not to pay for dental insurance and seemed to be on the verge of threatening other retiree benefits, he had to speak up. He had, over the years, assured to many people approaching retirement that the Company would stand behind written and implied promises. He just wanted people treated fairly. He was not one to stir up conflict. But he talked to an old friend also retired from HR and they soon started to formulate a response to what they saw as unfair treatment. They found others stood ready to help. John Dwyer was already out challenging what was being done and they quickly merged their efforts.

The Aetna Retirees Association got management's attention, achieved partial acknowledgement of the dental insurance problem and has seemed to stop further erosion of our retiree benefits.

Bob's participation showed retirees, as his work always had, that this Aetna executive still cared about them. As always, he was true to his word."

AETNA RETIREES ASSOCIATION BOARD OF DIRECTORS

There are many people working for Aetna retirees by "Helping Aetna Keep Its Promises" and other activities that help us all stay informed and in touch. While the Aetna Retirees Association website (<u>aetnaretirees.com</u>) reflects this information, we thought it would be a good time to remind you of who is working on your behalf.

Listed below are the directors on your board. Hope you both recognize them from our days at work but also note the high caliber of talent that is representing you and your interests.

Roger Anderson Warren Azano John Backer Mike Feehan Carl Galinsky Robert Gilligan Doug Halbert John Perra Sharon Reed Phil Roberts John Ruggiero Lee Simard Tom Trumble Ken Veit Dick Wenner As you communicate with a retiree, retiree group or a colleague, we encourage you to provide them with information and the benefits of joining ARA. Please refer any prospective members to our website at <u>www.aetnaretirees.com</u> for additional information and an application form. Further, you may encourage prospective members to contact any Board Member for additional information. If, however, a retiree or colleague does not wish to become an active member and would still like to hear what we are doing, please have them state "communications only" on the application. We will send them our communications.

CONTACT ARA!

We welcome your comments, questions, ideas and letters to the editor. See mail and website addresses on page 1. *Sharon Reed, Editor Marilyn Wilson, Editor Emeritus*