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News

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ARA MEMBER SURVEY - 2011

In the Fall of 2011, the Board undertook a survey of the membership with the objective of learning what the membership thinks we are doing right and what we might be doing wrong. This is always a dangerous thing to do because it is possible to learn that we, as a Board, might be totally out of touch with what the membership really expects of us. As it turned out, that is not what happened. Approximately one-third of our members completed the Survey, and the Board has now reviewed all the responses and is most gratified with the positive responses received. More importantly, the membership took the opportunity to offer constructive criticism where it was appropriate. We thank all of you who participated for your responses.

One very important thread throughout the survey responses was an indication by the membership that there should be more news about people. It is the position of the Board that we must devote our time to the mission of the organization – protection of the retirement benefits that were promised by Aetna over the years. The Association was not formed to serve as a “social media” organization. As we are all volunteers and have no paid staff, we ask the membership to understand our position. Several of the Board members are working on the possibility of creating a Facebook group exclusively for ARA members. The Communications article in this Newsletter provides more information on this subject.

That being said, the Board conducted a cursory review of the responses at the December meeting and assigned segments of the survey to select Board members for comprehensive review and recommendations for action. That process has now been completed, and the Board member reviews were presented at the March Board meeting. What follows is additional presentation of the survey results and identification of the pertinent issues raised, along with the steps we plan to take to address those issues.

We would like to take this opportunity again to thank all our members who took the time and effort to respond to the survey. Your responses are and will be very helpful to us.

ARA Relationship with Members

In regard to members' opinions on how ARA is doing from their point of view, members are very happy with the job that ARA is doing for them. The overwhelming response was that we were taking an appropriate stance. That is, while there were a few comments that we were being too strong or too soft with Aetna, we wound up being rated in a "Goldilocks" position (just right).

We asked for and received recommendations on what we could be doing better for our members. A few comments related to notification and processing of re-enrollments, and we have and will look for ways to make this more timely, easier and clearer. Most of the suggestions we did receive related to getting more information on Aetna's current and future business strategies (particularly in relation to new health care legislation), information on fellow retirees and an online membership directory.

ARA Relationship with Aetna

As we have reported to you in the past, our Liaison Team meets with Aetna Human Resources personnel on a number of occasions throughout the year. We meet to discuss areas such as: (1) benefit changes for the next year, (2) enrollment/open enrollment issues, (3) national issues and how they may affect our members and (4)

individual issues our members may encounter with representatives of Aetna (example: Claim Service Center personnel). In addition to these "formal" meetings, we approach Aetna HR on a regular basis to engage them in helping our members who may have issues with virtually any aspect of their relationship with Aetna.

The ARA Survey which was just completed asked a number of questions concerning our members' experiences with contacting ARA (and ARA, in turn, contacting Aetna to help getting their problems resolved). For the most part, the survey responses were very positive (in the range of 4.25 to 4.50 on a scale of 5.0 with 5.0 being the highest rating). Most of the negative comments related to areas like not being routed to the proper person initially and not receiving a completely thorough explanation of the solution to their problem. There were not very many negative comments brought forth in the survey.

We, at ARA, feel we have established a very sound and professional working relationship with Aetna HR. They have been very helpful in assisting us to resolve problems of all sorts for our membership. Further, they have been as forthcoming as allowed with respect to what we may expect concerning benefit issues on the horizon.

Some comments from the survey related to how close our relationship with Aetna ought to be. For the most part, the survey indicated the current relationship appears to be working quite well. No one appears to really want us to change the relationship

so that it becomes confrontational. In fact, we believe the relationship we have developed is strong enough to have a good chance of surviving intact in the event a controversial or confrontational issue were to arise.

A few comments related to our commentary to our members with respect to forthcoming benefit changes. Some felt we were not timely enough and merely reiterated what Aetna had already published. Each year, after our Fall meeting to discuss the next year's benefits, ARA does publish a Newsletter which includes the information concerning changes coming as well as items our members should be aware of with respect to any procedural or policy changes. We believe the timing of these Newsletter articles is just what it should be.

There were some comments concerning members wanting ARA to discuss and describe comparisons of benefits (and a few concerning ARA recommending benefits). We have published articles in the past describing benefits such as Medicare Advantage plans versus other types of Medicare coverage, the ESA (Extended Service Area) provision and other coverage items. We do not, however, get involved with individual benefit choices as these are highly personal; further, a particular benefit choice for one person may not be appropriate for another person as each family situation is different and may call for different benefit choices.

In addition to the above, we also do not get involved with specific costs/contribution rates for various benefits. Again, every individual's situation

is unique and, therefore, we should not be getting involved in this area of discussion. With respect to overall costs of benefits versus competition, we have, in the past, published some articles on this very subject which concluded that, while the costs may appear high for an Aetna Medical/Medicare plan, they are actually very competitive with the marketplace.

In summary, with respect to the relationship of our members and ARA and then of ARA and Aetna, most survey respondents thought we were doing the right thing and that the relationships are very positive.

COMMUNICATIONS

Overall, ARA communications were rated very highly by our members (most common answer was 5 with 5 being the highest.)

The critical comments in the Survey were a result of personal issues ARA members had with Aetna, but there were only a few.

ARA is not equipped to operate an "advisory service." There are too many individual considerations that can impact a person's decisions. We are not experts, just "watchdogs."

Some of our members were looking for ARA to become a social forum – looking for information on other retirees, obituaries, etc. Retirees are interested in what others are doing. However, ARA members need to understand that ARA is not a "social forum."

ARA would like to remind its members that the role of ARA is to monitor Aetna

activities and plans regarding provision of the benefits promised during our working years.

In regard to personal information, we hold the privacy of our members in high regard, so we will not release any information about names, locations or life situations of people.

However, we have listened to the comments and suggestions our members expressed. We are in the process of putting "links" on our website to information and news releases that Aetna creates as well as to news articles that Board members come across. We are now testing the possible implementation of an Aetna Retirees Facebook page where any members who wish to do so can "friend" the site and see the postings that we and members put there. We, as ARA, will put links to our website and Aetna's for business type information only but, again, members may be able to keep in touch with each other through this social media capability.

WEBSITE

After the survey had been mailed out (to U.S. mail recipients), we realized we should have asked you about the ARA website, *aetnaretirees.com*. We belatedly added some website questions to the on-line version of the survey, so we could obtain at least some feedback. Our apologies to those not getting a chance to respond to the website questions.

The overall responses indicated limited use of the website. Some were not even aware of the website while others thought the ARA emails/newsletters would be providing

"everything I needed to know." The responses of those who answered the website-usefulness question covered the spectrum.

Conclusions and Action Steps:

The relative under usage of the website did not come as a surprise. It confirmed our inkling that more timely and relevant material needs to be added to the website to keep it fresh. In general, the website needs to become more useful. We decided:

1. At a minimum, virtually all the Hartford Courant articles on Aetna will be added to the website. Likewise with regard to other articles of general interest (within ARA's general scope) which Board members or ARA members at large come upon and submit (webmaster@aetnaretirees.com).
2. In the bottom portion of the website's homepage, the links to the Aetna benefits websites are being expanded with a more extensive description of each website's content. Our goal is that it becomes at least as easy and convenient to access the correct Aetna website via ARA's links as it is through a member's own bookmarks/favorites, even after having to access the ARA website first.
3. We will add a new feature to our newsletters, highlighted within a frame, titled: "What's new on *ARARetires.com*" (or something akin to it), which will itemize all new items added to the website since the last newsletter. (Recent changes to the website have all along been listed in the middle of the homepage.)

PUBLIC POLICY

Responses relevant to public policy fell generally into two categories: (1) requests for more information; (2) and comments re the scope of ARA government relations activities.

More Information – A number of members asked about the implementation of Obamacare and its effects on Aetna, ARA retirees, and our Aetna benefits. A few asked for more information on what is happening in Washington with respect to pensions, Social Security, and other issues important to seniors.

Government Relations Activities – The comments generally supported our relationship with the National Retiree Legislative Network (NRLN). A few members wanted us to be more aggressive at the federal level, though there was also recognition of our relative lack of resources and the need to work through NRLN.

ARA Board Response – With our limited resources, we are not in a position to provide our members with real time information on what is happening in the nation's capitol, nor can we provide any comprehensive analyses regarding the effects of enacted or proposed legislation on Aetna, ARA members, or our Aetna benefits. Our principal mission is the protection of retiree benefits promised by Aetna, and that is where we must focus our energies and limited resources. We will continue to publish periodic summaries of some legislative matters in the ARA Newsletter, but we trust that our members will not look to us for more frequent reporting of information or for a more active role in D.C. policy matters.

The NRLN does, of course, track and attempt to influence legislation and regulations affecting seniors and retiree benefits. We encourage our members to check their website (www.NRLN.org) regularly and to support them financially by becoming individual members if possible.

CONTACT ARA!

We welcome your comments, questions, ideas and letters to the editor. See mail and website addresses on page 1.

Marilyn Wilson, Editor