



**Aetna Retirees Association, Inc**

PO Box 280165

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*Helping Aetna Keep its Promises*

**November, 2011**

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## **What do you think?**

**Seven years have passed since the founding of the Aetna Retirees Association. For seven years, this organization, with your support, has worked to clarify and preserve your promised retirement benefits. What's next?**

The nation, the economy, the government and American business have changed dramatically in those seven years. Traditional pension plans seem headed for extinction. Social Security, once the assured bedrock of retirement income, is again in question. As the cost of healthcare has exploded, and the cost of healthcare insurance has skyrocketed, American businesses have moved to curtail or eliminate their employee and retiree plans. The Federal government has stepped in with a bold but costly plan that may well put the United States on a path toward full-scale, single-payer socialized medicine.

All this dramatically changes the dynamics that were present seven years ago when Aetna unilaterally, and some would say unfairly, ended the subsidy on retiree dental insurance. Many retirees were shocked, and a group of former executives were of a mind that this breach of faith should not go unchallenged. It was on this point - this issue - that your ARA was founded. An impressive number of retirees joined and extended their financial support.

Seven years later, the dental subsidy is still gone, but there has been no further erosion of promised benefits. Meanwhile, a more positive and promising relationship has developed between Aetna and its retirees.

However, that is the situation today, but many factors may come into play in the immediate future that will have the potential to disturb or disrupt the status quo. The defense of rights is a battle that never ends.

## How do you see it?

ARA is fortunate to have many astute members who regularly share their experiences and knowledge with us. They are not at all shy about telling us when they think we have erred or strayed from our goals. Some tell us that we are too cozy with Aetna of late. Others feel we are too hard on our company. Democracy in action! We welcome all input, and such input frequently helps us to identify and deal with problems.

Of course, input always comes from the most interested and active members. There are many we never hear from. The purpose of this issue is to cast a wider net and gain input from a broader spectrum of our members. We want to know how you view Aetna today, how you would rate your ARA, and what concerns you have for both the short and long-term future. This information will help us to do our job better.

To gather this information from you, we have created a short survey - 14 questions, mostly multiple choice. The survey is attached. You can complete the survey using the attached form and mail to ARA (see mailing instructions attached). However, you may well find it more convenient to take (and submit) the survey via our website. Here is a link to the ARA Website. Please click the word "Survey" in the orange box. <http://www.aetnaretirees.com/index.html>

Please take the time to complete the survey and get it back to us. We can do a better job for you if we know what's on your mind.