



FAQs for Brokers and Consultants

General

How is this acquisition good for my firm and clients?

- As one company, we're now uniquely positioned to create a simpler, more affordable health care experience.
- Our new company brings together the convenience, community presence and trusted health care professionals of CVS Health with Aetna's extensive network of providers and experience with health care and meeting members' needs.
 - **Example:** *Enhanced health services in the community will include a range of services focused on self-management for patients with chronic conditions, expansion of services at MinuteClinic, nutritional and behavioral counseling and benefit navigation support, as well as assistance with durable medical equipment, digital apps and connected devices.*
- We're looking forward to providing your clients with access to the care they need, when and where they need it, whether it's in person at CVS stores, in the community, at home or through our digital solutions.

How does the CVS Health acquisition impact me/my firm?

- The closing of the acquisition won't change our current service and compensation agreements.
- We will notify you of any future changes in accordance with the terms of our current agreements.
- As we start to bring our two companies closer together, we will keep you informed every step of the way.

What changes can we expect today?

- There are no immediate changes to our benefits or how we support you and your clients.
- As we bring our two companies together, your clients will continue to work with us as they do today, and receive the same great products, support and service.

What is CVS Health going to do with the Aetna business?

- There are no planned changes to the Aetna business. Aetna will be a standalone business unit within CVS Health that will be led by a strong Aetna leadership team.
- We're here to support you and your employees just as we do today. That's not changing.
- We are committed to delivering the same great products, support and service.

Compensation

Aetna and CVS Health compensation differs today. Can we expect changes to compensation now that the acquisition is complete?

- No changes are expected to compensation at this time, other than those already communicated by either Aetna or CVS Health in the normal course of business that are not related to the acquisition.
- When/if there are any changes to your compensation, we'll notify you in accordance with the terms of our current agreements.

Impact to Benefits

Will my clients' plans or benefits change?

- If your clients are preparing to enroll in an Aetna plan for 2019, the plans and benefits available to them are not changing as a result of our companies coming together.
- Great opportunity exists to provide your clients with enhanced value as a result of our two organizations coming together. We will always look at ways to deliver plans, products and benefits that put members at the center of care and meet their specific needs.
- As always, we'll keep you informed of any future changes that impact the programs we offer.

Will this impact my clients' pricing?

- Our new company will have a community focus, engaging consumers with the care they need when and where they need it, and help remove barriers within a complicated system to help people achieve better health at a lower cost. This will mean a better member experience and greater value for our customers.
- One of the key objectives of our merger is to bring more affordable healthcare offerings to the marketplace.
- As we have worked through the regulatory approval processes this past year we were unable to discuss pricing or specific product information during our merger planning process.
- As a result, we will not be offering pricing changes as a result of the merger as an immediate step but rather CVS Health and Aetna have made this a priority upon close to evaluate ways we will deliver greater value to all of our customers.

Will my clients see a change to the current PBM vendors currently in place for Aetna?

- There are no changes to the PBM vendors currently in place for Aetna, or to the products, pricing, and pharmacy options available to your customers today as a result of our companies coming together.

Will my clients see changes in pharmacy networks?

- There are no changes to our pharmacy networks at this time.
- We will continue to explore network opportunities that allow us to deliver cost-effective solutions to all of our customers.

Will my clients see any changes to the accepted Rx Formulary list?

- There will be no changes to the Rx Formulary list as a result of the companies coming together, however, we will continue to review and update our formularies on a quarterly basis, as we do today.

Broker Service & Support

Where will my book of business be serviced?

- There will be no immediate changes to how we support you.
- Your clients can continue to contact Aetna customer service using the 1-800 number on their member ID card.

How will my account be managed? Is my point of contact changing?

- Customers who have purchased or who purchase Aetna medical products and no CVS Caremark products:

- Customers will continue to work with their current management team following the close of the transaction.
 - An Aetna medical representative will continue to lead the relationship.
- Customers who have purchased or who purchase CVS Caremark products and no Aetna medical products:
 - Customers will continue to work with their current management team following the close of the transaction.
 - A CVS Caremark PBM representative will continue to lead the relationship.
- Customers who have purchased or who purchase an integrated product (medical and pharmacy) via Aetna today:
 - Upon the close of the transaction, there will be no change from the current support model – for customers purchasing an integrated product via Aetna, the Aetna medical representative and Aetna Pharmacy Management team will manage the relationship.
- Customers who have purchased or who purchase CVS Caremark PBM services and Aetna medical separately:
 - Upon the close of the transaction, customers purchasing carve-out PBM from CVS Caremark and stand-alone medical from Aetna who are managed by two separate representatives will continue to be managed by these same two representatives. These guidelines do not change based on account type (e.g., size, segment) or if there is a third-party reseller involved (e.g., TPA, coalition).

To whom do I submit RFPs?

- There are no immediate changes to how you submit RFPs.
- Aetna's proposal team and the assigned account executive will continue to coordinate and deliver the RFP response for: Aetna medical products, Aetna integrated medical and pharmacy products, and Aetna ancillary products.
- The CVS Caremark proposal team and the assigned account executive will continue to coordinate and deliver the RFP response for standalone CVS Caremark PBM products.

What cross-sell opportunities are available to my book of business?

- The same cross-sell opportunities that were available before are available today. We will keep you informed every step of the way and share additional options when they are available.