SUBJECT: Completion of the sale of Aetna's U.S. Group Life and Disability Insurance Business to The Hartford

We are pleased to announce that Aetna completed the sale of its U.S. Group Life and Disability Insurance Business to The Hartford on November 1. The Hartford will now assume financial and administrative responsibility as a reinsurer. They will use existing Aetna tools and resources to support current and new customers and to help minimize any disruption to benefits and service levels. The Hartford will partner with Aetna to provide a smooth transition.

In addition:

- All rates, rate guarantees, performance guarantees, plan provisions and services will be honored through
 the duration of the rate guarantee period. This includes rate guarantees that have already been provided
 to customers.
- Current file feeds, financial reporting and online tools will continue to be used.
- The Hartford fully expects to utilize Workability as its ongoing absence management platform for Aetna Group Insurance customers.
- Your account management team will remain the same.

Please be aware that for members this transaction has no impact to rates or payment of benefits. Also, there will be no changes to member support. Members should continue to use Aetna's online and mobile tools, including the same toll free numbers provided in their current contract.

Any changes that may take place in the future will be communicated by The Hartford.

Should you have additional questions or concerns, please feel free to contact your Account Management Team.