

WEB RELEASE

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Family Guardian's BahamaHealth Division Teams With Aetna For Enhanced Provider Network

Arrangement increases access to care plus online tools and resources

BAHAMAS, NASSAU, JULY 2012 — As part of its mission to meet the unique needs of its growing client base, Family Guardian's group health division, BahamaHealth, has announced an expansion of its international provider network, teaming with Aetna, one of the U.S.'s leading health care benefits companies, to provide its clients with access to over one million medical professionals worldwide.

BahamaHealth recently welcomed a panel of senior Aetna representatives to The Bahamas and hosted a series of seminars for local Group Administrators and Brokers, providing them with a unique opportunity to learn first-hand the benefits and value-added services derived from the BahamaHealth and Aetna linkage.

BahamaHealth's group and individual health clients have received information on the expanded international services, medical professionals and facilities they can now access for routine or emergency medical situations. Clients and members can also now access Aetna's international secure website, providing online and mobile access to tools and

resources, with features including but not limited to: a doctor and medical facility search tool; online claims submissions, payment status and Explanation Of Benefits printing, health, wellness, security news, and travel safety information; and online access and printing of temporary insurance identification cards.

Patricia Hermanns, President and CEO of Family Guardian, says the teaming with Aetna is yet another step in BahamaHealth's continuing enhancement of member services, noting that Aetna and BahamaHealth share the objective of assisting their members in achieving optimal health through informed decisions and access to quality health care wherever and whenever it is required. "We are proud to offer our BahamaHealth members yet another level of service through our partnership with a leader in overseas diversified health care benefits and services."

Krishnan Sridharan, Vice President of Sales for Aetna International's Latin America and Caribbean region notes, "Aetna's collaboration with BahamaHealth truly delivers improved member access to quality care and information. Our network expertise, combined with our ability to provide health benefits and health management solutions worldwide, allows us to address customer-specific geographic health care needs."

About BahamaHealth

Family Guardian's BahamaHealth division is a leading provider of group and individual health insurance in The Bahamas, with plans that feature a wide range of medical, dental and vision benefits. Family Guardian is part of the FamGuard Corporation group of financial services companies offering a comprehensive product line of insurance and investments for life, health and wealth.

About Aetna International

Aetna International is committed to helping create a stronger, healthier global community by delivering comprehensive health benefits and health management solutions worldwide. Aetna International's expatriate business is one of the industry's largest and most prominent international health benefits providers, supporting more than 430,000 members worldwide. The organization's expatriate offerings include medical, dental, vision, life, disability and emergency assistance. Aetna International's health management business collaborates with health care systems, government entities and plan sponsors around the world to design and build locally-applied health management solutions to improve health, quality and cost outcomes. For more information, see www.aetnainternational.com.

About Aetna

Aetna is one of the nation's leading diversified health care benefits companies, serving approximately 36.1 million people with information and resources to help them make better informed decisions about their health care. Aetna offers a broad range of traditional, voluntary and consumer-directed health insurance products and related services, including medical, pharmacy, dental, behavioral health, group life and disability plans, and medical management capabilities, Medicaid health care management services and health information technology services. Our customers include employer groups, individuals, college students, part-time and hourly workers, health plans, health care providers, governmental units, government-sponsored plans, labor groups and expatriates. For more information, see www.aetna.com.

IN PHOTO From Left: Necka Wells, Assistant Vice President, Group Operations, BahamaHealth; Christine Haslam, Global Marketing Director, International Marketing, Aetna International; Brian Thompson, Head of Operations, Aetna International; Linda Jarrett, Vice President, Group Marketing, BahamaHealth; Patricia Hermanns, President & CEO, Family Guardian Insurance; Krishnan Sridharan, Vice President, Sales, Aetna International, Latin America & Caribbean Region; Yilda Holmberg, Account Manager, Aetna International; and Jorge Gonzalez, Sales Director, Aetna International