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***Have You Baby-Proofed Your Benefits?***  
**A New National Survey Reveals 71 Percent of Expectant Mothers Spend Little Time Reviewing Their Health Benefits**

*Aetna and the Financial Planning Association Help Expectant Parents Move Beyond the Baby Basics to Focus on Benefits and Budgets*

**HARTFORD, Conn., July 13, 2005** — In a new national survey, moms-to-be revealed that while they are focused on choosing baby names, purchasing baby essentials and reading baby books and magazines, researching the health benefits needs for their expanding family is a task that often falls to the bottom of their “to-do” list. That’s why Aetna (NYSE: AET) and the Financial Planning Association® (FPA®) are helping expectant parents quickly and easily make health benefits decisions that are smart for their health, their budget, and their families through the *Plan for Your Health* public education program ([www.PlanforYourHealth.com](http://www.PlanforYourHealth.com)).

Nearly 1 million babies will be born in the U.S. this summer and for many of these expectant parents, a new baby can bring unexpected challenges – and expenses. According to the survey conducted by Aetna and the Financial Planning Association, the expense of welcoming a new baby can be a shock for those expectant mothers who have not taken the time to revise their family budget. Nearly half (44 percent) of expectant mothers have not created a new family budget to include expenses related to having a new baby. Interestingly, of those moms who took the time to prepare a new budget, more than a third still overlooked the cost of health benefits and almost half neglected to include the cost of non-covered medical expenses.

“As a pediatrician I’ve worked with a lot of new parents who never anticipated the need to proactively adjust their health benefits and their family budget to help them manage the health care costs of a new baby,” said Marjorie Schulman, M.D., senior medical director, Aetna. “*Plan for*

*Your Health* can help families better understand their health benefits choices, and anticipate how these choices can impact their finances.”

While health insurance may cover many medical costs, there are other expenses to consider when developing a family budget, “Most new parents consider daily expenses such as diapers and formula but forget about the cost of health insurance, non-covered medical expenses and life insurance,” said Elizabeth Jetton a CERTIFIED FINANCIAL PLANNER™ professional and chair of FPA. “It is important for moms and dads to prepare for these costs before their baby arrives because your family’s health is one of the most important factors in your financial future.”

Sandy Jones, *Plan for Your Health* “Bringing Home Baby” spokesperson and author of *Great Expectations: Your All-in-One Resource for Pregnancy and Childbirth* says, “Taking the time to baby-proof your benefits is an essential part of pregnancy. Planning for your baby’s health now can help you know what to expect after your due date.”

In the second year of the *Plan for Your Health* program, Aetna and FPA are focused on helping expectant parents prepare for their health benefits and financial future. PlanforYourHealth.com’s expanded “Family” section ([www.PlanforYourHealth.com/family.cfm](http://www.PlanforYourHealth.com/family.cfm)) offers tools, tips and checklists to make health benefits and financial planning easier. The tools and information include:

- A “Baby Expense Calculator” to help expectant parents estimate the cost of pregnancy and their new baby in the first year
- Tips for finding and interviewing a pediatrician
- Expectant family health benefits and financial checklist
- Adoptive family health benefits and financial checklist
- Common questions asked by expectant parents

Even if expectant parents have health benefits, it is important for them to take a close look at their coverage. The survey shows that nearly all expectant mothers know whether their health plan covers traditional services, but many are uncertain if their plans include genetic counseling and other new, cutting-edge services. By learning more about their health benefits, new parents can take advantage of all the services their plans offer.

In addition to information about planning for a new baby, PlanforYourHealth.com includes resources and easy-to-understand information for consumers experiencing other life events – changing jobs, getting married and starting over – in order for women to make well-informed decisions at critical moments in life.

### **Additional Survey Data**

Results from the survey, conducted by International Communications Research, demonstrate expectant mothers' lack of focus on health benefits and financial planning. Highlights include:

- A substantial majority of expectant mothers (71 percent) say they have spent “no time at all” or less than one hour reviewing their health benefits. In comparison, 61 percent of expectant mothers spend five or more hours reading baby-related books and magazines and 43 percent of expectant mothers say they have spent five or more hours shopping for baby accessories and furniture.
- Nearly a quarter of expectant mothers (22 percent) are most focused on financial planning, in anticipation of their baby's arrival. However, most of these women are likely not making the connection between financial planning and health benefits, as only four percent are most focused on researching health benefits.
- Expectant mothers under age 30 are more likely (61 percent) to develop a new budget than those 30 years old or older (52 percent).
- Thirty-six percent of expectant mothers underestimate the cost of a normal delivery thinking it is less than \$5,000; while thirty-five percent of expectant mothers overestimate the cost, believing it is more than \$7,500.

### **Aetna**

As one of the nation's leading providers of health care, dental, pharmacy, group life, disability and long-term care benefits, Aetna puts information and helpful resources to work for its approximately 14.4 million medical members, 12.8 million dental members, 9.0 million pharmacy members and 14.0 million group insurance members to help them make better informed decisions about their health care and protect their finances against health-related risks. Aetna provides easy access to cost-effective health care through a nationwide network of more than 672,000 health care professionals, including approximately 400,000 primary care and

specialist doctors and 4,084 hospitals. For more information, please visit [www.aetna.com](http://www.aetna.com).  
(Figures as of March 31, 2005)

## **FPA**

The Financial Planning Association (FPA) is the membership organization for the financial planning community. Its members are dedicated to supporting the financial planning process in order to help people achieve their goals and dreams. FPA believes that everyone needs objective advice to make smart financial decisions and that when seeking the advice of a financial planner, the planner should be a CFP<sup>®</sup> professional. To learn more about FPA, please visit [www.fpanet.org/public](http://www.fpanet.org/public).

## **\*About the Survey**

Aetna and FPA, with International Communications Research, surveyed expectant mothers with health insurance about their attitudes and habits about planning and preparing for their new baby. For this study, 500 telephone interviews were conducted from March 23 through April 11, for a maximum margin of error of +/- 4.4% at the 95% confidence level.

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