

BUSINESS DAY

At Aetna, a C.E.O.'s Management by Mantra

By DAVID GELLES FEB. 27, 2015

On a recent wintry afternoon, Mark T. Bertolini, the 58-year-old chief executive of Aetna, the health insurer, was sitting in his Hartford office wearing a dark suit and a crisp, white, French-cuffed shirt. But instead of a necktie, he wore a shiny metal amulet engraved with the Sanskrit characters “sohum.”

Roughly translated, sohum means “I am that,” and repeating the phrase is used to help control breathing in meditation. Mr. Bertolini says the word also signifies a divine connection with the universe. (He has a similar design tattooed on his back.)

In case there was any doubt, Mr. Bertolini, who runs one of America's 100 largest companies by revenue, wants to make it clear he is a different sort of C.E.O.

In recent years, following a near-death experience, Mr. Bertolini set about overhauling his own health regimen, as well reshaping the culture of Aetna with a series of eyebrow-raising moves. He has offered free yoga and meditation classes to Aetna employees; more than 13,000 workers have participated. He began selling the same classes to the businesses that contract with Aetna for their health insurance. And in January, after reading “Capital in the Twenty-First Century,” the treatise on inequality by the French economist Thomas Piketty, Mr. Bertolini gave his lowest-paid employees a 33 percent raise.

Taken together, these moves have transformed a stodgy insurance company into one of the most progressive actors in corporate America. Most health insurance

companies are thriving, largely because of increased enrollment. Aetna's stock has increased threefold since Mr. Bertolini took over as chief executive in 2010, and recently hit a record high. It's a decidedly groovy moment for the company, and Mr. Bertolini is reveling in his role as an idealistic, unconventional corporate chieftain.

"We program C.E.O.s to be certain kinds of people. We expect C.E.O.s to be on message all the time," he said. "The grand experiment here has been how much of that do you really need to do?"

On a February day in Aetna's Hartford headquarters, there were experiments all around. In a conference room downstairs, a meditation class had just concluded, and employees were returning to their desks. Nearby, preparations were underway for a new yoga class, starting in a week. And in his corner office — where a golden statue of the Hindu deity Ganesha was arranged next to an antique grandfather clock — Mr. Bertolini eagerly shared the most recent data from Aetna's meditation and yoga programs.

More than one-quarter of the company's work force of 50,000 has participated in at least one class, and those who have report, on average, a 28 percent reduction in their stress levels, a 20 percent improvement in sleep quality and a 19 percent reduction in pain. They also become more effective on the job, gaining an average of 62 minutes per week of productivity each, which Aetna estimates is worth \$3,000 per employee per year. Demand for the programs continues to rise; every class is overbooked.

"We have this groundswell inside the company of people wanting to take the classes," Mr. Bertolini said. "It's been pretty magical."

Aetna is at the vanguard of a movement that is quietly spreading through the business world. Companies like Google offer emotional intelligence courses for employees. General Mills has a meditation room in every building on its corporate campus. And even buttoned-up Wall Street firms like Goldman Sachs and BlackRock are teaching meditation on the job.

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programs — from yoga sessions for factory workers to guided meditations for executives — aim to make employees more present-minded, less prone to make rash decisions and generally nicer people to work with.

Adoption of these unconventional practices in the workplace coincides with growing interest among the American public. More than 21 million people now practice yoga, double the number from a decade ago, according to the National Institutes of Health. Nearly as many meditate, according to the N.I.H.

But not everyone believes that meditation and yoga are appropriate in the workplace. A recent article in *The Harvard Business Review* cautioned that “mindfulness is close to taking on cult status in the business world,” and it enumerated ways that a meditative disposition could backfire in the office. Stress can be a useful prompt to engage in critical thinking, noted the author, David Brendel, and is not something to retreat from through meditation. And even as Aetna and others chart what they say are the health benefits of mindfulness and yoga, not all researchers are convinced.

“The public enthusiasm for complementary health practices — and meditation in particular — is outpacing the scientific research,” said Willoughby Britton, a professor of psychiatry and human behavior at Brown University, who is studying the potential negative side effects of meditation. “Widespread implementation is premature.”

Mr. Bertolini has heard the critics, and takes pains not to impose yoga or meditation on any employees. (There are no incentives for workers to take the classes.) But he can't help but champion both causes. They helped him come back from the abyss.

On Feb. 18, 2004, Mr. Bertolini almost died. Then a rising star at Aetna but not yet chief executive, he was skiing with his family in Killington, Vt., when he lost control. His body ricocheted off a tree and over a ledge, sending him careering 30 feet down a ravine.

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fractured. A tangle of nerves connected to his left arm had been detached from his spinal cord.

In a swift recovery that baffled doctors, Mr. Bertolini pulled through and was able to leave the hospital after 12 days. (Since then, he has had four surgeries.) Less than a month after the accident, he made a presentation at an Aetna investor conference, walking with a cane, his left arm in a brace.

But Mr. Bertolini wasn't the same. "Prior to my accident I used to run four miles every morning," he said. "I worked hard and played hard." Afterward, he could barely get through the day. His left arm, now useless, was in sustained, agonizing pain. "It was as if somebody were burning my arm with a torch all day long, and to this day it feels this way," he said. "It's never stopped."

To manage the pain, Bertolini followed doctor's orders. He took OxyContin. He took Vicodin. He took fentanyl. The drugs barely helped. After a year of unsatisfactory results with conventional treatments, Bertolini went looking for alternative remedies, including yoga. Each morning, the vigorous stretching became a welcome replacement for his daily runs.

Soon he grew enamored with yoga's intellectual and cultural history, and before long he began practicing mindfulness meditation, too. With mindfulness, Mr. Bertolini found that difficult thoughts and emotions became easier to manage. "Meditation is not about thinking about nothing," he said. "It's about accepting what you think, giving reverence to it and letting it go. It's losing the attachment to it. Same thing with pain."

Eventually, his regimen of yoga and meditation allowed him to return to work with renewed vigor. When he became chief executive of Aetna, he took over a company that now has about \$58 billion in annual revenue and more than 23.5 million members.

Once chief executive, Mr. Bertolini was emboldened. If yoga and mindfulness had helped him, why shouldn't they help his employees, and even Aetna's millions of

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He started gradually, leading brief meditations in meetings with his executive team. Some rolled their eyes, but others appreciated it. Then he approached Dr. Lonny Reisman, Aetna's chief medical officer at the time, and proposed offering yoga and mindfulness classes to employees.

Dr. Reisman saw that the practices had helped his boss recover, but he was not convinced. "Because you're doing yoga, everyone has to do yoga?" Dr. Reisman shot back, as recalled by Mr. Bertolini.

Mr. Bertolini appealed to Dr. Reisman as a scientist. They would measure workers' stress levels by tracking heart rate variability and cortisol levels, common measures of anxiety. And they would team with the Integrative Medicine Program at Duke University, which does research into the efficacy of alternative treatments.

To develop the curriculum, Aetna enlisted the American Viniyoga Institute, which advocates a form of yoga that involves breathing techniques and gentle poses. And to develop the meditation program, Aetna turned to eMindful, a company based in Vero Beach, Fla., that takes its inspiration from the work of Jon Kabat-Zinn, a molecular biologist who has helped popularize mindfulness in recent decades.

Soon Mr. Bertolini's experiment was underway, with 239 employees volunteering. One-third practiced Viniyoga, one-third took a mindfulness class, and the rest were assessed as a control group. At the end of three months, the data came in, and executives were astounded. All employees who stuck with either the yoga or the mindfulness reported significant reduction in perceived stress and sleep difficulties. And while self-reports of lowered stress are not always reliable, the study also found that physical measures of heart rate variability and cortisol levels had both decreased. "The biostatisticians were beside themselves," Mr. Bertolini said.

Even Dr. Reisman, who has since left Aetna to start a new company, came around. "As a physician, I don't believe anything until it's proven," he said. "But for people coping with stress, there was a beneficial effect in participating in these programs."

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of employees around the country.

Employees have generally embraced the courses, but some doubters remain. “When I talk about mindfulness to folks at work, they look at me funny,” said Christine Beaird, an Aetna project manager in Dallas, who took one of the classes and found it helpful. “They think it’s this whole Zen, Tantra Buddhist thing.”

When Mr. Bertolini reviewed Aetna’s financial performance for 2012, he noticed something surprising: Health care costs had fallen. For the year, paid medical claims per employee were down 7.3 percent. That amounted to about \$9 million in savings. The next year, health care costs rose 5.7 percent, but have remained about 3 percent lower than they were before yoga and meditation were introduced at the company.

Mr. Bertolini doesn’t attribute all those cost savings to yoga and meditation alone. Other wellness initiatives, including a weight loss program and new health screenings, had also been ramping up during this period. But he says he believes they made an impact. “It was a culmination of a set of programs that led to a steady decrease in health care costs,” Mr. Bertolini said. “I wouldn’t say it’s all just yoga and mindfulness, but they helped.”

The productivity gains — measured with a questionnaire that assesses employees’ ability to stay on task — were also sustained. As Mr. Bertolini discussed the impact of his programs in his office, he gestured freely with his right hand and used it to toss logs into the hearth, where a fire warmed the room. His left arm was limp, however, the legacy of his skiing injury. Though he is still in pain, and would occasionally grimace, Mr. Bertolini said that because of his mindfulness practice, he wasn’t suffering.

In January, Mr. Bertolini traveled to Jacksonville, Fla., where Aetna has a big office. Sitting onstage in a hotel ballroom filled with employees, his Sanskrit amulet visible to all, he announced that Aetna was increasing its minimum wage in the United States to \$16 an hour, from \$12. Thousands of customer service and claims administration workers around the country would get raises, and Aetna would also reduce their out-of-pocket health care costs.

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company,” Mr. Bertolini told the audience. Some employees choked up when they heard the news.

Mr. Bertolini grew up in a working-class family in Detroit, and now makes many millions of dollars a year. He owns a large house in West Hartford and a pied-à-terre overlooking Central Park in New York. After he read “Capital in the Twenty-First Century,” raising the minimum wage was an easy decision, he said, and will also help Aetna reduce turnover. Walmart has since raised wages for its lowest-paid workers, too, as have other retailers like T. J. Maxx and Marshalls.

But Mr. Bertolini said that without his experience with yoga and meditation, he might not have been inspired to act on his impulse. “It’s made me question what I do and how I look at the world,” he said. “It’s made me consider my influence and how I treat people.”

It was just the latest phase of Mr. Bertolini’s grand experiment. Offering yoga and mindfulness to his employees was the first step. Selling those services as products was another. Raising the minimum wage was a logical next move. For Mr. Bertolini, what began as a journey of personal healing is now about improving the physical, mental and spiritual health of his nearly 50,000 employees, and tens of millions of customers.

It might just be good for business, too.

This is adapted from “Mindful Work: How Meditation Is Changing Business From the Inside Out,” by David Gelles, which will be published by Eamon Dolan Books/Houghton Mifflin Harcourt this month.

A version of this article appears in print on March 1, 2015, on Page BU1 of the New York edition with the headline: A C.E.O.'s Management by Mantra.

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