

The time is yours!

Aetna Navigator® Member Website



Life doesn't have a pause button. Sometimes, you can't get to the important stuff until the day is done. Or before it starts. Either way, Aetna Navigator has you covered.

Aetna Navigator is your members-only website. It's secure, so your information is protected. Use it whenever you like to manage your health and your health benefits.

- Review your Health Reimbursement Arrangement (HRA)* or Health Savings Account (HSA) activity and available balance.

*HRAs are not available to Small Groups in FL. HRAs and HSAs are currently not available to HMO members in IL.

**If available in your area.

†Health benefits and health insurance plans are offered, underwritten or administered by Aetna Health Inc., Aetna Health of California Inc., Aetna Health of the Carolinas Inc., Aetna Health of Illinois Inc., Aetna Health Insurance Company, Aetna Health Insurance Company of New York and/or Aetna Life Insurance Company (Aetna). In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156.

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- Look for a doctor or hospital in the Aetna network.
- Compare costs for health care services in your area.

You can do it all right here — 24 hours a day, 7 days a week.

Manage your health care — when it's convenient

- Review who's covered under your Aetna[†] health benefits or health insurance plan.
- Print your Health History Report — a handy summary of your health-related activities such as doctor visits, medical tests and prescriptions.
- Download claims — for you and your family — to your computer.
- Link to health resources online to learn about conditions, treatments and even physical fitness.
- Communicate with Member Services.

See the reverse side for details.

It's easy to get started!

Go to www.aetna.com. Click on "Register Now" in the "Members: Secure Information" section.

Visit your personalized website anytime, 24/7.

Get health fund account balances and health information.

Find what you need, when you need it

The Aetna Navigator Health Information Guide is your starting point to find answers to questions about your health care, types of treatment, cost of services and more. It provides you with links to tools, programs and health content on Aetna Navigator.

The guide gives you easy access to many Aetna resources that can help you make more informed decisions about your health care, such as:

- Finding a doctor in Aetna's network, seeing the doctor's prices** and learning how to prepare for your visit, before you go
- Learning about your Aetna pharmacy benefits
- Finding a hospital in Aetna's network and comparing hospitals when you are seeking care
- Viewing costs for services at hospitals and other medical facilities**
- Reviewing a secure record of your medical history
- Checking your claims, account balances and payments
- Signing up for Aetna programs that can help you live a healthier life

To find the guide, go to the Aetna Navigator home page and click on "Take Action on Your Health." Then select "Health Guide."

We want you to know[®]





**Don't delay!
Visit your secure
website today!**

www.aetna.com

Aetna Navigator puts you in charge

Stay on top of your plan:

- Balances and activity, remaining deductible and benefits summary for your HRA or HSA
- Claims information for medical, dental and pharmacy
- Pharmacy information, including Preferred Drug List, list of participating pharmacies, Aetna Rx Home Delivery® mail-order service, prescription drug cost estimation tools
- Flexible Spending Account (FSA) balances (if available), payment details, tools for understanding and managing health care and dependent care spending accounts

Take action on your health:

- Print wallet-size temporary member ID cards; order replacement cards.
- Use your personalized DocFind® online directory to find health care professionals and facilities that participate in your plan — in English or Spanish.

- Change primary care physician and primary care dentist selections.
- Get Member Services phone numbers and mailing addresses.
- Send secure e-mails to Aetna Member Services (also available in Spanish); and from the claims detail page, send messages about specific claims with important information already filled in.
- Ask for e-mail alerts when new information, such as Explanation of Benefits (EOB) statements or FSA payments, becomes available.
- Print standard Aetna forms.

Link to health information:

- Visit the Aetna IntelliHealth® website for health, dental and wellness information offered by trusted sources, including Harvard Medical School.
- Search the Healthwise® Knowledgebase for information about thousands of health topics (in English and Spanish).

- With both resources, you can learn more about asthma, pregnancy, heart disease and many other conditions!

Manage your health care:

- Look up costs for health care services such as office visits, medical tests and surgeries before you seek care. This way, you'll be better able to plan for your expenses.
- Learn how much you might save by choosing a doctor who participates in the Aetna network.
- Research prescription drugs; If an Aetna prescription drug plan is included with your benefits, you can compare the cost of brand-name drugs versus generic drugs — when bought at retail pharmacies and through our mail-order drug program.
- Compare hospital outcomes (for certain procedures) to help decide where to receive medical care.

This material is for information only and is not an offer or invitation to contract. The availability of Aetna Navigator's key features may vary by plan. Health benefits and health insurance plans contain exclusions and limitations. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Aetna Rx Home Delivery and Aetna Specialty Pharmacy refer to Aetna Rx Home Delivery, LLC and Aetna Specialty Pharmacy, LLC, respectively. Aetna Rx Home Delivery and Aetna Specialty Pharmacy are licensed pharmacy subsidiaries of Aetna Inc. that operate through mail order. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.

HRAs are subject to employer-defined use and forfeiture rules. Investment services are independently offered through JPMorgan Institutional Investors, Inc., a subsidiary of JPMorgan Chase Bank.

Policy forms issued in Oklahoma include: HMO/OK COC-4 09/02, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23 and/or GR-29.

HRAs (and HSAs if appropriate) are not currently available to HMO members in Illinois.

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We want you to know®



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