

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetna[®]



Aetna Navigator[®] Website

Explore all the perks and programs
for you and your employees

Take advantage of everything Aetna Navigator has to offer

You can manage your health benefits and health insurance plan with ease. Save on staying healthy. Get support meeting your biggest health goal — and much more. And when you sign up with Aetna Navigator, you get one spot to take advantage of it all.

The Aetna Navigator website is where you can find everything you need to manage your plan — and health.

Save with the Aetna Discount Program

- At home products
- Books
- Fitness
- Hearing
- Natural products and services
- Oral health care
- Vision
- Weight management

Manage your Aetna plan

- Check on a claim
- View paperless EOBs
- Research prescription drugs
- Look up a doctor
- Get a temporary ID card
- Look up the costs of services
- Compare hospital outcomes
- Find forms



Reach your health goals

- Online programs to manage your health
- Balance work and life
- My Life Values website
- Store and share your health history
- Personal Health Record

Find health information

- Aetna IntelliHealth® website
- Healthwise® Knowledgebase
- Aetna SmartSourceSM search tool

Get help

- Contact Member Services
- Ask Ann, your virtual personal assistant
- 24-hour nurse line
- Surgery decision support tool, powered by WelvieTM
- Connect with others through PatientsLikeMe
- iTriage

Take control of your health and benefits

One site for all your health and benefits needs

Aetna Navigator is your members-only website to manage your health and benefits. It's easy to use and it's secure. That means your information is always protected.

Stay on top of your plan

- Review who's covered under your plan.
- See medical, dental and pharmacy claims for you and your family.
- Get pharmacy information, including the Preferred Drug List, participating pharmacies, mail-order service and cost-estimation tools.
- Check your Personal Health Record to see your health information. Test results, doctor visits — it's all there. Plus, you can print your record and share it with your doctors.
- Get in touch with Member Services.

Get health information just for you

Get personalized health information based on your plan and where you live with Aetna SmartSource. It scans our resources to show you:

- Specialists in your local area
- Related medications, treatment options and estimated health costs
- Programs that may help you manage your condition
- Health articles and tips

My Life Values

- Your 24/7 resource for work-life articles, streaming video, monthly webinars, calculators and e-tools
- Family-related resources for adoption, child care services and college tuition financing
- Assistance and services for travel, entertainment, legal, financial matters and much more

Link to health information

- The Aetna IntelliHealth website, for health, dental and wellness information offered by trusted sources, including Harvard Medical School
- The Healthwise Knowledgebase, for information on thousands of health topics in English and Spanish

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

Educate yourself about your care and costs

Using the Member Payment Estimator, you can compare and estimate costs* at up to 10 different in-network doctors or facilities at once, for more than 650 commonly used, non-emergency in-network health services, including:

- Office visits
- Maternity services
- X-rays, MRIs, CT scans and other lab services

The Member Payment Estimator helps you make more informed and cost-conscious health care decisions. In fact, members who used the payment estimator prior to receiving care experienced an average savings of \$612 on allowed expenses and \$170 on their out-of-pocket costs.¹

Discover your plan's full potential.
Sign up for your secure member website at www.aetna.com.

*Estimated costs not available in all markets. The tool gives members an estimate of what they would owe for a particular service at a specific provider based on their plan at that very point in time. Actual costs may differ from the estimate if, for example, claims for other services are processed after they get their estimate but before submitting the claim for this service. Or, if the doctor or facility performs a different service at the time of their visit.

¹Aetna Informatics & Product Strategy Member Payment Estimator study, 2012. The study focused on 34 highly utilized services for the calendar year 2011.

Aetna Discount Program

We know saving money is important to you. And your needs are unique. That's why we offer you discounts on a wide variety of products and services that fit your life and help you save money every day. The following discounts are available to you through your Aetna Navigator website.

At home products

Save on products and services for home and family such as the **Omron** 7 Series™ Upper Arm Blood Pressure Monitor.

Books

Get discounts on books, CDs, DVDs and more from:

- **American Cancer Society Bookstore:** Save on your purchase of books, greeting cards and kits.* Order online or by phone.
- **Mayo Clinic Bookstore:** Save on books and DVDs purchased online.
- **Pranamaya:** Save on yoga DVDs, CDs, online videos and books.

Fitness

Save on gym memberships** and name-brand home fitness and nutrition products that support a healthy lifestyle with services provided by **GlobalFit**®.

Hearing

Save on hearing exams, hearing aids, hearing aid batteries, repairs and other hearing aid services from **Hearing Care Solutions** and **HearPO**®.

Natural products and services

Save on standard charges for acupuncture, chiropractic, massage therapy and nutrition services through the **ChooseHealthy**®*** program. You can also get a discount on a wide variety of health and wellness products on the ChooseHealthy website.

Through **Vital Health Network**, save on online consultations and alternative remedies provided by naturopathic or integrated medicine physicians for a variety of conditions.

Oral health care

Get discounts on **Epic Dental** cavity-fighting gum, mints, mouthwash and toothpaste. Also save on **Waterpik**® dental products that help keep your mouth as healthy as it can be.

Vision

Save on eye exams, eyeglasses and contact lenses, prescription and nonprescription sunglasses and other eye accessories. You can also save on LASIK laser eye surgery and replacement contact lenses.

Weight management

Save on the **CalorieKing**® Program and products, **Jenny Craig**® weight-loss programs and **Nutrisystem**® weight-loss meal plans.

*Includes two or more books combined as a special discount package.

**Participation is for new gym members only. If you belong to a gym now or belonged recently, call GlobalFit to see if a discount applies.

***The ChooseHealthy program is made available through American Specialty Health Administrators, Inc. (ASH Administrators), a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.

Find a healthier you in just a few simple steps

Step #1: Understand your health needs

Log in to your secure member website at www.aetna.com. Then, take an online health assessment and answer a few questions about your health. Your answers will help you understand what health needs you may have.

Step #2: Set goals for yourself

Next, you'll get reports based on the results of your health assessment. You can use this information to set a few healthy goals for yourself.

Step #3: Pick the programs and tools that are right for you

Choose an online wellness program that best targets your goals. They can help you manage stress, lose weight, eat better, sleep better, quit smoking and more.

Help balancing life — just a click or call away

The My Life Values website is created just for you and your everyday needs. Access to the website is free for you and your household members. You'll find a wide array of articles, streaming video, monthly webinars, calculators, e-tools and more.

Topics range from family and health to time management and financial matters. You have a world of information at your fingertips. Take advantage of it now by logging on.

Find what you need — wherever, whenever

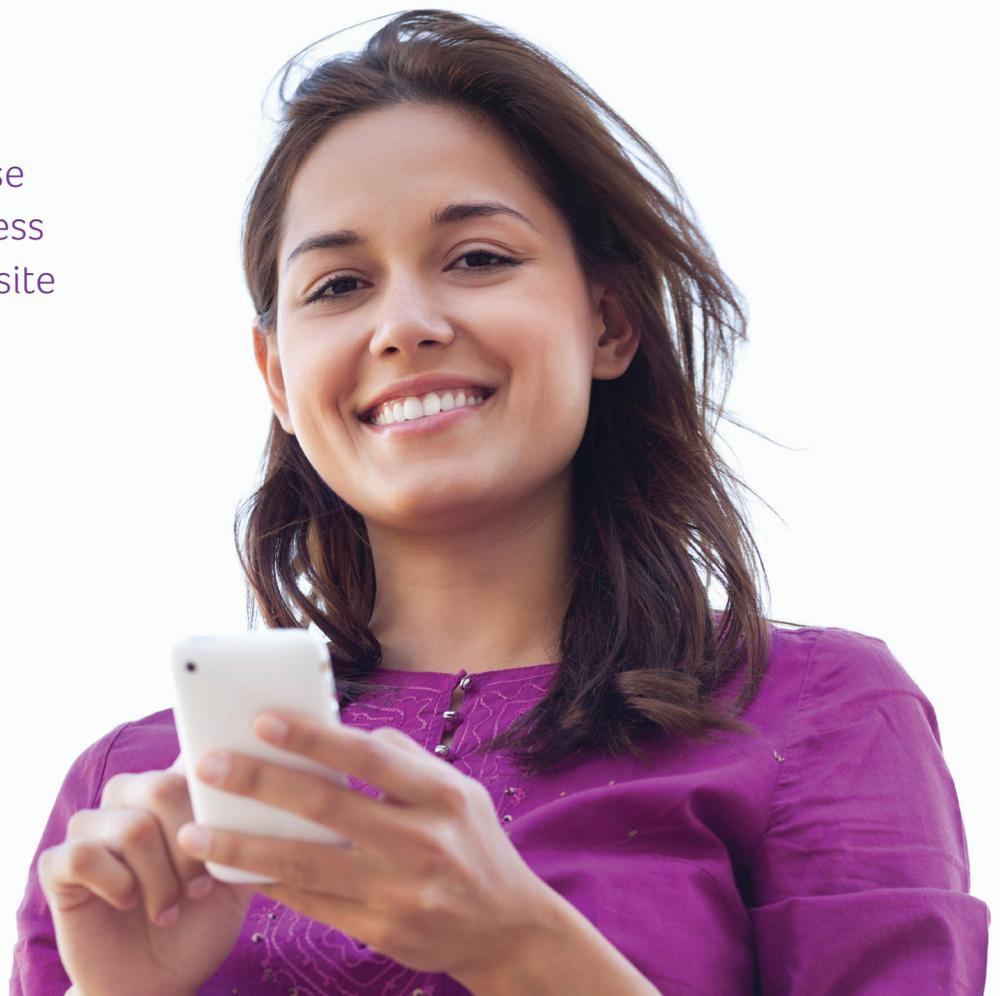


The Aetna Mobile app puts our most popular online features at your fingertips. It's available for iPhone® and Android™ mobile devices.

Scan this code now to download.
Or visit www.aetna.com/mobile.



To take advantage of these discounts, register to access your secure member website at www.aetna.com.



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This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Discount programs provide access to discounted prices and are not part of an insured plan or policy. The member is responsible for the full cost of the discounted services. Aetna may receive a percentage of the fee you pay to the discount vendor. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Aetna does not provide care or guarantee access to health care services. The Personal Health Record is offered by Aetna Life Insurance Company and should not be used as the sole source of information about the member's medical history. The Health Assessment is used in a variety of ways to support Aetna products and services that help you manage your health. Aetna will use your Health Assessment information in compliance with all applicable state and federal laws, including the Health Insurance Portability and Accountability Act (HIPAA) privacy and security rules. For more information, view Aetna's Notice of Privacy Practices, located at the bottom of Aetna's website; or call the number on the back of your ID card. 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.

Policy forms issued in Oklahoma include: HMO/OK COC-5 09/07, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23 and/or GR-29/GR-29N.

www.aetna.com