

NAF HBP Benefits Information

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Rx Home Delivery Information



Did you know Aetna's Rx Home Delivery can save you money, time and gas? Aetna Rx Home Delivery is a convenient, cost-effective way to obtain your medications through the mail. You will enjoy the convenience of home delivery, and you'll pay less for your prescription than you would at your local pharmacy by saving one month's copay. It is part of your prescription drug coverage. You can use it to get a 90-day supply of your maintenance medicine by mail. This type of medicine is used regularly for conditions like arthritis, high blood pressure, diabetes, or high cholesterol. To get started with the mail service, visit Aetna Navigator at www.aetna.com or contact Aetna Rx Home Delivery Customer Care toll-free at 1-866-612-3862. Refills are simple, too. When you receive your original prescribed medication from the mail service program, you will receive refill information. For extended overseas travel, you can arrange to get a 6-month supply of your prescription drugs by contacting Aetna Pharmacy Management at 1-800-238-6279. This process takes 2-4 weeks, so call as soon as possible.

Use Generic Drugs & Save



Stretch your dollars by switching to generic drugs! A generic version of a brand-name drug can help you save money on your health care costs. Generic drugs are approved by the Food and Drug Administration (FDA) as safe and effective. The generic medicine contains the same active ingredients in the same dose as the brand-name product. The difference is that generics may be a different color, shape or size. Generic drugs cost much less than the brand-name drugs. Aetna encourages you and your doctor to use generics whenever possible for a refill or new prescription. You will be charged the appropriate out-of-pocket cost based on HBP prescription benefit coverage.

When you fill a 30-day supply script using your Aetna ID card and the actual discounted price is less than your copay, you pay only that amount (i.e., if a participating pharmacy charges \$4 and your copay is \$10, then you will only pay \$4. Presenting your Aetna ID card each time you fill or refill a prescription ensures that you will pay the lowest price under your plan. It also helps your pharmacist to review your prescription for proper dosage, drug to drug interactions, as well as drug to disease interactions. For additional information on generic drug options, go to: <http://www.aetna.com/pharmacy-insurance/individuals-families/generic-drugs.html>

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Heart Healthy Tips



Are you at risk for heart disease? There are risk factors that you can modify, treat or control by changing your lifestyle or taking medicine. For example:

- Stop smoking
- Reduce cholesterol
- Reduce blood pressure
- Increase physical activity
- Lose those extra pounds
- Control blood sugar
- Reduce stress
- Reduce or stop alcohol consumption

For additional information regarding Heart Disease, visit Centers for Disease Control and Prevention's website at: <http://www.cdc.gov/heartdisease/index.htm>

Health Care Reform for Consumers



In March 2010, Congress passed a historic health care reform law called the Affordable Care Act (ACA). The law is meant to help millions of Americans get health coverage. Many changes under the law won't go into effect until 2014. For example, in 2014 all Americans must obtain health care coverage to avoid a tax penalty. Subsidies to buy coverage will be available to many of the nation's poorest citizens. Other changes, however, are already in place. For example, the NAF HBP now provides coverage to children on their parents' plan until the adult child reaches age 26. The NAF HBP already covers a number of women's preventive services. More women's preventive care services will be provided in 2013, in compliance with the health care reform law. To learn more about how the new law affects you, please visit: <http://www.healthcare.gov/law/index.html>