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NAF HBP Benefits Information

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- ◆ **Third-Party Administrator (TPA) Services**
- ◆ **Health Incentive Credit**

- ◆ **Avoid Unnecessary Trips to the ER**
- ◆ **Skin Cancer**

Third-Party Administrator (TPA) Services



The DoD NAF Health Benefits Program (HBP) is administered by a Third-Party Administrator (TPA), Aetna Life Insurance Company. DoD contracts with Aetna to provide NAF employees with access to networks of doctors and hospitals, and to process and administer medical, dental, and vision claims. One of the duties of the TPA is to develop, print, and mail communications to the NAF HBP participants on a regular basis. These colorful pieces of communication materials with the DoD and Component logo seals on the mailer sent by Aetna Customized Communications Group (CCG) contain a wealth of information for you and your family to help you better understand the DoD NAF HBP. Please do not treat these mailers as junk mail or advertisements!

Health Incentive Credit



If you have not earned the Health Incentive Credit for 2011, you still have time to do so. Here's how it works:

- When you complete, or update, the online Health Assessment **or** receive an annual routine physical exam, \$100 will be applied automatically toward your 2011 deductible or coinsurance.
- Your covered family members can also complete these healthy actions and earn up to \$200 in total credits for a family of two, and up to \$300 for a family of three or more.
- As each credit is earned, Aetna will apply it to the next claim's deductible or coinsurance for any covered family member.
- If you are not able to use the credit during 2011, it will roll over to the next plan year—for up to three years.

Your covered family members can take the health assessment if they are age 18 and over. Take action to earn your Health Incentive Credit today! You will receive a postcard mailer soon, so please look out for this new communication piece from Aetna CCG on behalf of the DoD NAF HBP.

Avoid Unnecessary Trips to the ER



When you need medical care, and your regular doctor is not available, you have choices:

\$ Walk-in clinics. Use walk-in clinics for minor problems—ear infections, colds, allergies, strep throat and bronchitis. Clinics provide convenient, low-cost treatment and can be found in stores and pharmacies. Clinics are overseen by a doctor, with nurse practitioners or physician assistants on site.

\$\$ Urgent care centers. Use these centers for more serious problems, such as sprained ankles, fever, and minor cuts and burns. They cost more than walk-in clinics, but much less than the ER. These facilities are overseen by doctors, with doctors providing the service.

\$\$\$ Hospital emergency room (ER). If you're experiencing symptoms like chest pain, trouble breathing, or uncontrolled bleeding—something that could be life threatening—don't wait. Call 911 or go straight to the nearest ER. True emergencies are treated first. The ER is also your most expensive option for care.

Become familiar with walk-in clinics and urgent care centers in your area before you need them. In June, Aetna CCG sent NAF HBP participants a tri-fold mailer with a tear-off wallet card listing walk-in clinics and /or urgent care centers closest to the participant's home address. This personalized information can help you get the care you need quickly, and save you money.

Away from home, go to www.aetna.com and click on "Find a Doctor." Under "Provider Category," select "Urgent Care Facilities" or "Walk In Clinics" from the drop-down menu.

Skin Cancer



Did you know that skin cancer is the most common form of cancer in the United States? Skin cancer is on the rise, and it is the easiest to cure if detected early enough. This time of year, it is important to protect yourself from the sun's harmful rays because skin cancer is usually found on areas of the skin that are exposed to the sun. It affects people of all skin tones. Source: Skin Cancer Foundation, www.skincancer.org/Self-Examination You will receive an important mailer in July with additional information about skin cancer, so please be on the look out for this new communication piece from Aetna CCG.