

NAF HBP Benefits Information

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2013 Health and Wellness



Aetna developed a 2013 Health and Wellness calendar that provides a wealth of relevant general health information to help promote wellness throughout the year. This is a 12 month calendar that aligns with national health observances. You can access additional information via the live hyperlinks throughout the calendar. http://www.aetna.com/employer/commMaterials/documents/Roadmap_to_Wellness/wellnesscalendar_2012.pdf

Wellness Program & Discount



Aetna wellness program helps you made some lifestyle changes to reduce your stress or get help with a chronic condition. You can chose the wellness program that fits your needs at: <http://www.aetna.com/individuals-families-health-insurance/plans-benefits/wellness-programs-discounts/programs/html>. Aetna Discount Program can save you money on gym memberships, weight-loss programs, dental products and more. You can call the number on the back of your insurance card to see what discount programs are available or viewed <http://www.aetna.com/individuals-families-health-insurance/plans-benefits/wellness-programs-discounts/discounts.html>.

Protect Your Health During Natural Disasters



Natural disasters can happen fast and without warning. If you or a family member were hurt or had to flee from your home, would you know how to use your health benefits? Aetna's Personal Health Record (PHR) provides you with secure, online access to important information about your health 24/7. Your PHR automatically collects information such as prescriptions, doctor visits and lab work, and creates a personnel record for you. You can also add information to your PHR such as over-the-counter medications you may be taking or new conditions. To access or create your PHR, log into Aetna Navigator, at www.aetna.com.

Member Payment Estimator (MPE)



Member Payment Estimator tool helps you find the cost for procedures, doctor's office visits, lab tests, and surgery before you go to the doctor. You can compare costs for doctors "in network" or "out of network." Cost estimates from this tool are for specific areas based on your plan's benefits. You will be able to plan ahead so you can budget smarter for your health care. Additional information on this great tool for managing your healthcare can be found at: <http://www.aetna.com/individuals-families-health-insurance/tool/member-payment-estimator.html>.

Emergency Room High Cost



When you need medical care, and your primary doctor is not available, you have other choices besides the hospital Emergency Room (ER). Take the advantage of your neighborhood walk-in clinic or urgent care center for non-emergency care. In 2012 ER co-pay increased from \$200 to \$350, and Urgent Care went from \$35 to \$20. If you are experiencing symptoms that could be life threatening, call 911 or go straight to the nearest ER. The iTriage mobile App can be used to identify the nearest ER, urgent care center, or walk-in clinic.

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. Generic drugs cost much less than the brand-name drugs. 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. For additional information on generic drug go to: <http://www.aetna.com/individuals-families-health-insurance/pharmacy-prescription-drugs/index.html>.