



NAF HBP Benefits Information

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Open Enrollment November 1-30, 2010



This November is Open Enrollment for the NAF Health Benefits Program (HBP) from November 1-30, 2010. During this year's Open Enrollment, you may:

- ⇒ Add eligible children, up to age 26 to your medical plan provided they are not eligible for coverage under another employer-sponsored plan.
- ⇒ Add eligible children, up to age 26 currently on Temporary Continuation of Coverage (TCC).
- ⇒ Enroll those eligible family members never covered in the NAF HBP or in a Health Maintenance Organization (HMO) plan, if one is offered at your location.
- ⇒ Switch from your current HMO medical plan option (if applicable) to the NAF HBP, or vice versa.
- ⇒ Add or drop dependents.
- ⇒ Elect dental benefits, or switch from one dental plan option to another.
- ⇒ Cancel coverage.
- ⇒ Do nothing and keep your existing plan in place for 2011.

Whether you participate in the NAF HBP or not, you may contact your servicing NAF Human Resources Office regarding information materials and enrollment instructions. Being knowledgeable about your health benefits, needs and options will help you be satisfied with your health insurance decisions. Any changes you make will be in effect January 1, 2011.

Durable Medical Equipment (DME)



Did you know that the precertification requirements for DME vary by the type of DME purchased, i.e., crutches and wheelchairs? Crutches do not require precertification, but wheelchairs do require precertification. The precertification requirement is just for medically necessary requirements. The NAF HBP does not require that the member purchase the DME at a participating provider. Please contact Aetna Member Services at 1-800-367-6276 to find out if your requested DME is on the precertification list.

Go Mobile with Aetna



Away from your computer? You can use Aetna Mobile web to access Aetna Navigator with any web-enabled mobile device. With Aetna Mobile web, you can go to Aetna.com from your mobile phone's web browser to:

- ⇒ Search for an in-network doctor, dentist or health care facility.
- ⇒ Log on to Aetna Navigator and view your ID card; check on claims; view your Personal Health Record; check prescription drug prices; or contact Aetna Member Services.

Your information is safe - even if your mobile device is stolen. Your user ID and password are required every time you access Aetna Navigator. Without that information, no one can see your personal information.

If you are not already mobile, you can visit <http://www.aetna.com/about-aetna-insurance/sas/mobile/index.html> from your home or office computer to see a video clip of Aetna's mobile capabilities.

Health Incentive Credits



In 2011, you will be able to earn Health Incentive Credits to use toward your deductible and coinsurance (out-of-pocket) expenses. Here's how:

- ⇒ You will receive a Health Incentive Credit of \$100 by having your annual routine physical exam, or by taking the Simple Steps To A Healthier Life online health assessment available on Aetna Navigator at www.aetna.com
- ⇒ Your covered family members can also receive this credit. For a family of 2, your maximum credit is \$200. For a family of 3 or more, your maximum credit is \$300.

When you complete one of the recommended actions, the health incentive credit is automatically applied to your deductible or coinsurance. The credit will roll over to the next plan year (up to 3 years) if you are not able to use it during 2011.