



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

Welcome to Aetna Federal Plans

Getting started and making the
most of your plan



Getting off to a great start

▶ **Let's get started**

Navigator® —
your secure
member portal

Getting care

Money-saving tips

We're excited you've picked Aetna for your health benefits. You'll need to do 3 things to get started:

1

Register on Aetna Navigator®, your secure member website, at www.aetnafeds.com.

It'll help you become an active and informed member of your health plan.

See page 2 for detailed instructions and more information.

2

Find your family doctors.

Learn about the large, nationwide network of doctors available to you.

See page 3 for detailed instructions and more information.

3

Get to know your plan and benefits.

It's a good idea to learn how to use your health plan before you need it.

See pages 4–6 to prepare yourself and get tips that could save you time and money.

Make the most of your plan. For your health, wellness and financial needs.

Better manage your plan, health and budget

First register for Navigator at www.aetnafeds.com. You'll need your member ID card or social security number handy. Here you can:



Find Aetna doctors and facilities



View, print or order a member ID card



Find out how your medication is covered and how much it will cost



Find lowest cost doctors and facilities



Review your claims and pay your bills

Home Coverage & Benefits Claims Care & Treatment Health Records Health Programs Aetna Pharmacy

You are logged in as SUBSCRIBER

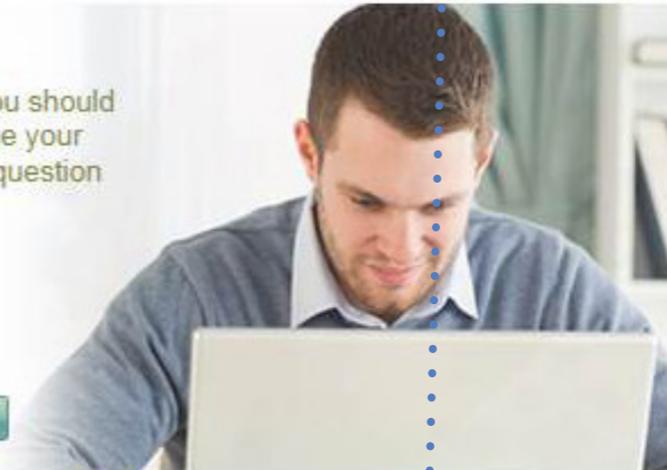
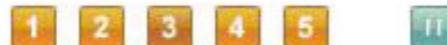
I want to...

- Go to WellMatch
- Ask Ann to help me compare costs
- Find a Doctor, Dentist or Facility
- View Deductibles & Plan Limits
- Get an ID Card
- View Personal Health Record
- Take a Health Assessment
- Order Medications
- Check my Pharmacy Order Status
- Estimate Drug Costs
- Find a Form

Welcome to your secure Aetna Navigator® website.

For your security

A password is like a toothbrush - you should change it regularly. You can change your password or chose a new security question [whenever you wish.](#)



Your Accounts & Funds

Flexible Spending Account
Dependent Care
[Access Your Account](#)

Health Savings Account
[Access Your Account](#)

Your Health Care Costs

Save money by using [Member Payment Estimator](#) to compare cost estimates for health care services based on your health plan.

HOSPITAL 1	\$ 386
HOSPITAL 2	\$ 477

Discover Apps



Use iTriage to find a doctor, make an appointment, understand symptoms, read the latest health news.

Your Claims

Member Name

All Members

Type of Claim

Medical

2



Find the right doctors wherever you are

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Money-saving tips

Your plan comes with a large, nationwide network. That means there's always a great doctor nearby. And, when you travel — or if you have kids away at school — chances are you can keep costs down by finding a doctor in the network.

You can use DocFind® to help you make the right choice

Use DocFind to find doctors, hospitals and pharmacies. It's easy. Just log in to Aetna Navigator, then click on "Find a Doctor, Dentist or Facility." From there, use the drop down boxes to find a provider for you.

You'll need to find the right network of doctors for the plan you've selected. So, when you get to the "Select a Plan" drop down box:

- Select "Aetna Open Access or HMO plans" if you're an Aetna Open Access HMO member
- Choose "PPO network plans" if you're a member of our HDHP, Value or CDHP plan

Once you've found a doctor, learn all about them. You can see their:

- Gender
- Languages spoken
- Education and certifications
- Hospital affiliations

You can even see whether you can get your medical records online or if they use e-prescribing. That will save you time at the pharmacy. When you're ready to go to your appointment, simply click the "Map it" link to get directions right to their office.

Know before you go

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▶ **Money-saving tips**

You'll never know when you'll need to use your health benefits. So it's always a good idea to understand your care options. Getting the right care in the right place can save you money, too.

Handling emergencies

If your health or life is in serious danger, go to the nearest hospital or call 911.

But if your health or life is not in immediate danger, consider going to a walk-in or urgent care center in your network. To find one:

- Log in to Aetna Navigator
- Click on "Find a Doctor, Dentist or Facility"
- Search for walk-in clinics or urgent care facilities

Discounts and savings

You'll get great savings on all types of products and services for your health and wellness with the Aetna Discount Program. You can get discounts on everything from health clubs, acupuncture, chiropractic care, to weight loss programs, eye care and more.

The discounts are part of your Aetna plan. So you don't pay anything extra to use them. You can start by logging in to Aetna Navigator and clicking on "Discounts" under the "Coverage & Benefits" header. From there you can start shopping and saving.



Know before you go

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▶ **Money-saving tips**

Ask about generics

Taking generic drugs is an easy way to reduce what you pay for your medicines. They're safe and effective. And when you pay less for the medicine you need, it's easier to keep up with your doctor's orders.

Your plan requires the use of generic drugs if one is available. If your doctor prescribes a brand name drug when a generic is available, you'll pay extra at the pharmacy.

It's easy to see if a brand name drug has a generic and to compare the savings. Simply:

- Log in to Aetna Navigator at www.aetnafeds.com
- Click on "Aetna Pharmacy"
- Select "Get Drug Prices"
- Enter the first 3 letters of the drug's name

Our Price-A-DrugSM tool will show you how much your drug will cost at your local pharmacy or through mail order. If it's a brand name drug, the tool will show you the generic substitute and the cost.





Enjoy the benefits of your mail-order pharmacy

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▶ **Money-saving tips**

You could save time and money by ordering your prescription medication by mail. You'll save yourself a trip to the drug store and spend less with a 3-month supply. If you take medication for an ongoing health condition — like arthritis, diabetes or high blood pressure — look into Aetna Rx Home Delivery®.

Place your first order today to begin saving

Just follow this simple 3-step process:

1. Ask your doctor to write two prescriptions: the first for a one-month supply and the second for a 90-day supply (with three refills).
2. Fill the one-month supply at a local retail pharmacy. With this short-term supply, you'll have enough of your medicine on hand until your first Aetna Rx Home Delivery order arrives.
3. Send the second prescription to Aetna Rx Home Delivery. You can mail it with a form from Aetna Navigator, or your doctor can fax it.

Your medication will arrive soon afterward. And, standard shipping is free, so why not get started today?



Register for your secure member website at **www.aetnafeds.com**. It will help guide you on your journey toward better health, better care and lower costs.

Need help or more guidance? Check out these useful resources:

Customer service: **1-800-537-9384**

Federal brochure: **www.aetnafeds.com**

Prescription coverage and costs: Log in to Aetna Navigator and click on “Estimate Drug Costs”

Aetna Rx Home Delivery: Call customer service to get started or **1-888-792-3862** for refills.

Health insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).

Health and dental benefits are offered, underwritten or administered by Aetna Health Inc., Aetna Health of California Inc. and/or Aetna Life Insurance Company (Aetna). Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Discounts are neither offered nor guaranteed under our contract with the FEHB Program, but are made available to all enrollees and their families who become members under an Aetna Health Insurance Plan. Discount offers provide access to discounted services and are NOT part of an insured plan or policy. Discount offers are rate access offers and may be in addition to any plan benefits. The member is responsible for the full cost of the discounted services. Aetna may receive a percentage of the fee paid to a discount vendor. 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.aetnafeds.com**.

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