



Employee Health Care Options video transcript

Get the health plan that gets you

Voiceover:

Thanks for joining us. We're glad that you've decided to hear about the Aetna plans open to you. Over the next 20 minutes, we'll tell you about your medical, dental and vision plan options. And you'll have a good idea about which plan or plans are right for you. So, what do you say we get started?

Federal employees are not all the same. You're an individual with your own outlook on life, personal interests and needs. That's why Aetna offers you a variety of health plans. So you can find the right health plan, with the right coverage, at the right price...

No matter your stage in life, financial situation, or health, Aetna has the right plan for YOU.

As a federal employee, you have options...Having choices is a good thing, but you might find too many choices overwhelming. Well, we're going to make it easy to find the right Aetna plan for you. First you'll learn about the great features available to you with all Aetna health plans. Then, we'll help you understand the differences among the plans we offer. This will help you find the right combination of care, coverage and price for you.

From there, you'll hear about some perks available to you that can help you look and feel great. Plus we'll tell you about some very useful tools to help you manage your own health care and medical spending.

The medical plans you'll learn about today are for federal employees. But, if you're a federal retiree, and have Medicare Parts A and B, you'll want to learn about a medical plan geared to you. It's called Aetna Direct. To find out more about the Aetna Direct Plan, visit: Aetnafeds.com/aetnadirect.

Did you know that Aetna offers separate dental and vision plans through FEDVIP too? When we review your health plan options, you'll see that basic dental and vision coverage comes with some of our medical plans. But, if you're looking for standalone dental or vision coverage, you'll want to learn about FEDVIP dental and vision plans...



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Once you learn about Aetna's plans and services you'll surely want to know how to sign up. At the end of this presentation we'll explain to you where and how you can enroll.

Now let's take a look at everything you'll get, no matter which Aetna medical plan you choose.

Do you already have doctors you know and trust? Or, are you looking to find qualified, experienced doctors? Either way, you're all set with Aetna. With our large, nationwide network of over 1 million health care professionals, chances are that your doctors are in our network. And if you don't have one yet, you'll have a lot of excellent doctors to choose from. Plus, some of our plans — called preferred provider organization or PPO Network Plans give you the flexibility to go out of network for care. (That's in the unlikely event that you can't find the right doctor for you in our network).

Need coverage when traveling? Have children that live away from home? That's no problem. All Aetna health plans, including the HMO, come with nationwide networks. This make it easy for you to find a network doctor anywhere in the U.S.

And, once you find the doctor that's right for you, just make an appointment and go. With Aetna, there's no need to get a referral from a primary care physician to see a specialist (except in our HMO in California).

We'll take care of you when you're sick, but we want you to stay healthy in the first place. That's why you pay nothing for doctors' visits for preventive care. That includes services such as physicals, pre-natal care, check-ups for the kids, and more.

And that's not all. Just for being an Aetna member, you can get discounts on products and services to help you live a healthy life. These include gym memberships, health & wellness products, alternative therapies and more. We'll talk more about these member perks just a little bit later.

Now, let's take a closer look at your health plan options...



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HMOs are a great option for people who want a plan that's easy to use and predictable. With the Aetna Open Access HMO you'll always know exactly what you'll pay when you go to the doctor. Just pay a flat dollar amount (called a copay) for most services and be on your way.

Remember, with all Aetna plans, including the HMO, you don't need approval from a primary care doctor to see a specialist. That's right – no referrals needed. That can save you time and money. Just find a doctor in our network, make an appointment and go. You and your family members are covered nationwide.

The Open Access HMO even comes with dental and vision coverage. And you won't pay more out of your paycheck for them.

Let's take a closer look at your HMO benefits....

With the HMO, you'll pay a flat copay for most services. And, no deductible applies.

The HMO plan comes with basic Dental benefits, which cover cleanings, x-rays and fillings for just a \$5 copay. With the vision benefits, you'll pay a flat copay for eye exams. Plus, you'll get at least \$100 every 2 years to help pay for glasses or contact lenses.

So remember, if you're looking for a plan that's easy to use, has predictable out of pocket costs for medical care — all with dental and vision included, consider the Open Access HMO.

How would you like to pay less out of your paycheck, and be rewarded for your healthy living habits? You can with the Aetna Value Plan. The value plan is terrific if you're looking for low monthly premiums. And just like the HMO plan, you'll pay a flat copay for some services.

Plus, it rewards you for taking care of yourself. You can earn wellness credits to help you lower your out-of-pocket costs. Then, you can use those wellness credits to pay for your medical care.



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This plan is a Nationwide PPO Network plan, so you have the freedom to see in and out of network providers with no referrals for covered services.

Similar to the HMO, you'll pay a flat copay for some services in the value plan. In network, you pay nothing for preventive care. Primary care doctor visits are \$25 and specialist visits are \$40.

For other health benefits, like outpatient surgery, care in a hospital and prescriptions — you'll pay 20% of the charges in network after you've paid your deductible—we'll take care of the rest.

The Value plan also rewards you for taking steps toward staying healthy. And, it's easy to earn wellness credits. Chances are, you've already completed activities in the past that will earn you credits when you complete them as a member in the Value plan.

Earn \$50 for a biometric screening which includes a blood screening, blood pressure test and waist measurement. Then earn \$50 for each additional activity up to the wellness credit cap.

You can use these incentive credits to help pay for your medical care and even apply it to your deductible.

Another plan available to all federal employees is Aetna's High Deductible Health Plan or HDHP. This plan gives you comprehensive health coverage today, plus a way to save for future medical expenses. And, it's one of the lowest monthly premium plans that Aetna offers.

Just like the Value plan, the HDHP has a PPO network that gives you flexibility to visit both in and out of network providers, without a referral. Plus you get a health savings account (HSA) that you own to help pay for medical expenses now, or you can save it for future expenses. We actually put money into your HSA every month.



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Now let's take a closer look at your health savings account, or HSA... The HSA is a tax free account that you own. Each month, Aetna adds money to your HSA. If you want to, you can use the money in your HSA to pay for medical expenses. Or, you can leave it alone and let it grow over time.

As long as you stay in this plan, we'll continue to add money to it. You can add to the HSA, too. And it earns interest. Plus, it might even save you money on your taxes. The funds in the HSA are yours to keep even if you leave the federal government.

Remember, this plan will cost you a low amount of money out of your paycheck. That means that you'll pay a bit more out of pocket if you need medical care. The HDHP plan comes with an annual deductible.

But, you can use the money in your health savings account to help pay your deductible. Once you've paid your deductible, you pay 10% of medical services in-network. For most prescriptions, you'll pay a flat copayment.

Preventive care is covered at 100% with an in network provider, and the deductible does not apply.

This plan also comes with some dental and vision coverage:

- Cleanings and X-rays are covered at 100% with an in-network dentist. And
- Routine eye exams are covered at 100% with an in-network doctor. Plus you can get an eyewear reimbursement every 24 months and discounts on contact lenses and more.

Just like the Value Plan, the HDHP rewards your healthy habits. You can earn rewards by completing the online Health Assessment, one online wellness program and a biometric screening. The money goes directly into your health savings account and you can use it to pay for health care costs!



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The final medical plan option available to you is the Aetna Consumer Driven Health Plan, or CDHP. This is a nationwide PPO network plan which provides a Medical and Dental fund that pays for covered medical expenses before you pay anything out of pocket. The CDHP also features wellness incentive credits that can help reduce your out of pocket costs. Let's take a closer look at the CDHP..

Preventive care is covered at 100% with doctors in our network. And Aetna sets up a Fund for you at the beginning of the year to pay for services other than preventive care.

The fund pays for covered health expenses and prescriptions first and you pay nothing until the money in the fund is used up. If you have used all of the dollars in your fund, and the year's not over yet, then you'll pay the next \$1,000 in medical charges before your coverage begins again. This is called a deductible. If you reach your deductible, then you pay only 15% of covered services in network.

What happens to the fund if you don't use it up during the year? Any unused fund amounts roll over to the next year as long as you stay in the plan. You can also earn wellness incentive credits by completing Aetna's Biometric screening program, which puts adds \$50 per member (up to the wellness credit cap) into your medical fund.

This plan also comes with built in dental and vision coverage

- You pay nothing for cleanings and X-rays when you use in-network dentist.
- Remember, you get a Dental Fund to pay for other covered services in or out of the network.
- For routine eye exams, you pay nothing when you use an in-network eye doctor. You can even use your Medical Fund to help pay for prescription eyewear.
- And you'll also get discounts on eyeglasses, contact lenses and more.



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Now let's take a look at the Aetna plans side-by-side to help you compare them and find the one that's best for you.

Remember, with all Aetna plans, you don't need a referral to see a specialist. And, our networks have you covered nationwide. Our PPO Network plans even cover your out-of-network providers.

With the HMO, you'll never pay a deductible. The other plans have deductibles, but they don't apply to some services.

Want vision and dental built into your plan? They're included with the HMO, HDHP and CDHP.

The HDHP and CDHP plans come with either a health savings account or a fund to help you pay your medical costs.

Looking for flat copays? Check out the HMO and Value plans.

Finally, remember that the Value, HDHP and CDHP plans will reward you for your healthy activities by giving you wellness credits to help pay your medical costs.

Now that you've heard about our medical plans, and before we move on to member perks and FEDVIP dental and vision plans, do you need more information, including bi-weekly premiums? We've set up a website just for you, and it probably has the information you need.

Found a plan that suits you? Then use the "How to enroll" page to see how and where to make your health plan selection.

Want to find out which network doctors, hospitals and pharmacies are near you? Visit docfind and get answers fast.

Still not sure which plan is best for you? Then visit ALEX, your online benefits adviser.

To find plan information and rates, simply visit our Aetnafeds.com homepage.

And if you still need help, you can also call our dedicated customer service team.



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ALEX can help you figure out which Aetna Medical plan will best serve your needs. He'll walk you through everything you need to know about our benefits—in a fun, interesting way. And, ALEX is quick and easy to use.

He'll ask some basic questions about your personal situation (anonymously, of course), crunch some numbers, and explain your available benefits options—But watch out, he may even make you laugh along the way.

Want to give ALEX a try? This helpful tool is on the [Aetnafeds.com](https://www.aetnafeds.com) homepage.

You've already seen how our medical plans are designed to help you stay healthy, with preventive care covered in full and incentives for healthy living. You can also take advantage of the perks that are available to all Aetna members. These are discounts on products and services that can help you feel great and look great. Things like massages, gym memberships and vitamins- and with providers you know, like Lenscrafters, Nutrisystem and JennyCraig.

Our very latest discount is available on Jawbone fitness trackers. Wear it on your wrist to track your exercise, eating habits and even your sleep cycles.

You're eligible for these discounts whenever you are enrolled in any Aetna plan.

To find out more, go to [aetnafeds.com/perks](https://www.aetnafeds.com/perks)

Now, more than ever before, consumers are taking a greater role and interest in their own health care. That's why we give you the tools you need to take control of your health. It starts with our secure member website, Aetna Navigator. Simply sign up and log-in then — find information about your benefits, check your claims history, find a doctor, and use our cost of care tools like:

- The Member Payment Estimator. It can provide real time estimates for health care services. For example, an MRI can cost between \$88 and up to \$530 depending on where you get it done. That's a big difference – wouldn't you want to know that up front?



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- Our Price-a-Drug tool lets you look up the cost of medications and see what you can save by using our Home Delivery service to get a 90 day supply

As you saw earlier, some Aetna medical plans come with dental and vision benefits already included. But, if you want separate dental or vision coverage, look into FEDVIP dental and vision plans. These are plans that you can purchase separately, which means you don't have to have an Aetna medical plan to have dental or vision.

The FEDVIP dental plan is a PPO. Just like a medical plan, this means you don't need a referral and you can go in and out of network and still be covered. There are no deductibles on our dental plan and all of the great perks which we discussed earlier are available with FEDVIP plans too.

For (preventive) services like cleanings and X-rays

You pay nothing*

For (minor) services like fillings and simple extractions

You pay 40%*

For (major) services like crowns, root canals, dentures

You pay 60%*

And for orthodontia (or Braces) – You pay 50%* with a \$2,000 lifetime max per member. And they're now available for adults too!

Searching for a higher level of vision coverage? Look into Aetna vision Preferred.

With Aetna Vision Preferred you have two plan options, a Standard and a High Option.

Both cover:

- Routine eye exams
- Eyeglasses, including designer frames
- Prescription sunglasses
- And contact lenses



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The High Option also offers:

- More money for you to buy contacts or frames and
- Lower charges for additional services like progressive lenses and UV treatments

With over 65,000 vision doctors to choose from, you're sure to find one near you.

Many Vision Providers are independent eye doctors. But, for added convenience, you can also get eye exams and eyewear at popular stores including LensCrafters, Pearle Vision, and Target Optical. One of the best features of Aetna Vision Preferred is that you're not limited in your choice of frames. Plus both plans are very affordable!

Still need more information about your medical, dental and vision options from Aetna? It's easy to get help. Just call our customer service department at 877-459-6604. Or, visit us online at aetnafeds.com. Remember, while there you can check with Ask ALEX, your online benefits adviser.

So, if you like what you've heard today, we can help you get started with your enrollment. Most federal agencies will let you enroll online. Some agencies use a paper form, called an SF 2809.

To learn more, just go to the How to Enroll page on aetnafeds.com. Or check with your benefits office for more info.

FEDVIP Dental and vision enrollment is handled through a single source. To sign up

- Go to benefeds.com or give them a call.

Thanks for joining to learn about your plan options from Aetna! We hope we've helped you find the right combination of benefits, services and prices for you.