



Welcome

Aetna[®] federal plans



Let's get started

Your member website

Getting care

Money-saving tips

We're off to a great start

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

1

Register at aetnafeds.com

It'll help you become an active and informed member of your health plan. **See pages 3 to 4 in this booklet** for detailed instructions and more information.

2

Find providers in our network

Learn about the large, nationwide network of doctors, specialists and hospitals available to you. **See pages 5 to 6 in this booklet** 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 7 to 11 in this booklet** to prepare yourself and get tips that could save you time and money.

Make the most of your plan. Inside, you'll find important information about helpful tools as well as money-saving tips. For more details about the plan you're enrolled in, visit aetnafeds.com.

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).

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Better manage your plan, health and budget

First, register at aetnafeds.com. You'll need your member ID card handy. Then, you can:



Find Care

Doctors, specialists and hospitals are just a click away. Whether you're looking for a primary care doctor, behavioral health specialist or dietitian — we'll help pinpoint the providers closest to you.



Manage claims

You can have more control over your health care costs. See how much you may owe, the amount that was billed and your member rate. You can also see the amount you saved and what your plan paid.



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See coverage and costs

Easily track the state of your deductible and see your medical balance. Our cost estimator tool helps you estimate costs based on your plan, compare costs between providers and save money on your medical bills.



Stay healthy

Access tools and programs to track and manage your health. Start your healthier life today by completing a health assessment and signing up for an online health coach. All health management programs are at no extra cost to you.



Manage prescriptions

Keep track of all your prescriptions in one place. You can estimate drugs costs, view pharmacy claims and order your prescriptions online to be mailed to your home.

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Find the right doctors

Your plan comes with a large, nationwide network. So 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 our online provider directory to help you make the right choice

It's easy to find doctors, hospitals and walk-in clinics near you. Just log in to your member website and choose "Find Care." Use the search box to find the provider you're looking for. Or you can browse what you need by category.

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

- Gender
- Office location
- 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.



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Find the right doctors

Talk to a doctor, anytime, anywhere

As a plan member, Teladoc® gives you access 24 hours a day, 7 days a week to a U.S. board-certified doctor* through the convenience of phone, video or mobile app visits.

To set up your account, go to teladoc.com/aetna.

*Teladoc operates subject to state regulation and may not be available in all states.



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Know before you go

You 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 is in serious danger, go to the nearest hospital or call 911.

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

- Log in to your member website
- Select "Find Care"
- Search for walk-in clinics or urgent care facilities

Discounts and savings

You'll get 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 and 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 your member website and selecting "Stay Healthy." Then, select "Discounts."



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Estimate your costs with a cost estimator

You can compare and estimate costs* for more than 650 office visits, tests and surgeries at up to 10 doctors or facilities at once. The cost estimator tool factors in your deductible, coinsurance and copays, plus our contracted rates. You can see how much you'll have to pay and how much we will pay.

To use our cost estimator

- Log in to your member website.
- Select "See Coverage & Costs."
- Select "Estimate Costs."

*The tool provides an estimate of what would be owed for a particular service based on the plan at that very point in time. Actual costs may differ from an estimate, if, for example, claims for other services are being processed after the estimate is provided but before the claim for this service is submitted. Or, if the doctor or facility performs a different service at the time of the visit. HMO members can only look up estimated costs for doctor and outpatient facility services.

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Ask about generics

Taking generic drugs is an easy way to reduce what you pay for your medicine. They're safe, effective and often cost less than their brand-name versions. And when you pay less for the medicine you need, it's easier to follow your doctor's orders.

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

Simply:

- Log in to your member website
- Select "Manage Prescriptions"
- Select "Estimate drug costs"
- Enter the first three letters of the drug's name

You'll be able to see 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.



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Enjoy the benefits of your mail-order pharmacy

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

Place your first order today to begin saving. Simply:

- Log in to your member website
- Select "Manage Prescriptions"
- Select "Home Delivery Pharmacy"
- Select "Get started with home delivery"

Home delivery is a fast and convenient way to get the medicines you need. Depending on your plan, you can get up to a 90-day supply of medicine instead of a 30-day supply. And standard shipping is always free.



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Help is just a call or click away

Register at aetnafeds.com. It will help guide you on your journey toward better health, better care and lower costs.

Member Services: **1-877-459-6604 (TTY: 711)**, or call the number on the back of your member ID card.



Prescription coverage and home delivery: Call the phone number on the back of your member ID card for help.

Or download the Aetna HealthSM app — your all-in-one resource for the information you need.



This guide is intended to provide information for Federal employees and annuitants enrolled in an Aetna plan through the Federal Employees Health Benefits (FEHB) program. For specific plan details, visit [aetnafeds.com](https://www.aetnafeds.com) and select the plan you are enrolled in.

Health benefits and insurance plans are offered, underwritten and/or administered by Aetna Health Inc., Aetna Health of California Inc. and/or Aetna Life Insurance Company (Aetna). This is a brief description of the features of these Aetna health benefits plans. Before making a decision, please read the plan's applicable federal brochure(s). All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochure. Plan features and availability may vary by location and are subject to change. Pharmacy clinical programs such as precertification, step therapy and quantity limits may apply to your prescription drug coverage. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Discount offers may be available but are not guaranteed under our contract with the FEHB program. Incentive-based activity awards will only be given for completing select wellness programs as determined by the plan sponsor. There may be fees associated with a Health Savings Account ("HSA"). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information. This material is for informational purposes only and is not an offer of coverage. It does not contain legal or tax advice. You should contact your legal counsel if you have any questions or if you need additional information. Information is believed to be accurate as of the production date; however, it is subject to change. PayFlex cannot and shall not provide any payment or service in violation of any United States (U.S.) economic or trade sanctions. For more information about PayFlex, visit [payflex.com](https://www.payflex.com). Teladoc is not available to all members and operates subject to state regulation. Teladoc and Teladoc physicians are independent contractors and are neither agents nor employees of Aetna or plans administered by Aetna. For complete description of the limitations of Teladoc services, visit [teladoc.com/aetna](https://www.teladoc.com/aetna). Apple, the Apple logo and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and the Google Play logos are trademarks of Google LLC. For more information about Aetna plans, visit [aetnafeds.com](https://www.aetnafeds.com).

