

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

aetna[®]



Aetna Tools and Resources

Support for good health all year

www.aetna.com



It's open enrollment time again.
Your employees want answers —
about costs, coverage, claims, care.
That's where we come in.

Health benefits and health insurance plans are offered, administered and/or underwritten by Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). In Florida, by Aetna Health Inc. and/or Aetna Life Insurance Company. In Idaho, Wyoming and Utah, by Aetna Health of Utah Inc. In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

Help throughout the plan year

Support doesn't end once your employees choose an Aetna health plan. Our consumer tools can be used all year long.

Picking and using a health benefits and insurance plan

- Secure member website
- Plan Selection & Cost Estimator
- Health reimbursement arrangement (HRA)* and health savings account (HSA)* videos
- HSA Savings Calculation and Maximum Contribution tools
- PayFlex Mobile® app

Making confident decisions

- Our online provider directory
- Member Payment Estimator
- Cost and quality-of-care decision-support tools
- iTriage® app

Taking care of their health

- Simple Steps To A Healthier Life® program
- Health history report
- Aetna Personal Health Record

Getting help when they need it

- Member website
- 24-hour phone service
- Member Services
- Informed Health® Line**
- Aetna Mobile app

Try our online tools

How would you like to preview some of our top tools?

Visit www.aetnatools.com to see how your employees can stay on top of their health and health care with our:

- Aetna Personal Health Record
- Cost and quality tools

Using these tools, your employees can get helpful information and better understand their health care and what it costs.

That's more important than ever these days. Since they're sharing a greater responsibility in paying these costs, they should know what they're getting for their money.

When they do, they can feel good about the decisions they make, whichever Aetna health plan they choose.

Just look at what your employees can do with our tools and resources.

*HRAs are currently not available to health maintenance organization (HMO) members in Illinois and Small Group members in Florida. HSAs are currently not available to HMO members in California and Illinois.

**While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurses can provide information on more than 5,000 health topics. Contact your doctor first with any questions or concerns regarding your health care needs.

Picking and using a plan

We support your employees during the open enrollment period, as they're gathering information and checking out their options. They can use our self-service resources to get the answers they need, when they need them.

Get help from our secure member website

There are lots of things registered members can do when they log in, such as:

- Checking that their doctors and hospitals are in our network
- Reviewing past claims to get a handle on health care costs in the coming year
- Using our cost-of-care tools to estimate and compare costs and make the most of every health care dollar
- Using our secure message center to receive communications from Aetna or to contact us with a question

Help for deciding

Your employees can use our Plan Selection tool to make confident decisions.

Our tool is interactive. This makes it easier for your employees to learn about our coverage and pick the health plan that best meets their needs.

Get a handle on HSAs and HRAs

Our video courses help your employees understand:

- The advantages of using an HSA or HRA
- How these plans work
- Tools and resources that support these plans

Work out the numbers

Your employees don't need to do the math. Instead, they can use the HSA Savings Calculation tool to:

- Learn about an HSA's tax advantages
- Plan their contributions
- Get an idea of the future value of their HSA

Manage and track payments

PayFlex Mobile* app

The PayFlex Mobile app lets employees pay a doctor or hospital directly from an HSA. Or make a deposit into an HSA from a linked checking or savings account. Available free from app stores.**

Expense Manager*

The HSA Expense Manager lets employees track health care expenses they pay out of pocket, by type, dependent or event. They can even set up their own expense categories. Available through their member website.

My HSA Receipts*

The HSA Receipt Manager lets employees attach receipts and important documents to their HSA transactions. They can organize bills, receipts and paperwork. Available through their member website.

With tools that help them think like health care consumers, your employees can get the most value from their Aetna health benefits and insurance plan.

Money²_{SM} for Health

Money² for Health is an innovative, award-winning service¹ that lets members make multiple health care payments to many doctors, specialists or hospitals in one easy place: their member website. It's available at no extra cost to you or to your employees.

*These tools are only available with the PayFlex® platform.

**Standard text messaging and other rates from your wireless carrier may apply.

¹Landy H. Top innovators of 2013: the team behind Citigroup's Money² for Health. American Banker. November 21, 2013. Available at: www.americanbanker.com/magazine/123_12/top-innovators-of-2013-team-behind-citigroups-money-squared-for-health-1063602-1.html. Accessed April 24, 2015.

Making confident decisions

We help them make the most of their health plan.

Find a doctor

If they need a doctor or specialist, your employees can use our online directory. They can find doctors by name, specialty and location. They'll also find maps, directions and more. They can even look for doctors who speak their language. They can visit www.aetna.com to get started.

Check costs and quality

It's always smart for your employees to research costs and quality, no matter what health plan they have. But it's even more important when they're taking a bigger role in managing their health care and costs.

Our Member Payment Estimator tool lets them compare and estimate costs*** for more than 650 office visits, tests and surgeries at up to 10 doctors or facilities at once. This means they can save money† — and avoid surprises.

This online tool factors in the deductible, coinsurance and copays, plus Aetna's contracted rates. Your employees can see how much they'll have to pay and how much Aetna will pay.

To use the Member Payment Estimator, they go to www.aetna.com and log in to their secure member website.

We have other tools your employees can use to better understand both costs and quality of health care services.

They can go online to:

Compare estimated cost averages of network and out-of-network care for things like surgeries, procedures, tests, office visits and more. They can even see estimated costs for pregnancy care or treating conditions like asthma.

Review information on hospitals, like treatment outcomes, hospital quality and patient satisfaction, to help them decide where to receive care.

Find prescription costs if they have an Aetna prescription drug plan as part of their benefits. They can see how much a prescription drug might cost at a participating pharmacy in their area and estimate their cost.

And they can find out how much that same drug would cost if they used our home delivery service.

Take action

Our iTriage app makes it easy for your employees to look up symptoms, find a doctor near them and make an appointment. They can even access health records, learn more about medical conditions and procedures, and explore medications.

This app is available on most mobile devices — and it's free.†† They can download iTriage or visit www.itriagehealth.com.

Comparing costs is more important than ever when employees are doing more to manage their plans.

***Estimated costs not available in all markets. The tool gives employees an estimate of what they would owe for a particular service based on their plan at that very point in time. Actual costs may differ from the estimate if, for example, claims for other services are processed after an employee gets an estimate 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.

†In 2011, members who used Member Payment Estimator before receiving care saved an average of \$170 out of pocket and \$612 in total costs on 34 common procedures, according to the Member Payment Estimator Study, Aetna Informatics and Product Strategy, August 2012.

††Standard text messaging and other rates from your wireless carrier may apply.

Taking care of their health

With an Aetna health plan, your employees get tips, tools, guidance and programs that promote a healthy lifestyle.

Explore a healthy lifestyle

Simple Steps To A Healthier Life helps your employees find out some of their health risks. They just complete a health assessment questionnaire to help them identify potential health issues.

Personalized online wellness programs are also part of the package.

We provide extra help, too. Employees with a high overall risk score on their health assessment may get outreach from a wellness care manager.* Our care managers talk about our resources and offer suggestions for healthy living.

Track services they've used

Your employees can use the health history report on their member website. It's prefilled with medical, dental, vision and pharmacy information based on past claims. And it's a handy way to keep track of their health care services.

Aetna Personal Health Record**

What it is

It's a safe, online tool that can help lower health care costs and guide your employees to healthier and safer lives.

It lets your employees keep their health records up to date. And it gives your employees anytime access to information from medical claims, such as tests, procedures and medications.

But it's more.

Using sophisticated technology, we have enabled our personal health record to engage your employees in managing their health, benefiting them — and you.

How it works

Our personal health record gives your employees and their families a personalized list of recommended actions. These are based on each employee's health history and are organized based on importance.

This tool can help your employees get started on their journey to better health.

*If outreach benefits are included in the member's plan design.

**Available for a fee for self-insured plan sponsors.

Getting help when they need it

We're here for your employees, online and on the phone.

Do what they want to do

Our member website lets employees:

- Get member ID cards
- Track a claim
- See who's covered by their plan
- Manage health and dependent care spending accounts
- Contact Member Services — and more

And our virtual online assistant, Ann, helps them register, log in, and find information and tools they're looking for, on any page of the website.

Ask for a guest ID from your Aetna representative. It lets your employees explore the member website before enrolling in an Aetna health plan.

Talk with Member Services

Our Member Services call center is open 8 a.m. to 9 p.m. ET. We're ready to:

- Review the claims process, so your employees don't have to contact you or their doctor
- Help callers understand their benefits plans

Get help 24/7

Our interactive voice-response phone system lets your employees:

- Check the status of claims, order member IDs and more
- Reach a customer service representative

It even transfers caller information to the customer service representative, so your employees won't have to repeat their plan information.

Talk with a nurse

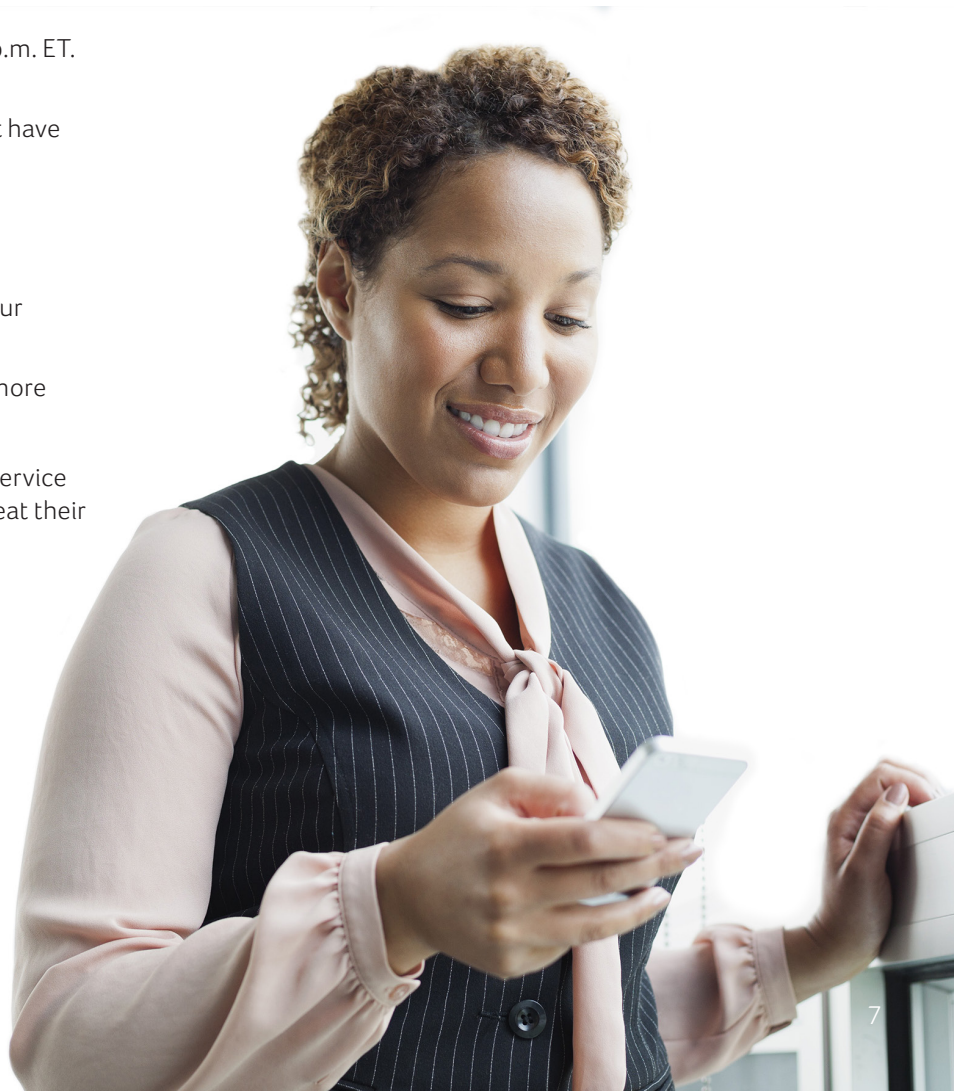
Sometimes, a phone call makes all the difference. Your employees can talk to a registered nurse about tests, procedures and treatment options. And the call is free.***

Find what they need — wherever, whenever

The Aetna Mobile app puts our most popular online features at their fingertips.

It's available for iPhone® and Android™ mobile devices. They can visit www.aetna.com/mobile.

***While only a doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurses can provide information on more than 5,000 health topics. Employees should contact their doctor first with any questions or concerns regarding their health care needs.



Contact your Aetna representative today

To get help with your open enrollment campaign:

- Use our printed materials
- Check with our Customized Communications Group for a personalized campaign

Aetna Consumer Financial Solutions products are administered by PayFlex, an affiliate of Aetna Life Insurance Company (Aetna).

iTriage, LLC, is a wholly owned subsidiary of Aetna Inc. 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. Android and Google Play are trademarks of Google Inc.

PayFlex Systems USA, Inc., one of the nation's leading account-based third-party administrators, has become part of the Aetna family and provides administrative services for our Consumer Financial Solutions products. PayFlex's robust account tools, accessible through the Aetna member website, make it easy for employees to manage tax-advantaged accounts. Key features include real-time account balances, customizable account alerts, a mobile application, if offered by the employer, and the ability for your employees to decide if, how and when to use flexible spending account funds.

This material is for information only. Not all health services are covered. Health benefits and health insurance plans contain exclusions and limitations. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna. Investment products and solutions will be offered by an independent third-party financial institution. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. The health assessment is used in a variety of ways to support Aetna products and services that help employees manage their health. Aetna will use health assessment information in compliance with all applicable state and federal laws, including the Health Insurance Portability and Accountability Act (HIPAA) privacy and security rules. For more information, view Aetna's Notice of Privacy Practices located at the bottom of Aetna's website, or call the number on the member's ID card. The Aetna Personal Health Record should not be used as the sole source of information about the member's health conditions or medical treatment. HRAs are subject to employer-defined use and forfeiture rules, and are unfunded liabilities of the employer. 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.aetna.com.

Policy forms issued in Oklahoma include: HMO OK COC-5 09/07, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23 and/or GR-29/GR-29N.

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