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

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Aetna Navigator® Member Website

The edge you need to make the most of your plan

www.aetna.com

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When you're an Aetna member, you get tools and resources to help you easily manage your health and your benefits. All of your health benefits and health insurance plan information and cost-savings tools are in one place — your Aetna Navigator member website.

When you sign up and use it, you're not just a member, you're ***a navigator***.

Navigators have know-how

Navigators are smart about their health care. Once you're a navigator, you can easily:

- **Find the right doctor — and save money.** Locate in-network doctors who accept your plan.
- **See what you owe.** Look up claims to see how much the plan paid and what you may have to pay.
- **Know your plan.** Check who is covered by your plan and what it covers.
- **Get valuable information.** See which doctors and hospitals have met extra standards for quality and efficiency.
- **Know costs *before* you go.** See cost estimates before you make an appointment for an office visit, test or procedure.
- **Get healthier.** Take a health assessment to learn about your health and how to lower your risks.
- **Check your health accounts.** Easily look up your health savings account* or health fund balances.

Easy-to-use tools help you make smart choices about your health.

Peace of mind is a password away

It's easy to be a navigator. (You don't need any special technical skills, we promise.) Just sign up at **www.aetna.com** once you are an Aetna member. Then you can start using Aetna Navigator's valuable features and tools.

Meet Ann, your virtual assistant

She can help you sign up for Aetna Navigator. She can even help you find a doctor, estimate the cost of services, answer questions about claims, ID cards and more. Ann never sleeps, so chat with her anytime.

Go to **www.aetnatools.com** to see a preview of what Aetna Navigator has to offer once you are an Aetna member.

Find what you need — wherever, whenever

The Aetna Mobile app puts our most popular online features at your fingertips. It's available for iPhone® and Android™ mobile devices.

Scan this code now to download.
Or visit **www.aetna.com/mobile**.

*Health savings accounts are currently not available to health maintenance organization (HMO) members in Illinois and California.

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 Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. The availability of Aetna Navigator's key features may vary by plan. Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered. 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. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. 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. The health assessment is used in a variety of ways to support Aetna products and services that help you manage your health. Aetna will use your 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 back of your ID card. 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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