aetna®

Welcome to your Aetna plan

Your guide to resources for good health and smart spending



Inside:

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For help and information, call Aetna Member Services at **1-877-596-1457**, Monday through Friday between 8 a.m. and 6 p.m. CT.



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Get to know your Aetna plan and all it offers for you and your family

Your Aetna plan has so much to offer — from comprehensive medical coverage to leading-edge resources that help you stay well, live well and save money. To get the most value from your plan, be sure to learn about all that's available to you.

In this guide, you'll learn more about **Aetna Navigator**®, your secure member website, and the no-cost programs and services available to you and your family. From real-time cost estimates, to claims and payment information, to discounts on health-related products and services, your plan's resources make it easy to be an active and informed consumer.

Questions? Call Aetna Member Services at 1-877-596-1457, Monday through Friday between 8 a.m. and 6 p.m. CT for answers and information about plan benefits and coverage, claims and payments, network doctors and more.

For help and information . . .

Call Aetna Member Services at 1-877-596-1457 when you need:

- Help finding network doctors
- Answers to questions about claims and payments
- Information about plan benefits and coverage

Or log in to www.aetna.com and click "Contact Us" on any Aetna Navigator page to send a secure message to Member Services.





Register with Aetna Navigator, your online home base

A great way to get started with your 2016 YISD medical plan is to register with Aetna Navigator. The site is packed with resources to help you make the most of your benefits and better manage your health care spending.

To register with Aetna Navigator

Have your Aetna ID card handy, then:

- 1. Visit www.aetna.com.
- 2. Click "Log in/Register."
- 3. Follow the instructions to create a user name and password.
- 4. Provide a valid e-mail address and agree to receive electronic information to get important updates on coverage, claim details and more.

Need help? Click the "Ask Ann" link for help registering, retrieving a password or finding your way around the site. Enter your question and get an easy-to-understand answer.

Log in 24/7 for self-service convenience

Once you've registered with Aetna Navigator, you can log in any time to:

- Confirm family members covered under your plan
- Check on the status of a claim and/or claim payment
- Find network doctors, hospitals, pharmacies and other providers
- Use the Member Payment Estimator to get real-time cost estimates for medical procedures and treatments (see page 6 to learn more)
- Take the confidential Health Assessment, part of the Simple Steps To A Healthier online Life® wellness program (see page 7 for more)
- View or print your Aetna member ID card
- Contact Member Services via e-mail (use the "Contact Us" link on any Aetna Navigator page)
- Get started with Aetna wellness programs and discounts

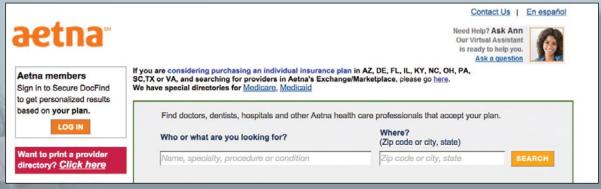
Make Aetna Navigator your favorite stop when you need to know more about benefits and other resources available for your good health.





DocFind®, the provider search tool

One of Aetna Navigator's most helpful features, the DocFind® search tool, lets you look for network doctors, hospitals, urgent care facilities, walk-in clinics, labs and other health care providers near you. When you use DocFind, you'll see a list of providers in the YISD Aetna plan network.



To use DocFind:

- Log in to Aetna Navigator at www.aetna.com.
- On the left-hand menu, click "I want to . . . Find a doctor, dentist or facility."
- Enter a name, specialty, procedure or condition, or choose from the options listed on the DocFind start page.

You can search for a particular doctor or find all network providers in a geographical area. You can also click on the name of a provider for information about credentials and education, office hours, language(s) spoken, locations and more.

MedQuery, the more you know, the better

MedQuery® is a service to help you get safe, high-quality medical care. Behind the scenes, we review and compare your records to the highest recommended standards of care. If we find something in your care that could be improved, such as drug interaction or a missed prescription refill, we'll contact you with a "care consideration." Your doctor may also be notified.

While these care considerations are ultimately up to your doctor, MedQuery can prompt your doctor to consider aspects of your care they may have overlooked. You will also receive a copy of the care consideration mailed to your home. This information is part of your plan, entirely confidential and never shared with anyone at YISD.

Aetna Mobile





iTriage[®]





Member Payment Estimator tool

Why learn what medical care costs after the fact? You can "know before you go" with the Member Payment Estimator. This online tool lets you search for and compare estimated costs for common procedures, treatments and doctor's services.

To get started, log in to Aetna Navigator at www.aetna.com. On your home page, look for the link under "Your Health Care Costs." Choose a covered family member, and then pick a service. Your results will include the cost of the service, the amount your plan will pay and the amount you'll pay. You can also see how much of your deductible you've met and any copays, coinsurance or plan limits that may apply.

You may be surprised to see how much costs vary from provider to provider for the same service. This tool gives you the power of choice, and the chance to save money while receiving quality care.

Free apps

These apps allow you access to your secure member website and help you find reliable health information wherever you go. Be sure to get:

• Aetna Mobile, to pull up your secure member website. Find doctors, show your ID card, check claims, contact Member Services and more. The app works with Apple® mobile digital devices and Android™ applications.*



Get it: Text "Apps" to 23862** OR visit www.aetna.com/mobile.

• iTriage®, to make sense of your health care options. Check a symptom, look up conditions and procedures, find the right doctor or facility, see emergency room wait times and much more.



Get it: The app is free on Google Play[™] and the App Store[™]. You can also visit **www.itriagehealth.com**.

*Android and Google Play are trademarks of Google, 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.

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





Health and wellness resources: Services, support and help to stay well and live

As an Aetna member, you can take advantage of no-cost programs and services designed to help you and your family live healthier.

Preventive care covered at 100 percent includes adult and child routine physical exams, most vaccines, and routine cancer screenings (such as mammograms and colonoscopies). You must use a network provider to get the 100 percent benefit. Use DocFind to locate network providers near you; see page 5. Routine preventive services can catch potentially serious problems in their early stages, when treatment is more effective and less costly.

Simple Steps To A Healthier Life helps you know more about your current health status and future risks. To get started, log in at www.aetna.com and click "I want to . . . Take a Health Assessment." The Health Assessment questionnaire covers health history, lifestyle habits, recent screening results and other factors. Before you start, have handy:

- Your Aetna ID card
- Your height and weight, to calculate your body mass index (BMI)
- Any recent health screening results you may have. These may include blood pressure; and cholesterol, triglycerides and glucose levels.

It takes less than 15 minutes to complete the Health Assessment. When you're done, you'll receive a health report and recommendations for online health coaching programs you can complete at your own pace.

The programs are engaging, interactive and fun, and they provide calculators, quizzes and other tools to help you reach your goals. Within each program, you select a "Journey" that fits your needs, goals and interests. Each Journey includes small steps that can help you lose weight, eat healthier, manage a chronic condition, reduce stress, get a better night's sleep and more.

Secure and con idential

The information you provide as part of your Health Assessment is kept private, and is not shared with YISD.



Aetna Health Connections provides one-on-one support and information for you and/or covered family members living with a chronic medical condition. The program matches you with registered nurses and other health care professionals, who can help you follow your treatment regimen, avoid complications and enjoy better overall health.

The program covers more than 30 conditions, including asthma, high blood pressure and diabetes. If you could benefit from the program, an Aetna nurse may be in touch. But you don't have to wait. You can learn more and enroll online at **Aetna Navigator**. Click the "Health Programs" tab, and look for "Disease management."

Talk to a health care professional, day or night

Teladoc® lets you consult with primary care physicians (including pediatricians) by phone or online chat, 24/7. Use Teladoc when you need help with common non-emergency conditions such as colds and flu, allergies, sinus problems, bronchitis and more. Your Teladoc doctor can diagnose, provide a second opinion, call in short-term prescriptions to your pharmacy and answer health-related questions.

To use Teladoc, you need to create an account at www.teladoc.com/aetna. When you want a consult, simply log in to the website or call 1-855-TELADOC (835-2362). There is a \$40 copay for each consult.

The Informed Health® Line (1-800-556-1555) is staffed by experienced registered nurses and available 24/7 for help with health-related questions and concerns. While the nurses cannot diagnose or prescribe, they can help you:

- Better understand a health condition or treatment, a medical term or a lab result.
- Learn about medication side effects.
- Know what you can do about a non-emergency problem until you can see a doctor.
- Decide where to go for the care you or a family member needs.
- Prepare a list of questions to make your next doctor visit more productive.

The Informed Health Line is a convenient way to get the facts you need to make better choices and use your health benefits and health care dollars wisely.

Take the call!

If an Aetna nurse calls, be sure to answer. It's all about helping you achieve your best possible health and enjoy a better quality of life.



The Aetna Discount Program can save you money on a wide variety of health-related products and services. Here's what is available to you and your family:

- · Aetna vision discounts, for savings on eyeglasses, contact lenses and solutions, LASIK, and other eye care services and accessories.
- Aetna hearing discounts, for savings on hearing aids and hearing aid repair, exams and more through Hearing Care Solutions and Amplifon Hearing Health Care.
- Aetna itness discounts, for reduced rates on fitness club memberships, exercise videos and home exercise equipment such as treadmills and elliptical trainers.
- Aetna natural products and services discounts, for savings on massage, herbal supplements, herbal supplements, acupuncture, chiropractic care, nutritional counseling and more.
- Aetna weight management discounts for special rates on Jenny Craig®, CalorieKing™ and Nutrisystem® programs.

To get started, log in to Aetna Navigator and click Health Programs>Get discounts.

Make the most of your plan

As health care – and health benefits – become more complex, it's more important than ever to be informed about your medical plan and all it has to offer. We encourage you to keep this guide as a handy reference and reminder of the tools, services and programs available to you and your family.

We wish you good health!

Health benefits coverage is offered by your employer with administrative services only provided by Aetna Life Insurance Company (Aetna). 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. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or quarantee 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.

Programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Aetna may receive a percentage of the fee you pay to the discount vendor. iTriage* is a free mobile app from Aetna*. Information on iTriage is general in nature and is not intended and should not be used to replace the advice of a health care professional. Network provider information may be limited.