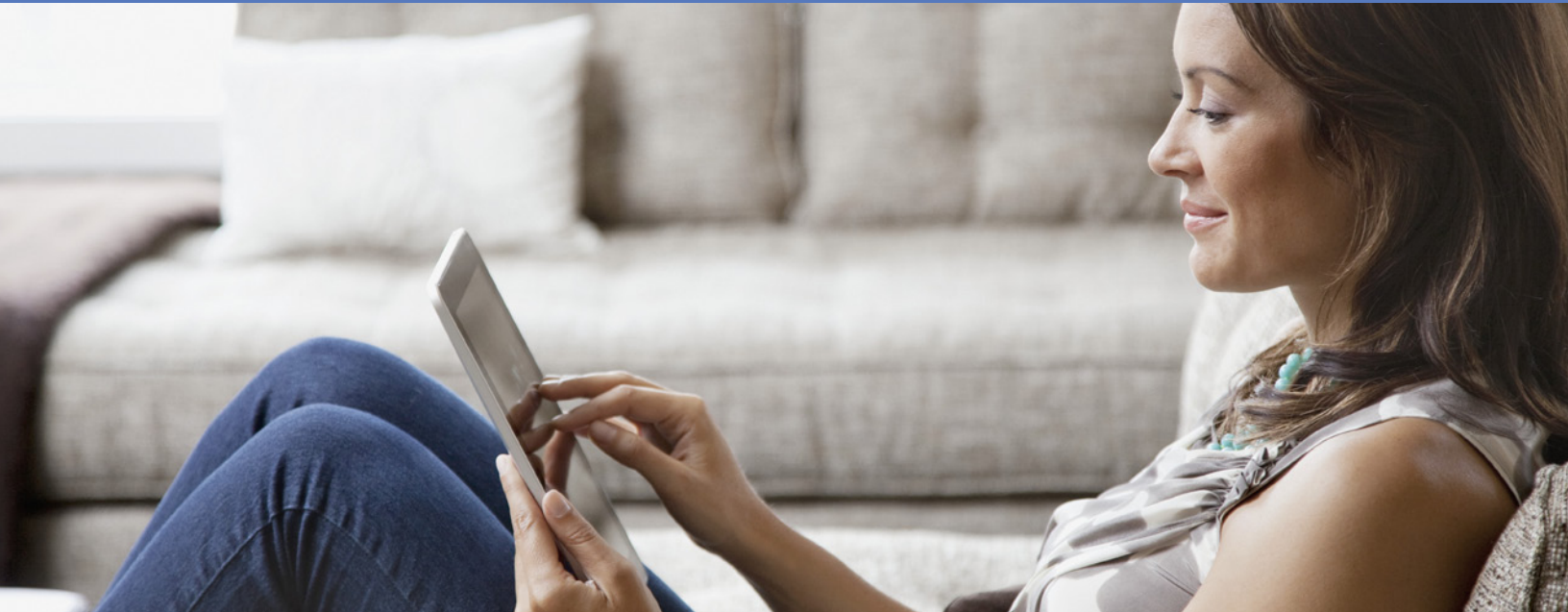


Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetnaSM



Aetna Navigator[®] Secure Member Website

Know more. Save money. Stay healthy.

Aetna Navigator puts all of your plan information and cost-saving tools in one place

Find doctors, dentists, pharmacies and hospitals

- Make sure your doctor is in our network before you go
- Look for a new doctor near your home or work

Get an ID card

- Print a temporary card or order a new card

Look up a claim

- Check to see what your doctor billed, how much your health benefits and insurance plan paid and what you have to pay
- Find out how claims work

Check your coverage

- Check who is on your plan and check what your plan covers

Keep track of health care costs

- Check what a procedure may cost in your area
- Look up a health savings account* or health fund balance
- See how much you've paid so far and how much you have left to pay
- Check the price of a drug before you go to the pharmacy

Smart technology and easy-to-use tools help you make the most of your plan's benefits.

*HSAs are currently not available to HMO members in IL and CA.

Health benefits and health insurance plans are offered, underwritten and/or administered 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.

Meet Ann, your virtual assistant

She can help you sign up for Aetna Navigator, your secure member website. If you forget your user name or password, just ask Ann. She can also answer questions about claims, ID cards and more. She never sleeps, so chat with her anytime.

It's personalized for you and your family

What you see is based on:

- Your Aetna health plan
- Health history or claims information you entered
- Your zip code

It's easy to get started

If you're a new member, go to www.aetna.com and select "Register now." Already signed up for Aetna Navigator? Log in now to take advantage of the features and tools.

Look what else you can do

There's so much you can do on Aetna Navigator! Just log in to your plan and:

- Have medicines you take every day sent to your home
- Get a summary of your doctor visits, medical tests, prescriptions and other health activities
- Print records of preventive shots and checkups
- Look up health topics
- Complete a Health Assessment
- Get healthy living tips
- Sign up for a wellness program

Health info on the go

Use your smartphone to find a doctor, view your ID card, check the status of a claim and more. Log in at www.aetna.com.

Save time, avoid guesswork,
track costs.

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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