

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

aetna®



Your employees can get rewarded for taking these simple and smart steps toward better health

No cost Health Incentive Credit (HIC)

Wellness is a lifelong journey, from staying healthy to managing conditions. The path to wellness is different for each individual, but it must start with getting employees engaged in their own well-being.

Aetna plan members can earn a \$50 reward for doing something simple and smart for their health.*

Use for out-of-pocket medical expenses

As members complete certain actions, incentive reward amount will be automatically applied into the members' fund account. This money helps offset out-of-pocket medical claim costs. The reward will appear on the next future claim and can be used on things such as deductibles and/or coinsurance.**

More great news — the reward can also be available to the member's covered spouse or domestic partner, meaning a possible family savings of \$100 annually.

*In CA, incentive-based activity will only be given for completing select wellness programs as determined by the plan sponsor.

**Excluding pharmacy expenses and co-payments.

No cost, big benefits

We can help engage your employees with tools and resources. And, all this is available to you at no additional cost. It's available to PPO-based and Health Network Option (HNO) customers who don't offer an Aetna consumer-directed plan. So, you can't offer this reward option to employees along with an Aetna Health Reimbursement Arrangement (HRA)* or Health Savings Account (HSA).** Our no-cost HIC program is available in most states. You can check with your account executive for local market details.

How it works

Members complete the activities to earn the incentive. Once they do, we apply the notional funds to their HIC "account" on a monthly basis. Then, when they incur a medical claim, the HIC funds are applied to the claim to reduce the member responsibility. Any unused funds roll over for member use the next plan year, as long as you keep the HIC option in place at renewal. It's important to know that any unused balances are forfeit if you switch to another plan option or an Aetna HRA or HSA.

For more information about this exciting program, please contact your broker or Aetna sales executive.

It's easy for your members, here's how they can get rewarded

Step 1: Visit www.aetna.com and register for your secure member website.

Before you get started, register your current e-mail address with your member website. This is required in order for members to receive their reward.

Step 2: Complete a health assessment.

After you log in to your member website, update an existing health assessment or complete a new one.

Step 3: Complete an online health coaching program.

After completing the health assessment, go to your HealthMap to view your recommended health Directions. Under a Direction, you can embark on a Journey® that meets your health needs and interests.

Step 4: Take action and get rewarded.

The reward will be automatically deposited into the member's health incentive credit account that will be applied to the next future claim.

Thank you for working with Aetna to encourage wellness.

Simple Steps To A Healthier Life can be an important tool to achieve healthier lives. And to help lower health care costs.

*HRAs are currently not available to HMO members in Illinois and Small Group members in Florida.

**HSAs are currently not available to HMO members in California and Illinois.

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.

The information provided by the Simple Steps To A Healthier Life program is not meant to be either a recommendation for medical treatment or a diagnosis of medical condition. Participants should consult their health care provider for the advice and care appropriate for their specific medical needs. This material is for information only. Health benefits and health insurance plans contain exclusions and limitations. 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. This incentive reward may be taxable. Members may wish to consult with a tax advisor as to the proper tax treatment of this incentive award. 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.

ID policy form numbers include: GR-9N and/or GR-29N

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