



Taking Care
of
YOU



nafhealthplans.com

Treat yourself to better health and more savings



You've selected your healthcare plan for 2020 —
now it's time to learn how beneficial the plan
provisions can be to you.



Know your plan

Visit nafhealthplans.com to find details about your DoD NAF health plan and the programs that go along with it. Once you're on the site, go to Health Benefits > Aetna International, to find specific benefits information for members living overseas.

Visit your personalized Health Hub at aetnainternational.com.

With the Health Hub you can:

- Find nearby doctors and hospitals
- Access your healthcare plan documents
- Submit claims
- Access tools to help you manage your healthcare

To register, go to aetnainternational.com and click "Register now" under the "Log in" section. Then, select your plan type and follow the prompts. Your Member ID number can be found on your Aetna ID card.

NEW **Download the new Aetna HealthSM app.** Enjoy all the best features of the Aetna member website from the palm of your hand. Use this free app to find doctors, estimates costs and access your ID card when you're on the go.

Download the app from your app store. Log in using the same username and password you created for aetnainternational.com.



Get the care you need without the hassle

When you need healthcare overseas, the direct settlement process will make it easier for you to find and pay for care.

What is 'direct settlement'?

Aetna has established arrangements with about 165,000 healthcare providers outside the United States to be part of the Aetna network. We refer to these arrangements as direct settlement. This means that when you receive healthcare services from any of these providers, they send their bills to Aetna to take care of directly. If any copay or coinsurance is due from you, the provider will ask you for that at the time of service or send you a bill for it afterward.

With direct settlement:

- You'll have lower out-of-pocket costs at the time of service.
- The bill will be submitted directly to Aetna, so you don't need to pay the full bill upfront.
- You'll enjoy an easier inpatient admissions process.
- Your Letter of Authorization (LOA) — a document verifying your coverage and share of costs — is sent to the treatment facility for you.

Click here to learn more about the direct settlement process.

How to find health care providers outside the United States

Step 1: Log in to aetnainternational.com. Register if this is your first visit to the site.

Step 2: Using the drop-down boxes under "Find Health Care," select a country and city, then click "Search" to find a doctor near you.

Let the CARE team help

When you have detailed health questions, Aetna's Care and Response Excellence (CARE) team is available by phone, 24/7. You'll speak to a clinician who can help with:

- Locating doctors and hospitals
- Coordinating routine and urgent medical care worldwide
- Getting medical devices or prescription medications
- Coordinating and supervising medical evacuations, and more

Just call Aetna Member Services to be connected to a CARE team member.

Earn health incentives to lower your out-of-pocket costs

Each year employees with individual coverage can earn up to \$300, and those who cover dependents can earn up to \$600, by completing the following healthy actions:

- Online Health Assessment – earn \$75
- Biometric/metabolic syndrome screening – earn \$150
- Online Journey® – earn \$75 each (up to 4 Journeys)
- Preventive exam for children under age 18 – earn \$50

Learn more at nafhealthplans.com > Wellness > Health Incentives Program.

See your vision benefits clearly

Take advantage of the vision benefits that are covered under your medical plan. They include:

- A \$150 hardware allowance per calendar year
- A routine eye exam covered at 100% per calendar year
- A contact lens fitting per calendar year if performed on the same day as the routine eye exam.

Please note that covering both the eye exam and the contact lens fitting is not standard, so some vision providers will not be familiar with this benefit. To learn more, visit nafhealthplans.com > Health Benefits > Vision Benefits.

Questions?

**Aetna Member Services
is here for you 24/365.**

1-888-506-2278 (TTY: 711)
(outside the USA via AT&T + access code)

1-813-775-0189 (TTY: 711)
(direct or collect outside the USA)

aIService@aetna.com