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'Tis the Season ... Open Enrollment Season, That Is

Do You Know Which Benefits to Choose?

By Wendy A. Richards, MD, MBA, FAAP, a National Medical Director for Aetna, and co-author of the new guide, *Navigating Your Health Benefits For Dummies: 2nd Edition*.

BE SMART About Open Enrollment: Tips for Making Well-Informed Decisions

It's that time of year again.



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If you're one of the millions of Americans who have health benefits through your employer, the fall Open Enrollment season is likely to be the one chance you have each year to choose a health benefits plan. Which plan is best for you? What makes sense for your family? What can you afford?

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Making smart decisions about your health benefits now may save you money over the coming year. And, in these tough economic times every dollar counts. So be sure to pick a health benefits plan that is right for you. **Tip:** Set aside at least an hour to review your health care spending from the past year. Once you've received the information on available plans from your employer, you will then be able to evaluate your options in light of your health care spending history and your budget and select the plan that offers the

most value for you. Use the tips below to make the process easier. The goal is to **BE SMART** about your benefits selections, so consider the following:

Best plan for your needs? Consider reviewing the four C's:

- **Changes** to current plan options;
- **Cost** of premiums, deductibles, copayments and coinsurance;
- **Coverage** information such as checking to see if your doctor is still in the insurer's network;
- **Choices** of benefit plans – find out what options are available, such as Health Savings Accounts or Health Reimbursement Arrangements.

Employer Offerings: A variety of options may be available to you, some new and some that may have been available in the past. Find out if your employer offers a Flexible Spending Account (FSA). The money you put into an FSA is exempt from federal, most state and payroll taxes, so you'll reduce your taxable income and have pre-tax dollars available to pay for health care expenses that qualify for reimbursement from your FSA. You can learn more about FSAs at www.PlanForYourHealth.com

Screenings, preventive care and wellness incentives: Many health plans cover annual physicals and preventive screenings, and may even offer discounts on gym memberships, fitness gear and nutritional supplements. In addition, a growing number of employers offer wellness rewards - incentives for being physically active, eating a healthy diet, losing weight or quitting smoking. These incentives can add up to hundreds of dollars a year so look for them when evaluating a health plan.

Make a list of your health benefits priorities: ask yourself which features of your plan you utilized the most in the past year. Consider, for example, how often you or your family visit the doctor and whether you use specialists on a regular basis. This information can help you decide whether a plan that does not require referrals is a better option for you.

Actively engage in making the best use of the benefits available to you. Find out if your plan offers mail-order prescription drug service. With some plans, this feature lets you get a three-month supply of your medication for the price of a two-month prescription. Consider talking to your physician about generic prescription medications which typically cost much less than their brand name counterparts. You could save hundreds of dollars a year by making this simple change.

Research the online resources available through your health plan. Make sure your insurer offers health plan comparison tools and ways to research the cost and quality of care so you can be sure you are getting the most value from your plan by making smart and informed decisions about care.

Time is in short supply for many people, so find out if your insurer offers coverage for online consultations which can be more convenient than in-person visits to the doctor for routine health needs. Many health insurers offer online personal health records (PHRs) to help you track your health care services and keep abreast of preventive care you might need. Aetna's PHR allows you to transfer the information to Microsoft HealthVault, so you can take your personal health information with you if you change jobs or health plans.

More information about choosing and maximizing your health benefits can be found in the new *Navigating Your Health Benefits for Dummies: 2nd Edition*, available later this month.

Highlighted Monthly Observance: Leukemia & Lymphoma Awareness Month

In honor of Leukemia & Lymphoma Awareness Month, I would like to share the story of Cheryl Nelson, an Aetna senior customer service representative who is donating peripheral blood stem cells to a leukemia patient she has never met.

"I just knew I was going to be the one who would be the match," said Cheryl, recalling the journey she has been on since giving the first cotton swab of her cheek with DNA at Aetna's marrow donor registry drive. "It felt like I had won the lottery except I won a once-in-a-lifetime opportunity to give someone a second chance at life."

Most patients, about 70 percent, in need of a transplant do not have a matching donor in their family. They depend on the *Be The Match Registry*SM and members like Cheryl to find a potentially life-saving match.

As part of Aetna's "culture of caring," Aetna and the Aetna Foundation have awarded the *Be The Match Foundation*SM over \$160,000 in the past five years. Our funding has helped the organization grow the size and diversity of the *Be The Match Registry* operated by the National Marrow Donor Program (NMDP), and support the work of the NMDP. Thousands of patients with leukemia and other life threatening disease rely on this joint effort.

Aetna and its employees have helped improve all patients' chances of finding a match. Since 1999, more than 1,600 Aetna employees have participated in 117 marrow donor registry drives hosted at 41 Aetna offices nationwide, including Cheryl.

After she was identified as a potential match, Cheryl went through blood testing to make sure she was the best possible match and that she was in perfect health. In late September, she will travel to the East Coast for the procedure.

There are two ways to donate to patients in need. The first way, is through donating actual bone marrow through a surgical procedure. However about 70 percent of the time, donors are instead asked to give peripheral blood stem cells, a process similar to donating platelets or plasma. For five days leading up to donation, donors will receive daily injections of a drug called filgrastim to move more blood-forming cells out of the marrow and into the bloodstream. A sterile needle removes blood from one arm. The blood will pass through a machine that separates out the blood-forming cells to be used in the transplant. The unused blood is then returned through a needle in the other arm.

"Some people ask me how I can do this," Cheryl added. "I tell them marrow is replaced. If you're frightened of the needles, don't look at them. I hope my story inspires others to join the *Be The Match Registry*." You can find more information on their website: <http://www.BeTheMatch.org>.

Product Corner: A Sneak Peek at the Latest Aetna Offerings

This month, Aetna will announce *Aetna Health Connections: Get Active!*, a new workplace wellness program to inspire employees to eat healthy and enjoy exercise. More than 19,000 Aetna employees earned activity points as part of *Get Active Aetna*. Several lost close to 100 pounds! The program was so successful we wanted to share it with our customers. The new program will feature the same style of points-based competition and online tracking. We've added social networking to spice up the fun.

Worksite health competitions are the fastest growing wellness programs in the country. Eighty-one percent of surveyed employers plan to offer them by 2010. Perhaps that's because studies show team competition provides the extra motivation people need to succeed. You're much more likely to follow through when your friends and teammates are counting on you. Nobody wants to let their teammates down.

Website of the Month

It's a good time to visit www.PlanforYourHealth.com. You'll find further tips for Open Enrollment, additional suggestions on how to stretch your health care dollars, details on protecting your family's health in a natural disaster, and advice for getting the most from your doctor's visit.



