



# Welcome to Your Health Plan

January – December 2020

## Quick Start Guide to Using Your Health Plan

The Navigators Health Plan is an HSA-compatible High-Deductible Health Plan. It sounds complicated, but really it's quite simple.

### 1. Preventive care is covered 100%

An annual preventive check-up for you and your covered dependents is included at no additional cost to you. Other preventive care, such as recommended immunizations and screenings, is also covered at 100%. You need to remember to see an in-network doctor or facility to be covered at 100%. See **Find Care** on page 2 to learn how to do this on the [www.aetna.com](http://www.aetna.com) website.

#### Preventive care

Cost = \$200  
You pay = \$0



### 2. For additional care, you have an annual deductible

If you need to see a doctor, visit urgent care, or pick up a prescription, you will pay these expenses until you reach your annual deductible. If you don't have a spouse or children covered by the Health Plan, your annual deductible is \$1,500. If you cover others on the plan, your annual deductible is \$3,000. Choosing an in-network provider will reduce your cost. You can pay for these expenses tax-free through your Health Savings Account (HSA) to save even more.

#### Before deductible

Cost = \$20  
You pay = \$20



### 3. After you meet your deductible, you pay 20% of expenses

After you have paid health expenses of \$1,500 (employee only) or \$3,000 (employee plus dependents) in a year, The Navigators pays 80% of your health expenses. This is called coinsurance. Prescription coinsurance is a little bit different. Once you meet your deductible, the amount you pay is based on whether your prescription falls into the generic, brand name, or specialty tiers. You can still use your HSA to pay your coinsurance expenses.

#### Coinsurance

Cost = \$2,000  
You pay = \$400



### 4. You are protected against catastrophic health expenses

After your health expenses reach \$3,000 (employee only) or \$6,000 (employee plus dependents) in a year, the Navigators pays 100% of your health expenses. This is called your out-of-pocket maximum.

#### Out-of-Pocket Max

Cost = \$20,000  
You pay = \$3,000  
maximum  
for the year  
(employee only)



## How Your HSA Saves You Money

A Health Savings Account (HSA) is a bank account you own that allows you to put aside money before taxes to pay for certain healthcare expenses. You can choose how much to contribute directly from your paycheck up to an annual maximum. Your HSA deduction does not include Federal income tax, State income tax, or FICA (Medicare and Social Security taxes), so you save 20% or more when you use this money for eligible health expenses. This includes your medical expenses before you meet your deductible and your coinsurance. You can also pay for dental care, vision, and other eligible health expenses with your HSA. Any unused HSA money can earn interest for your future health needs.



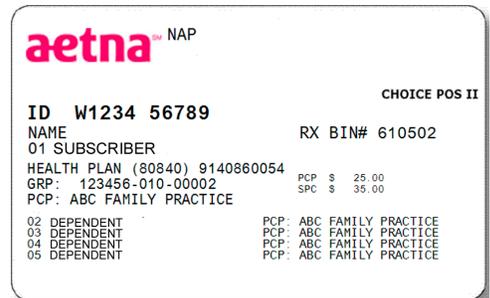
Save 20% or more  
with an HSA

# Getting Started With Aetna International

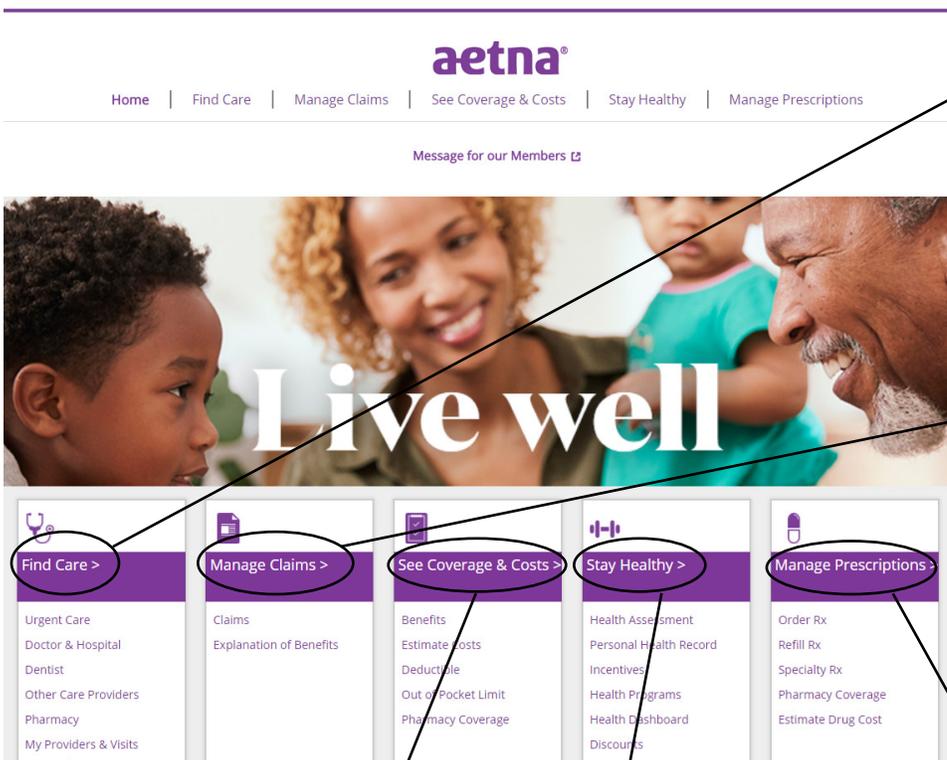
Your Health Plan is ready to go the first day of the month after you are hired. Your Aetna International ID card will arrive in the mail about 3 weeks later. To get started right away, you can download a temporary ID card by setting up your online account with Aetna International.

- Go to [www.aetna.com](http://www.aetna.com)
- If this is your first visit, click **Register today** to set up your account
- Enter the requested information
- Log in with your email and password, then select **ID Card** at the top of the page to view, save, and print your ID card

Your user name and password can be used on all Aetna websites and mobile apps.



## What can I do on the [www.aetna.com](http://www.aetna.com) website?



### Find Care

Look up doctors and facilities that are in-network in the U.S. Using an in-network provider reduces the cost to both you and The Navigators, and eliminates the hassle of filing a claim.

### Manage Claims

View your past claims for out-of-network or international care. You can also view and print your Explanation of Benefits (EOB), which details the provider's charges, what The Navigators paid, and what you paid.

### Manage Prescriptions

Use the Price-a-Drug tool to see your prescription cost options. Order prescriptions through the mail order pharmacy and set up specialty pharmacy.

### See Coverage & Costs

Review what your Health Plan covers, estimate your cost, and view how much you've paid toward your annual deductible and out-of-pocket limit.

### Stay Healthy

Find contact information for the 24-hour nurse line. Access health education to learn more about a specific condition or recommended preventive care.

**If you need assistance, you can call the Aetna International Customer Service Center toll-free at 1-855-829-9558. Have your Aetna International ID card or Member number handy.**

Are you serving overseas? Check out the [www.aetnainternational.com](http://www.aetnainternational.com) website.

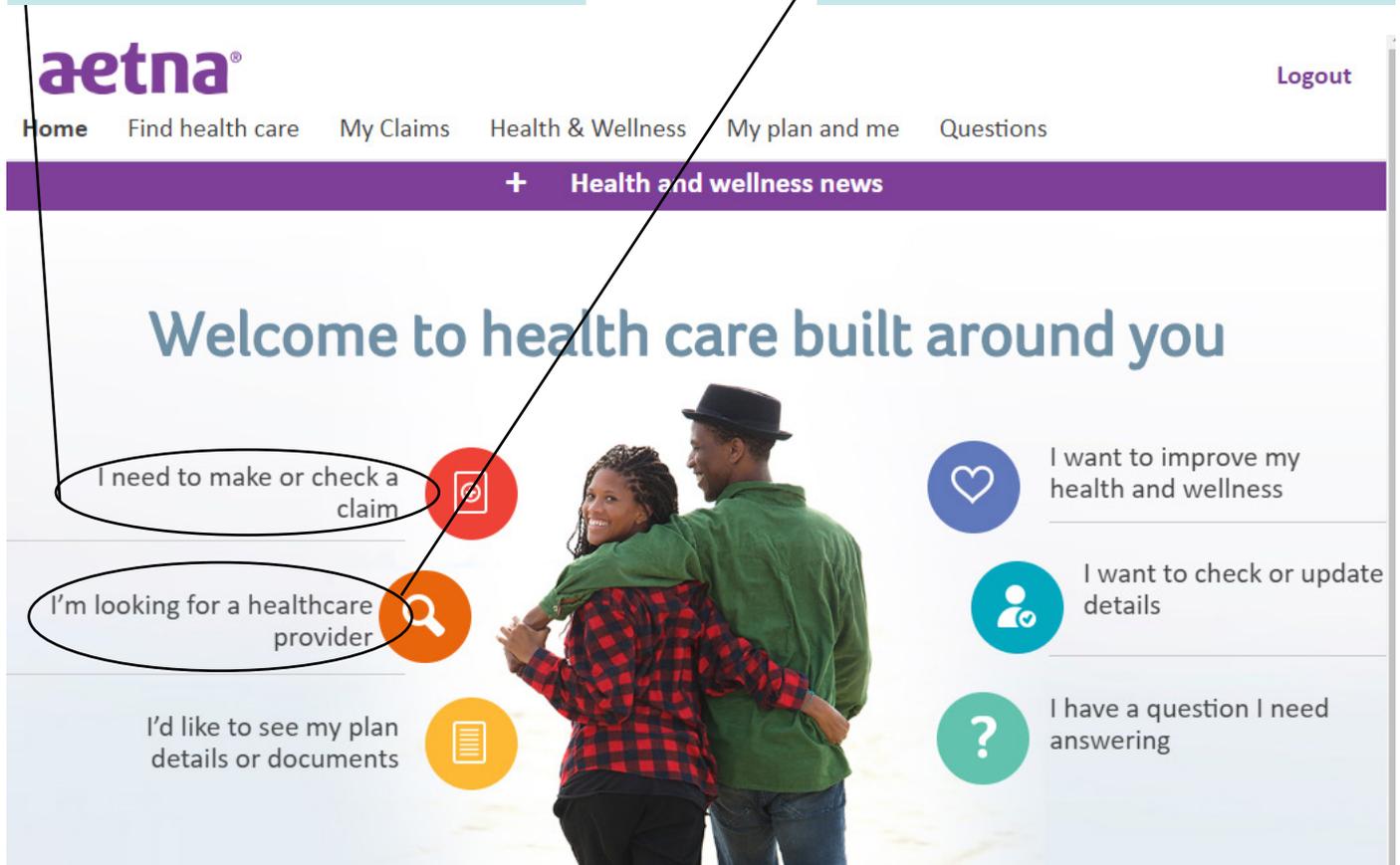
The most-used functions are submitting a claim and finding providers, but you can also find other useful information.

**Submit a Claim**

If you pay a provider directly for your healthcare, you can submit a claim online to get reimbursed for the portion that your insurance pays.

**Find Care**

Search for a provider in your area. If you need more than just an office visit, you can set up direct settlement so you won't need to submit a claim.



**Away from your computer? You can access the Aetna websites via your smart phone by downloading these apps before you go:**



**Aetna Health**

- Find care in the U.S.
- Estimate costs
- Manage prescriptions



**Aetna International**

- Submit claims
- Find international providers



**If you need individual help, the Aetna International Customer Service Center is available 24/7 at 1-855-829-9558 (toll free). Have your Aetna International ID card or Member number handy.**

# What Should I Do When I Need Healthcare?

## In the U.S.

**Life-threatening emergencies:** Call 911 or go to the nearest emergency room. An emergency room is the only place where you can get timely care for very serious health problems. You can also call The Navigators U.S. Crisis Hotline at 707-776-6287.

**Urgent needs:** Call your doctor to see if a same-day appointment is available. In some situations, doctors may offer advice over the phone. If your doctor is not available, consider going to urgent care or to a retail clinic. You can find an urgent care or clinic near you at [www.aetna.com](http://www.aetna.com), **Find Care**. You can also use Teladoc (see below).

**Less serious concerns:** Sometimes, a phone call may be all you need. If you can't reach your doctor, you can call the Aetna CARE team at the number on the back of your Aetna card, 1-855-829-9558.

## Overseas

**Life-threatening emergencies:** First, go to the nearest hospital or emergency room. You can also call The Navigators International Crisis Hotline at 719-208-4093. If local care is not sufficient for your needs, you can call the Aetna CARE team at 1-855-829-9558 and ask for Emergency Assistance. Aetna will advise you on your care options and coordinate emergency medical evacuation if necessary. This service is included in your Health Plan coverage.

**Urgent needs:** Depending upon your location, you may have local urgent care or clinic options. If you would like advice or help finding care locations, you can call the Aetna CARE team. You can also search for providers online at [www.aetnainternational.com](http://www.aetnainternational.com).

**Less serious concerns:** You can call the Aetna CARE team or search for providers online at [www.aetnainternational.com](http://www.aetnainternational.com).



## Have you tried Teladoc?

Instead of sitting in a waiting room, you can contact a doctor via your computer or phone from your home, office, or hotel room anywhere in the U.S. **You pay only \$40, instead of \$200 (or more) for an office visit.** If you need a prescription, the doctor will send it to your closest pharmacy.

For more information and to set up your Teladoc account, go to <https://member.teladoc.com/aetna>. You can also download the Teladoc app from your smart phone by looking up "Teladoc" in your app store.



## Contact Your Benefits Team

If you have specific questions about your health insurance benefits or coverage, you can call Aetna International directly at 1-855-829-9558 toll-free or go online to [www.aetna.com](http://www.aetna.com). To reach The Navigators Benefits Team, contact us at [benefits@navigator.org](mailto:benefits@navigator.org). You can also visit our benefits website at [www.navbenefits.org](http://www.navbenefits.org).