

Log onto Aetna.com using your personal Aetna Navigator log-in information. The Incentive link is located on the Aetna Navigator Home Page.

**Welcome to Your Secure Website**

February 9, 2010

[Your Privacy and Security](#)

**Messages Just For You**

- > [Aetna SmartSource<sup>SM</sup>](#) - Search on a health topic, get personalized results.
- > [Incentive Rewards](#) - View eligible and recently earned incentive rewards.
- > Get the facts about the [H1N1 flu](#).

**Related Shortcuts**

- Access Your Pharmacy Benefits
- Aetna IntelliHealth<sup>®</sup>
- Discount Programs
- Claim Explanation of Benefits
- Do You Have Other Insurance?
- Find Health Care in DocFind<sup>®</sup>
- ID Card
- Plan for Your Health

**Health Management**  
Use these personalized tools to manage your health.

- > View your [Personal Health Record](#)
- > Assess Your Health with [Simple Steps To A Healthier Life<sup>®</sup>](#)

**Cost of Care**  
Know your cost before you go.

- > Know your actual or estimated medical costs before your next visit with [Cost of Care](#)
- > Learn more about [Prescription Drug Costs](#)

**Find Claims**

Member Name:  
Select Member

Type of Claim:  
Select Type of Claim

[Advanced Search](#)

**Balances**

**Flexible Spending Account - Health Care** [Details](#)

Amount Remaining - 2010 Plan

Amount Remaining - 2009 Plan

**Benefits**

View [Health History Report](#)

Who's Covered Birth Date

After clicking on the "Incentive Rewards" tab; one can view their current 2010 awarded Health Plan Incentives. Please note that there are 2 tabs in the "view current"; one for Health Assessment (Health Risk Assessment-HRA) completion and another for all other "Incentive Programs" for Health Plan Incentive activities such as preventive physicals, on-line health programs, etc.

The screenshot shows the Aetna Navigator website in Microsoft Internet Explorer. The page title is "Incentive Reward Programs". The URL is <https://member.aetna.com/member/MemberWeb?serviceName=tmpl&pg=incentiveRewardProgram>. The date is February 9, 2010. The page includes a "Your Secure Website" banner, a search bar, and a "Related Shortcuts" section with a link to "Your Medical Plan Details". The main content area has a "View Current Programs" dropdown menu. Below this, there are two tabs: "Health Assessment 2010" and "Incentive Program - HIC". The "Incentive Program - HIC" tab is active, showing a summary of the program and a table of activities.

**Who's Eligible: Self & Spouse**  
Program Start Date: January 01, 2010      Family Cap Limit: \$200.00  
Program End Date: December 31, 2010      Individual Cap Limit: \$100.00

Click on the arrow at the top of a column to re-sort the list.

Incentive Activity	Reward	Earned
<a href="#">Complete/Update Health Assessment</a>	\$100.00	
<b>Total Incentive Dollars</b>	<b>*\$100.00</b>	<b>\$0.00</b>

\*A cap limit amount applies. You may continue to complete incentive activities after the cap is met but will not earn rewards.

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Below is an example of the "Incentive Program" tab detail displaying all Health Plan Incentive activities available for one to earn credit. Please note the 2 columns; one labeled "Reward" informing one of the potential credits they can earn and another tab labeled "Earned" for actual credit earned & awarded. Spouses covered on one's medical plan would have their earned incentives displayed here as well.

Who's Eligible: Self & Spouse  
 Program Start Date: January 01, 2010  
 Program End Date: December 31, 2010  
 Family Cap Limit: \$300.00  
 Individual Cap Limit: \$150.00

Click on the arrow at the top of a column to re-sort the list.

Incentive Activity	Reward	Earned
Adult Physical Exam	\$50.00	
<a href="#">Complete An Online Wellness Program</a>	\$25.00	
<a href="#">Enroll in Aetna Health Connections Disease Management Program</a>	\$50.00	
Flu Shot	\$50.00	
Healthy Lifestyle Coaching Participation	\$50.00	
Immunization	\$50.00	
Preventive Dental visit	\$50.00	
Routine Eye Exam	\$50.00	
Routine Mammogram (available to women only)	\$50.00	
<a href="#">Walk Me Through Completion</a>	\$50.00	
Well Woman Visit	\$50.00	\$50.00 <a href="#">Activity Details</a>
<b>Total Incentive Dollars</b>	<b>*\$525.00</b>	<b>\$50.00</b>

\*A cap limit amount applies. You may continue to complete incentive activities after the cap is met but will not earn rewards.

To view the previous year's Health Plan Incentive Credits; switch the view to "Prior". Again there are 2 tabs; one for the completion of the HRA and another tab for all other Health Plan Incentive activities (preventive exams, etc.).

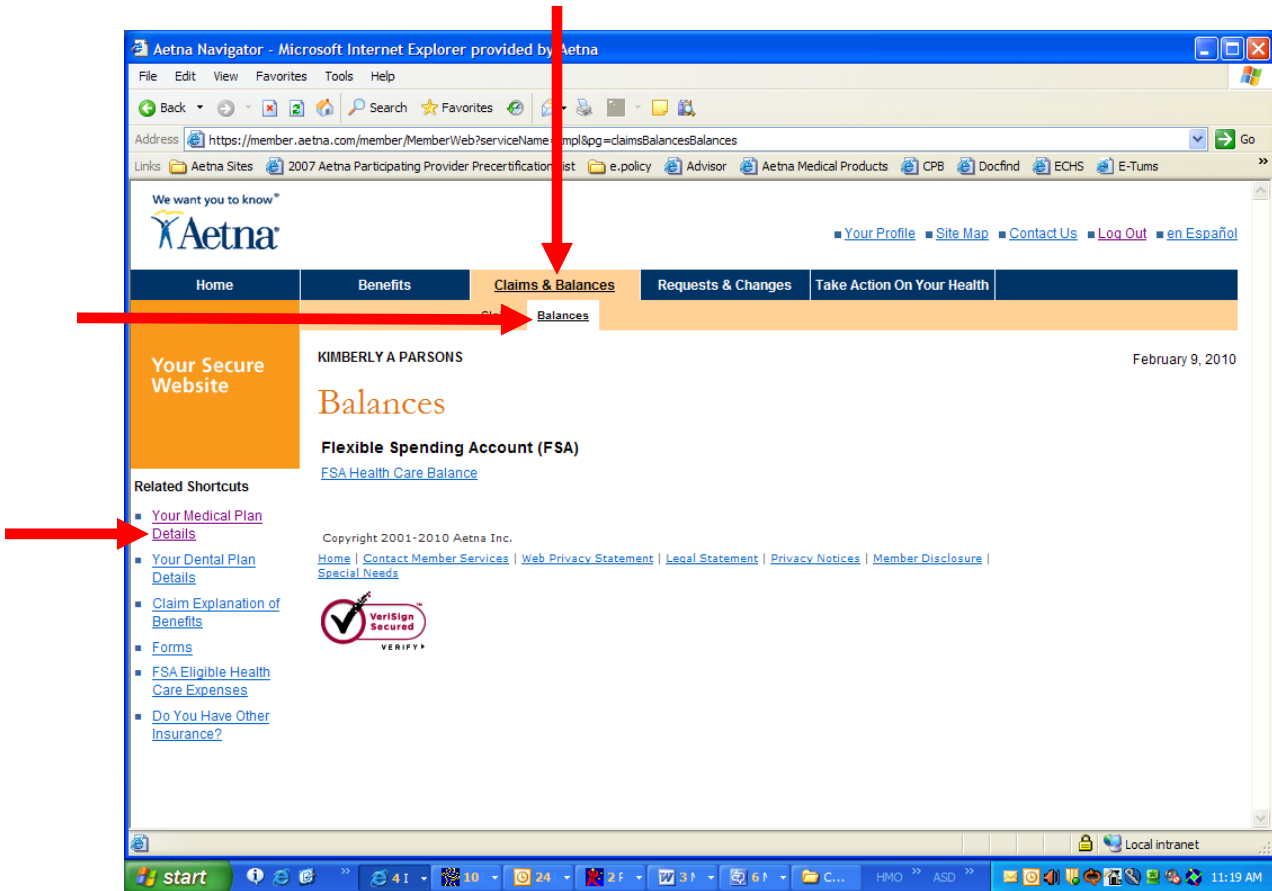
The screenshot shows the Aetna Navigator website in Microsoft Internet Explorer. The page title is "Incentive Reward Programs" for Kimberly A Parsons, dated February 9, 2010. The navigation menu includes Home, Benefits, Claims & Balances, Requests & Changes, and Take Action On Your Health. The "Incentive Rewards" section is active, with sub-tabs for Summary, Details, Health Programs, and Incentive Rewards. A "View" dropdown menu is set to "Prior". Below this, there are two tabs: "Health Assessment" and "preventative Incentives - HIC". A table displays the following data:

Incentive Activity	Reward	Earned
<a href="#">Complete/Update Health Assessment</a>	\$100.00	\$200.00
<b>Total Incentive Dollars</b>	<b>\$100.00</b>	<b>\$200.00</b>

A red arrow points to the "View" dropdown menu, which is currently set to "Prior".

Very important note: when viewing the previous year's Health Plan Incentives and toggling between the "Health Assessment" tab and the "Preventive Incentive" tab; one will have to click on the "Prior" view as the default setting is set of current view.

To view the amount of Health Plan Incentive credit balance that has rolled over – click on “Claims & Balances” tab. Now click on “Balances”



Next, select “Medical Plan Details” link on the left – this will list 2009 Rollover amount

One's 2009 Rollover Health Credit for earned incentives will be listed in the column.

**Your Medical Plan Details**

**Your Deductible, Coinsurance, and Plan Limits**

This list will not display any specific age and frequency limits that apply to your plan. Check your plan documents or [Send a Message](#) to Member Services for more information.

BENEFITS BALANCES

Health Incentive Credit Information	
Rollover Amount	\$0.00
Earned Year To Date	\$50.00 <a href="#">Activity Details</a>
<b>Total Amount</b>	<b>\$50.00</b>
Used	\$0.00
<b>Remainder</b>	<b>\$50.00</b>

Plan Information			
Plan Features	Limit	Applied	Remainder
In Network, Tier 1 Annual Deductible	\$ 1,000.00	\$ 0.00	\$ 1,000.00
In Network, Tier 2 Annual Deductible	\$ 1,000.00	\$ 0.00	\$ 1,000.00
In Network, Tier 3 Annual Deductible	\$ 1,000.00	\$ 0.00	\$ 1,000.00
Special Network Annual Deductible	\$ 1,000.00	\$ 0.00	\$ 1,000.00
Out of Network Annual			

## You can check each specific claim to see if any amount was paid by the Health Incentives

Aetna Navigator - Microsoft Internet Explorer provided by Aetna

Address: <https://member.aetna.com/member/MemberWeb?serviceName=tmpl&pg=claimDetailMed&groupId=ATVMQV05&expText=09&seqNo=0000192H&prefix=F&suffix=EW5&considered>

Links: Aetna Sites, 2007 Aetna Participating Provider Precertification List, e.policy, Advisor, Aetna Medical Products, CPB, Docfind, ECHS, E-Tums

Questions about this claim? [Send a Message](#) 11/09/2009 - 11/09/2009

**Total Charges Submitted:** \$3,330.00      **You Pay Out of Pocket:** \$267.20      **Total Paid by Plan:** \$318.80

[Submitted Charge Part 1:](#) \$3,330.00 - Completed      [View/Print](#) this Claim Explanation of Benefits

**Submitted Charge - Part 1**

Payment Made to: Provider    Check Number: 09817-074174594    Claim Paid on: 11/18/2009

Date of Service/Service Provided	Charges Submitted	Charges at Aetna's Agreed Pricing	Paid By Plan	Not Paid/Excluded by Plan	Applied to Your Deductible	Your Copay	Applied to Your Coinsurance	Remarks
11/09/2009 Surgery	\$3,330.00	\$586.00	\$68.80	\$0.00	\$500.00	\$0.00	\$17.20	
<b>Total</b>	\$3,330.00	\$586.00	\$68.80	\$0.00	\$500.00	\$0.00	\$17.20	
				<b>Your Responsibility:</b> \$517.20				
				<b>Paid by Health Incentive Credit:</b> \$250.00				
				<b>You Pay Out of Pocket:</b> \$267.20				

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Local intranet

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One can also see a breakdown of earned and/or used Health Plan Incentives activity at the bottom of their Explanation of Benefits (EOB).

The screenshot shows a web browser window titled "EOB Detail - Microsoft Internet Explorer provided by Aetna". The address bar contains the URL: <https://member.aetna.com/ddiaix/eobdetail.jsp?eob=4&claim=2&dependent=KIMBERLY:SELF&catCode=null&screenwidth=1024>. The page displays a table of medical expenses and a section for Health Incentive Credits. A red oval highlights the Health Incentive Credits section.

Medical In Network Tier 1 Deductible	\$500.00	\$500.00	\$0.00
Medical In Network Tier 1 Share of Amt Remaining(Coinsurance)	\$1,750.00	\$878.96	\$871.04
Medical In Network Tier 2 Deductible	\$500.00	\$500.00	\$0.00
Medical In Network Tier 2 Share of Amt Remaining(Coinsurance)	\$1,750.00	\$878.96	\$871.04
Medical In Network Tier 3 Deductible	\$500.00	\$500.00	\$0.00
Medical In Network Tier 3 Share of Amt Remaining(Coinsurance)	\$1,750.00	\$878.96	\$871.04
Medical Special Network Deductible	\$500.00	\$500.00	\$0.00
Medical Special Network Share of Amt Remaining(Coinsurance)	\$1,750.00	\$878.96	\$871.04
Medical Out of Network Deductible	\$1,000.00	\$500.00	\$500.00
Medical Out of Network Share of Amt Remaining(Coinsurance)	\$3,500.00	\$878.96	\$2,621.04
<b>Family Limits</b>	<b>Annual Limit</b>	<b>Year To Date</b>	<b>Remainder</b>
Medical In Network Tier 1 Deductible	\$1,000.00	\$500.00	\$500.00
Medical In Network Tier 1 Share of Amt Remaining(Coinsurance)	\$3,500.00	\$958.96	\$2,541.04
Medical Special Network Deductible	\$1,000.00	\$500.00	\$500.00
Medical Out of Network Deductible	\$2,000.00	\$500.00	\$1,500.00
<b>Individual Lifetime Maximums</b>	<b>Limit</b>	<b>Used</b>	
KIMBERLY (Self)			
Medical Out of Network Lifetime	\$2,000,000.00	\$1,628.12	
<b>Health Incentive Credit</b>	<b>Amount</b>	<b>YTD Used</b>	<b>Remainder</b>
Rollover	\$0.00		
Earned Year to Date	\$250.00		
<b>Total</b>	<b>\$250.00</b>	<b>\$250.00</b>	<b>\$0.00</b>

**Payment Summary:**

Sent To	Date Sent	Amount
KIMBERLY (Self)	12/02/2009	\$250.00

When looking at the EOB allowed/paid amounts, the remarks will show if the amount was paid by Health Plan Incentive Credits

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**Aetna** Aetna Life Insurance Company  
P.O. BOX 14079  
LEXINGTON, KY 40512-4079

**EXPLANATION OF BENEFITS**

**THIS IS NOT A BILL**  
*Please Retain for Future Reference*  
Date Printed: 12/05/09  
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**General Remarks:**

- 1 - Health Incentive Credit has been used to reduce the patient responsibility.
- 2 - Your plan provides coverage for charges that are reasonable and appropriate as determined by Aetna. This procedure has been paid at 50% of the reasonable and customary rate due to multiple procedures performed on the same date of service. You are not responsible for this amount.

Plan Summary for 01/01/09 - 12/31/09

Description	Annual Limit	Year To Date	Remainder
Individual Limits			
Medical In Network Tier 1 Deductible	\$500.00	\$500.00	\$0.00
Medical In Network Tier 1 Share of Amt Remaining(Coinsurance)	\$1,750.00	\$878.96	\$871.04
Medical In Network Tier 2 Deductible	\$500.00	\$500.00	\$0.00

**When looking at the EOB allowed/paid amounts, the remarks will show if the amount was paid by Incentive Dollars**

EOB Detail - Microsoft Internet Explorer provided by Aetna

Address: <https://member.aetna.com/ddiaix/eobdetail.jsp?eob=49&claim=2&dependent=KIMBERLY:SELF&catCode=null&screenwidth=1024>

	A	B	C	D	E	F	G	H	I
This is the claim detail for the bills received on 11/08/09 Claim ID: <a href="#">ENYZJ6QHY00</a>									
QUEST DIAGNOSTICS INCORPOR									
11/03/09									
Lab Services	32.50	9.71		9.71					9.71
Lab Services	32.50	4.47		4.47					4.47
Lab Services	33.00	11.74		11.74					11.74
Lab Services	64.21	11.32		11.32					11.32
<b>Column Totals</b>	162.21	37.24		37.24					37.24
This is the claim detail for the bills received on 11/17/09 Claim ID: <a href="#">EPYZJ921500</a>									
CAPE SURGERY CENTER									
11/09/09									
Surgery	3,330.00	586.00	1	500.00	86.00	80%	68.80	17.20	517.20
<b>Column Totals</b>	3,330.00	586.00		500.00	86.00		68.80	17.20	517.20
<i>Paid from Health Incentive Credit \$250.00</i>									
This is the claim detail for the bills received on 11/17/09 Claim ID: <a href="#">EQJKJ91RV00</a>									
NEIL B POLLACK									
11/09/09									
Surgery	1,733.00	456.18			456.18	90%	410.56	45.62	45.62
Outpatient Surgery	3,000.00		2,777.87	2	222.13	90%	199.92	22.21	22.21
<b>Column Totals</b>	4,733.00	456.18	2,777.87		678.31		610.48	67.83	67.83
This is the claim detail for the bills received on 11/19/09 Claim ID: <a href="#">E334J5JDD00</a>									
TERRYLYN F BANKES									
11/09/09									
Outpatient Anesthesia	1,235.00	633.45			633.45	80%	506.76	126.69	126.69
<b>Column Totals</b>	1,235.00	633.45			633.45		506.76	126.69	126.69

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