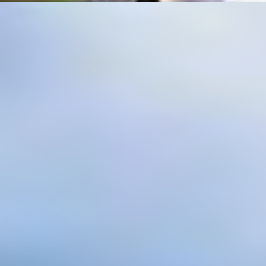


# Your best online source for health benefits knowledge

A public education program from Aetna and the Financial Planning Association



Plan **for** Your Health<sup>SM</sup>



We want you to know<sup>®</sup>



*Plan for Your Health* provides you with important information to help make health benefits and financial decisions that meet your needs now and in the future.

The average woman spends more time researching her vacation than choosing her health benefits plan.<sup>1</sup>

### **About *Plan for Your Health***

During pivotal moments in life — like when you are changing jobs, getting married or divorced, starting a family or retiring — you should take a close look at your health benefits. By taking control of your health benefits, you can make the right decisions to protect your health and your wallet.

*Plan for Your Health*, a public education campaign from Aetna and the Financial Planning Association, provides you with important information to help make health benefits and financial decisions that meet your needs now and in the future.



<sup>1</sup>Web-based study, Ipsos Public Affairs on behalf of Aetna and the Financial Planning Association.



## Example: Annual Benefits Cost If You Are Earning \$25,000

Benefit	Cost
Health Insurance	\$3,034
Dental Insurance	\$120
Life Insurance	\$75
Disability	\$300
401(k) Plan	\$750
Social Security/Medicare	\$1,913
Two weeks' paid vacation	\$962
Three paid personal days	\$289
Workers' Compensation	\$500
Unemployment Compensation	\$784

**TOTAL: \$8,727**

That \$8,727 in benefits increases your salary by 35 percent, which means your total compensation is \$33,727.

## Health Benefits: What's Important Now

Does your employer offer any of the following?

- Health insurance
- 401(k) plan
- Vision benefits
- Prescription drug plan
- Dental insurance
- Long-term care insurance
- Short/Long-term disability
- Flexible Spending Account

If not, consider purchasing an individual policy with these options. In many states, the Department of Insurance website will provide you with information about individual plan options. You can also check with local health plans doing business in your state or check the National Association of Health Underwriters' website ([www.nahu.org/consumer/healthcare](http://www.nahu.org/consumer/healthcare)).

## Simple Ways to Maximize Benefits

Whether you have individual health benefits, or a group plan through your employer, the open enrollment period each year is an important time to review your benefits. If you have an employer-sponsored health plan, the value of your health benefits package can be like getting a raise. Whether you're starting your first

job or switching to a new one, benefits packages are important to consider, as they add up to a significant chunk of your overall compensation.

## Learn 'All About The Benefits'

If you have recently graduated from high school or college and are on your way into the workforce, you've got a lot of important decisions to make — including figuring out your health benefits options — to keep you feeling and looking your best. With that in mind, Aetna and the Financial Planning Association created **AllAboutTheBenefits.com**, which gives you the information you need to make better health benefits choices. Some of the important information available on the site includes:

- How to bridge from your parent's plan to your own
- Definitions for common insurance terms
- How to budget for health expenses

The site also contains easy-to-read tips on other topics, as well as free videos and a podcast showing the lighter side of not having health benefits. You have a lot to think about — put health benefits at the top of the list with **AllAboutTheBenefits.com**.

## Find More on [PlanforYourHealth.com](http://PlanforYourHealth.com) and [AllAboutTheBenefits.com](http://AllAboutTheBenefits.com)

- Ranking Your Health Care Benefits Priorities
- Ready for the Real World? Make Sure Health Benefits Are a Part of Your College Graduate's Plan
- School's out Forever — Now What?
- Consider Your Finances — Estimate Your Annual Health Benefits Costs
- Thinking Ahead — When Your Life Changes, Your Benefits Should Too

# Marriage



## snapshot

Whether you are getting married or are already wed, comparing your health benefits with your spouse's is an important part of the family budget. For the recently married, now is the time to adjust your health benefits or add your spouse to your plan. As a couple, you can re-evaluate your benefits package and make changes during open enrollment each year.

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## Find More on [PlanforYourHealth.com](http://PlanforYourHealth.com)

- Five Tips to Pick the Best Benefits
- Tying the Knot: What Not to Forget About Health Benefits and Financial Planning
- Health Insurance 101

## Health Benefits: What's Important Now

- Choosing the plan that provides the best coverage based on both of your health care needs
- Making the most of health coverage
- Having flexibility in choosing a doctor and hospital

Consider purchasing an individual policy if your employer doesn't offer these options. You and your spouse can research different options on your state's Department of Insurance website or find local health plans doing business in your state on the National Association of Health Underwriters' website ([www.nahug.org/consumer/healthcare](http://www.nahug.org/consumer/healthcare)).

## Simple Ways to Maximize Benefits

For some, health benefits are less expensive when you apply as a couple versus a single. Consider picking one health plan for you and your spouse — start by looking at your individual plans and mapping out what each plan offers. Discuss monthly premiums, deductibles, copayments and access to specialists. Then compare the benefits of each plan to your benefits priorities checklist.

## Marriage Benefits Checklist

Use the checklists below to compare the benefits provided by both you and your spouse's current health plans. Then, decide which health care options are most important to you to help determine which plan you should choose.

### My Plan

- Extensive network of health care providers
- Level of premiums, copayments, and deductibles
- Pharmacy, vision and dental coverage
- Choosing specialists without referral
- Savings options (Health Savings Account [HSA]/Flexible Spending Account [FSA])
- Life insurance
- Long-term care coverage

### My Spouse's Plan

- Extensive network of health care providers
- Level of premiums, copayments and deductibles
- Pharmacy, vision and dental coverage
- Choosing specialists without a referral
- Savings options (HSA/FSA)
- Life insurance
- Long-term care coverage

### Our Priorities

- Access to physicians
- Affordability vs. level of coverage
- Comprehensive coverage
- Ease of access
- Saving money for health care expenses
- Providing for family after death
- Paying for care in the event of disability or chronic illness



## Family — Bringing Home Baby

### snapshot

As an expectant parent, you are likely to spend some time preparing and baby-proofing your home, but it's just as important to baby-proof your health insurance. Take a fresh look to ensure your benefits are ready for your growing family.

### Typical Health Care Costs

- Pregnancy-related doctor visits, exams and procedures
- Childbirthing experts and classes
- Adoption services
- Breastfeeding support and training

### Simple Ways to Maximize Benefits

Once your baby is home, real parenthood begins and health care costs begin to add up. Now may be the time to take advantage of consumer-directed health care options, such as a Flexible Spending Account (FSA) or Health Savings Account (HSA). With an FSA, pretax dollars are set aside from your paycheck — up to \$3,000 for medical and \$5,000 for child care. An HSA is a tax-advantaged account that is paired with a high-deductible health plan. Both accounts can be drawn from, tax free, for health expenses.

### Baby on Board Benefits Checklist

- ✓ Request a Social Security number for your baby
- ✓ Add your new baby to your health benefits plan
- ✓ Consider increasing life insurance and disability coverage
- ✓ Write or review your will
- ✓ Consider creating a dependent care FSA
- ✓ Budget in advance for your expanded family's future
- ✓ Find out if your health insurance covers medical expenses related to adoption
- ✓ Check to see if your plan covers preventive care, well-woman visits and related care
- ✓ Look into saving for unexpected expenses and consider opening a 529 college savings plan for educational costs

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### Find More on [PlanforYourHealth.com](https://www.planforyourhealth.com)

- Baby-Proofing Your Health Care Benefits
- Baby on Board: Critical Benefits Decisions
- Growing Children — Changing Needs



# Living Single

## snapshot

Sometimes in life, we start over. An empty nest, separation, divorce, or death of a spouse often brings about personal and financial reassessment. Protecting your health coverage and evaluating your health benefits needs is an important next step.

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### Find More on [PlanforYourHealth.com](http://PlanforYourHealth.com)

- **Empty Nesters:**  
Taking a Second Look at Your Benefits Plan
- **Dealing with Loss:**  
A Guide For the Newly Widowed
- **Newly Divorced:**  
Getting Back on Track

## Empty Nest

### Sending Children Off to College

- Does your health plan cover your child while in college?
- Does your plan cover your child if he/she goes to school in another state?
- Do you know which doctors in your plan are close to campus?
- Is there an on-campus health clinic?
- Does the college offer a student health plan?
- Does the college require immunizations or a physical?
- Are there education tax breaks you can use?

### Empty Nest Checklist:

- ✓ Be conservative with your savings.
- ✓ Prepare a realistic school budget for your child and yourself and be sure to include out-of-pocket health expenses.
- ✓ Encourage your child to take preventive health measures that might be offered by his/her school (e.g., flu shots).

## After Losing a Spouse

### Health Benefits: What's Important Now

- Finding a new plan if coverage is lost
- Reviewing long-term health care needs
- Planning for children's coverage
- Checking to see if coverage can be continued through your spouse's employer or through COBRA (a federal law that allows for temporary continuation of the health plan under a former employer).

While coping with the loss of a loved one is a time filled with emotional challenges, try to consider preparing for your future and mapping out a financial and health benefits plan. If you don't have health insurance through an employer, now may be the time to consider purchasing an individual plan. Also, develop a long-term family budget for anticipated expenses, including your own retirement.

## After a Divorce

### Simple Ways to Maximize Benefits

If your change in marital status changes your health benefits, make sure you have medical coverage for you and your children, without interruption.

### Here are a few things to consider:

- You may be eligible to temporarily continue group insurance under COBRA.
- Consider which parent will list the children on their health plan — there are several options. Many divorced parents list their children as dependents on each individual plan, one serving as "primary" and the other as "secondary."
- Spouses who will be paying child support should have enough life insurance for themselves in order to cover payments required by the court.



# Planning for a Healthy Retirement

## snapshot

Retirement is a time for relaxing and rewarding yourself for the time you invested in the working world. But it's also important to begin planning for your health care needs long before retirement. Taking good care of your health is the best long-term investment you can make for your future.

## Health Benefits: What's Important Now

- Savings! Experts estimate that a healthy 40-year-old hoping to retire at 55 should put away \$630 per month for future health costs.
- Take advantage of healthy lifestyle programs offered through your health insurance to improve your overall health.

## Benefits Checklist for the Golden Years

- ✓ Plan early financial security
- ✓ Keep your age in mind: you are entitled to Medicare at age 65
- ✓ Look into long-term care insurance while you are still healthy
- ✓ Re-evaluate your life insurance coverage

## Simple Ways to Maximize Benefits, Before Medicare Coverage Begins

If you're retiring before age 65, you will need to plan for supplemental health coverage.

- Check to see if your employer offers retiree health benefits. If not, you can remain on your employer's plan for up to 18 months after you leave work, under COBRA.
- If your spouse still works, consider signing up under his/her benefits.
- If you belong to any professional or alumni associations, like your local Chamber of Commerce, look into group health care plans they may offer.

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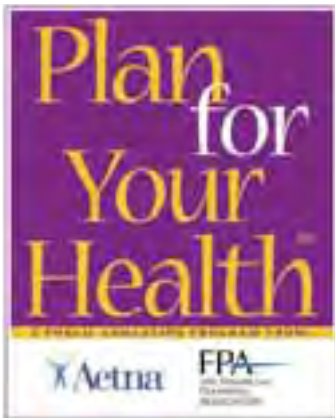
## Find More on [PlanforYourHealth.com](https://www.planforyourhealth.com)

- [Daydreaming About Retirement Instead of Planning For Your Dreams?](#)
- [Retirement Q&A: Answers to Common Health Benefits and Financial Questions from FPA](#)
- [Making Sense of Long Term Care](#)
- [10 Tips for a Healthy Retirement](#)
- [Health Care Options After Retirement: What You Need To Know About Medicare](#)

Now that you know the right things to think about and questions to ask, let [PlanforYourHealth.com](http://PlanforYourHealth.com) help you find the answers.

**If you have 5 minutes**, visit [PlanforYourHealth.com](http://PlanforYourHealth.com) to learn the basics and some key tips.

- Health Insurance 101
- Consumer-Directed Health Care Plans At a Glance
- Glossary of Health Insurance Terms
- Frequently Asked Questions



[www.PlanForYourHealth.com](http://www.PlanForYourHealth.com)

**If you have 15 minutes**, try out the tools on [PlanforYourHealth.com](http://PlanforYourHealth.com) to estimate your health expenses, and use *Your Health Benefits Priorities* to choose benefits that fit your needs.

- **Health Expense Calculator** — Most of us don't realize how much money we spend on our medical needs. Use this calculator to estimate your health care budget for the year including medical, dental, vision and prescription expenses.
- **Baby Expense Calculator** — Preparing for a new baby can be one of the most joyous times. But it can be overwhelming — and costly. This tool helps you figure out how much you should budget to cover pregnancy and new baby expenses for the first year — and shows how health insurance can help.
- **Your Health Benefits Priorities** — This tool helps you identify what you need from your health benefits plan and the aspects of a plan that are most important to you.

Check out [PlanforYourHealth.com](http://PlanforYourHealth.com) for tips and tools to jump-start your health benefits planning today.

If you need this material translated into another language, please call Member Services at 1-888-98-AETNA (1-888-982-3862).

Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al 1-888-98-AETNA (1-888-982-3862).

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