

Retiree Watch

2013 Health Plan Changes

HMO: (In available geographic areas)

- HMO premiums will increase at varying rates.
- Check with your HMO for plan changes.
- Changes required by Health Care Reform will be implemented.

AETNA:

- Medical premiums to increase 1% effective 0/01/2013
- Dental premiums to increase 7% effective 01/01/2013



There will be no plan changes for the 2013 plan year with the exception of those mandated by Health Care Reform.

Health Care Reform: In 2013 Health Care Reform mandates 100% coverage of women's preventive care. Since the DoD NAF Aetna UHP already provides this benefit, there is no plan change required.

2013 Open Enrollment Period

The 2013 Health Care Open Enrollment Period will be November 5, 2012—November 30, 2012. Be on the look-out for an informational post card and newsletter in late October explaining the new online communications portal. Forms, summary of Benefits, Summary of Benefits and Coverage, and Letters of Credible Coverage may all be obtained electronically from this site. During this time period, eligible retirees may change coverage to another available group plan in their geographic area. New enrollments, etc. do not apply to retirees.

Life Insurance Premium Change

Standard Life and some levels of Optional Life insurance premiums will decrease for the 2013 plan year (Not applicable to all retirees). There will be no change to Dependent Life premiums. You will be notified of your 2013 premiums on or about mid December 2012. Premiums will also be posted on our website at www.usmc-mccs.org/employ/benefits.



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Money Saving Tips:

- \$ - Earn your Health Incentive Credit (Aetna members only)
- \$ - Generic Drugs instead of Name Brand Drugs (check with your health care provider first)
- \$ - Urgent Care instead of Emergency Room (when possible)
- \$ - 100% covered Preventive Care
- \$ - In-network benefits are greater than Out-of Network (Aetna members only)

In the Next Issue:

- ⇒ Insulin Resistance
- ⇒ Diabetes Prevention

Healthy Aging

What is Healthy Aging?

Of course, getting older is a natural part of life. How we will feel as we get older depends on many things, including what health problems may run in our family and the health and lifestyle choices we make. Taking good care of your body and learning positive ways to deal with stress, can slow down or even prevent problems that often come with aging.

It's never too early or too late to change bad habits and start good ones. No matter when you start, a healthy lifestyle can make a difference in how you feel and what you can do.

What determines how healthy you will be as you get older?

The physical changes you'll go through as you get older depend on a number of things. One is your family history (genetics). If your family members have diseases or ongoing (chronic) health problems like high blood pressure or diabetes, then you may have a greater chance of having those problems yourself. But just because your risk is higher, it doesn't mean you will definitely have the same problems. In fact, the lifestyle choices you make can help reduce your chances of getting illnesses that run in your family. Even if you inherit a family illness, choosing to be physically active, eat healthy foods, and learning how to deal with stress can prevent the illness from inhibiting your ability to enjoy your golden years.

HEALTHY AGING



Generic Drug Update

Congratulations!

Generic drug utilization continues to increase and there will be additional opportunities in 2012 with brand patent expirations of Plavix (blood thinner), Diovan (blood thinner), Singular (asthma/allergies), Provigil (narcolepsy) and Actos (diabetes).

Be sure to contact your health care provider before making any changes to your medications.

Know Where You Stand

There is power in knowing your numbers (Blood pressure, cholesterol, etc.) These numbers are important indicators of your health. When they are out of the normal range, it's a signal that you could have a higher risk of developing certain diseases and conditions.

Simple Steps To A Healthier Life® is an Aetna online wellness program that can help members understand what your numbers say about your health, and what you can do to be your healthiest.

Put your numbers to work for you

Enter your numbers into your online Health Assessment to see how your blood pressure, cholesterol and other numbers could be affecting your health.

- ◆ If you are completing your Health Assessment for the first time, enter the numbers in the Health Screenings section.
- ◆ If you want to update your current Health Assessment with new numbers, click Update Current, in the My Health Assessment box.



Simple Steps To A Healthier Life® is secure, so your information is protected. Go to www.aetna.com. Log in to your secure Aetna Navigator member website with your user name and password or create your confidential account.



Have you earned your Aetna Health Incentive Credit (HIC) for 2012?

It's not too late for Aetna Members to earn health credits that can be used to offset your annual deductible and coinsurance and help reduce your out of pocket expenses.

Remember, HIC's can roll over to the next if you do not use them (limitations apply). As a matter of fact, HIC's have a 3 year rolling expiration date!

Get Your Yearly Check-up

A yearly routine checkup with your regular primary care doctor when you are well, is very important.

This appointment:

- Helps your doctor learn more about you and other care you may be receiving. Tell your doctor about any specialist you may be seeing. Specialists focus on the condition they are treating. They typically do not order tests for conditions they are not treating.
- Allows time for routine screenings and tests you may need based on your age, medical history, and family history. These may be overlooked if you only go to the doctor when you are sick or injured.
- Gives your doctor baseline information to help diagnose problems if you get sick later on.
- Could detect a condition early, when it is easier to treat.
- Is a good time to review all your medicines with your doctor, to include those prescribed by other doctors.

Preventive care is covered at 100%.

Aetna Everactive

Aetna has partnered with Active.com to offer a great new program focused on helping people get active and staying healthy, **Aetna Everactive**. **Aetna Everactive** is a one stop experience for people of any fitness level. You can start with achievable goals, celebrate with the success of meeting those goals and move on to the next challenge. Simply log on at www.aetnaeveractive.com/?cmp+48-8000 and register for a wide variety of activities. You can even challenge your friends, family member and neighbors.

Aetna Everactive has something for everyone:

- ◆ Look up local activities that you can participate in, like walking, running and biking events.
- ◆ Download a fitness training plan that is right for your fitness level and interest, like building strength, losing weight or increasing endurance.
- ◆ Get nutrition tips on such things as boosting your immune system, eating right at holiday times or reaching your desired weight goal.
- ◆ Receive encouragement from a community of others like yourself, who share their efforts and successes as motivation for all.

There is much, much more, so don't wait. Sign up and get active today.

This is a free* program offered by Aetna. **You do not need to be an Aetna member to sign up.** Please check with your doctor before making any changes to your daily activities.

*Some modules may have a small fee attached.



It's that time of year! Protect yourself from the Seasonal Flu—Get the Flu Vaccine

It has been recognized for many years that people 65 years and older are at greater risk of serious complications from the flu compared with young adults. (Centers for Disease Control and Prevention)

Aetna members have a choice of where to go get the flu vaccine. Aetna has contracted with several flu vaccine providers, increasing access to the flu vaccine.

You can find a list of all the participating flu vaccine providers by calling the Aetna toll-free number on your Aetna ID card or on the DocFind Directory at www.aetna.com. Once in DocFind, look under **Helpful Information**.

These contracted providers accept Aetna coverage, all members need to do is show their Aetna ID card upon arrival. Flu shots are covered at 100% (in-network only).

HMO participants should call your membership services department regarding flu shot benefits.

Protect Yourself Against Shingles: Get Vaccinated!

Almost 1 out of 3 people will develop shingles during their lifetime. Your risk increases as you get older. People 60 years of age and older should get vaccinated against this painful disease.

Shingles is a painful, blistering skin rash that can last up to 4 weeks. The most common complication of shingles is postherpetic neuralgia (PHN) - severe nerve pain that can last for months or even years after the rash goes away. Older adults are more likely to develop PHN.

Shingles is caused by the same virus that causes chickenpox. Anyone who has had chickenpox, can develop shingles, because the virus remains in their body.

You can protect yourself against shingles. Speak with your doctor about the shingles vaccine. Contact your insurance carrier for coverage benefits.

Urgent Care for Medicare Participants

Having difficulty finding Doctors or Urgent Care providers that participate in Medicare? Medicare's website provides participants the ability to locate all providers and hospitals that participate with Medicare and are located in there are (Medicare participating providers):

Visit: <http://www.medicare.gov/find-a-doctor> or call the Aetna customer service number on your insurance card.



Urgent care vs. Emergency Room Care:

The average Emergency Room visit cost is \$901. The average Urgent Care visit cost is \$130.* When possible, in non-life threatening situations, save yourself money and time by utilizing an urgent care facility instead of the emergency room.

- **Urgent Care copay \$20**
- **ER copay \$350 plus 10% of charges**

*Aetna Book of Business

IMPORTANT CONTACT INFORMATION:

Semper Fit and Exchange Services Division
(MRG)
Headquarters, U.S. Marine Corps
3044 Catlin Avenue
Quantico, VA 22134-5099

Annuities - Phone: 703-432-0425
E-mail: gabriele.neuner@usmc-mccs.org

401(k) - Phone 703-432-0420
E-mail: woodsonc@usmc-mccs.org

Insurance - Phone: 703-432-0421
E-mail: edentonlr@usmc-mccs.org
Fax: 703-432-0436



Visit us on the Web at:

[www.usmc-mccs.org/
benefits](http://www.usmc-mccs.org/benefits)

Insurance Premium Reminder

Reminder: Insurance premiums are due the 1st of each month. Coverage may be cancelled due to late payments or no payments. Cancellation of coverage is irrevocable. If coverage is cancelled, it will be cancelled retroactive to your last date of payment. All claims paid after that date will be reversed and will be the responsibility of the retiree.

Opt-Out/Suggestions

Would you like to opt-out of receiving a paper copy of the *Retiree Watch*? Is there a topic you would like addressed in the *Retiree Watch*? Have a question?

Email us at HQBenefits@usmc-mccs.org. Provide us your correct email address and we will set you up to receive the retiree newsletter electronically. We welcome any suggestions that you may have for this publication.

Get your health questions answered anywhere, anytime

Aetna members can Call the Aetna 24-hour nurse line for your health questions, at no cost to you! When your health question can't wait, you have a resource to turn to—the Informed Health Line. With one call, you can:

- ◆ Get information on a wide range of health and wellness topics
- ◆ Make smarter health care decisions
- ◆ Find out more about a medical test or procedure
- ◆ Get help preparing for a doctor's visit

It's toll-free. And you can call as many times as you need to—at no extra cost
1-800-556-1555.

In the near future, look for a "new" name for the Aetna Informed Health Line. It will be called the 24-7 Free Nurse Line.



Access When You Need It

Want up-to-date information on your benefits? Would you like to receive alerts about upcoming changes? Like us on Facebook (<http://facebook.com/MCCSHumanResources>), Follow us on Twitter (@MCCS_HQ_HR), visit our website (www.usmc-mccs.org/benefits) or scan here with your smartphone:



IMPORTANT: Please note that not all benefits will pertain to all retirees. If you were not eligible for, declined to continue, or have cancelled participation in a benefit, some articles may not apply.

MR JOE RETIREE
1234 RETIREE LANE
RETIREE NEWSLETTER, VA 12345

HQ UNITED STATES MARINE CORPS
SEMPER FIT AND EXCHANGE SERVICES DIVISION (MRG)
3044 CATLIN AVENUE
QUANTICO VA 22134 5099

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