



An online tool that helps you make confident decisions

Plan Selection & Cost Estimator

Get information for comparing

Finding the right health insurance or health benefits plan requires a closer look these days.

You have different plan options, and want to know the premium costs. You'd like to get an idea of medical services you might need in the coming year. And it would be great to see how this could affect what you pay out of pocket.

Our online tool makes it all happen. You can use it to get helpful details and compare health plans. Then you can choose the one that's right for you and your family.

Easy access to the facts

Use the tool to get:

Estimates of what health care services might cost in the coming year. These estimates factor in the:

- Recommended preventive medical care for each family member, based on their age and gender
- Average cost of medical services needed for each person

Side-by-side health plan comparisons. You can see:

- The amount you'll contribute from your paycheck
- How much you may pay out of pocket next year
- The value of health care services covered, including preventive care

Before you begin

Before you sit down at your computer, you'll need some information handy, such as the:

- Past year's medical history for you and covered family members
- Yearly contribution amount for each plan offered

Check with your employer for the web address to log in to our tool.

Health benefits and health insurance plans are offered, underwritten and/or administered by Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

Compare health plans side by side

When you log in, you get step-by-step prompts to enter any needed information.

When you're done, here's how your results might look.

Plan Selection & Cost Estimator

Step 1
Step 2
Step 3
Step 4
Step 5

View Your Results

Below are your results based on the following information you provided.

Home Zip Code 19027
Spouse

Step 1: Enter Basic Information
Step 2: Select Plans
Step 3: Define Health Care Usage
Step 4: Modify Health Care Services
Step 5: View Your Results

	Aetna HealthFund HSA	HRA	PPO
Expected Cost of Health Care Services¹	\$2,797	\$2,797	\$2,797
Annual Paycheck Premium Amount	\$1,600	\$1,750	\$2,100
Employee Pays			
Deductible	\$250	\$150	\$250
Copays & Coinsurance & Other	\$130	\$220	\$585
Services Not Covered	\$0	\$0	\$0
Total Employee Costs (includes premiums)²	\$1,980	\$2,120	\$2,935
Health Plan/Employer Pays			
Preventive Care	\$580	\$580	\$580
Other Benefits	\$837	\$947	\$1,382
Total Health Plan/Employer Costs (excludes employer premiums)³	\$1,417	\$1,427	\$1,962
Beginning Health Fund Balance	\$0	\$0	N/A
Annual Health Fund Contribution	\$1,000	\$1,000	N/A
Health Fund Pays			
Deductible	\$1,000	\$1,000	N/A
Copays & Coinsurance & Other	\$0	\$0	N/A
Remaining Health Fund Balance	\$0	\$0	N/A

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Start Over →

Some information is already loaded

Are you an Aetna member already registered for your secure Aetna Navigator® website?

If so, you'll find that some information is preloaded on the tool. Like your name and address. And the past 12 months of your claims information.

That makes things even easier! Plus, it helps you plan more realistically for the types of medical services you might need in the year ahead.

Not registered for Aetna Navigator? Visit www.aetna.com to sign up. Or register when you log in to the tool.

Ask your employer about using our Plan Selection & Cost Estimator. And feel better about making your health plan decision.

In five easy steps, our tool takes the guesswork out of choosing a health plan

This material is for information only. Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.

Policy forms issued in Oklahoma include: HMO OK COC-5 09/07, HMO/OK GA-311/01, HMO OK POS Rider (08/07), GR-23 and/or GR-29/GR-29N.

