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**FOR IMMEDIATE RELEASE**

***New Guide Helps Americans Get Savvy about Health Benefits***

*Aetna and the Financial Planning Association Offer First-Ever “For Dummies” Guide to Boost Health Benefits Literacy*

**HARTFORD, Conn.** — Every year, millions of Americans are faced with reevaluating and making changes to their health benefits plan – whether during the fall Open Enrollment season or in response to major life changes. For many people, this means taking a fresh look at their benefits information, calculating their health care expenses from the previous year and researching future options – a daunting task for anyone. That’s why Aetna (NYSE: AET) and the Financial Planning Association<sup>®</sup> (FPA<sup>®</sup>) have teamed up with Wiley Publishing to offer free copies of *Navigating Your Health Benefits For Dummies*<sup>®</sup>, the first *For Dummies*<sup>®</sup> guide that provides the general public a new way to make informed decisions about health benefits.

Nearly two-thirds of women are responsible for family health care decisions, but according to a survey conducted by Aetna and FPA, 35 percent do not know basic information about health benefits and more than half (54 percent) said they have some difficulty choosing a health plan. *Navigating Your Health Benefits For Dummies* helps demystify the process with plain-English explanations of health benefits options and suggestions on how to make the most of one’s health plan.

The handy 64-page guide assists readers in navigating every step of their health benefits cycle, from choosing a plan to appealing claims decisions and taking advantage of discount opportunities. Individual copies of the guide are available for free at [www.PlanforYourHealth.com](http://www.PlanforYourHealth.com).

“*Navigating Your Health Benefits For Dummies* is for every American who has ever wished for a guide to help them take the guess work out of what can be a confusing process,” said Charles Cutler, M.D., national medical director, Aetna. “Because understanding health benefits can be a challenge for even the savviest of consumers, we wanted to simplify the information to help people understand their options and make the best choices for their individual needs. We realize the topic can be complicated, and we are committed to taking steps to help consumers make well-informed decisions.”

*Navigating Your Health Benefits For Dummies* offers easy-to-understand information about health benefits, including:

- Choosing a health plan that fits personal needs
- Making decisions that match what’s happening in one’s life
- Taking advantage of all a plan has to offer
- Finding a physician or health care professional
- Appealing a health benefits decision
- Evaluating future health needs

“*Navigating Your Health Benefits For Dummies* doesn’t talk down to readers, but uses simple language and a healthy dose of humor to explain health benefits in a way that is compelling and easy to understand,” said Tracey Baker a CERTIFIED FINANCIAL PLANNER™ professional and former chair of FPA’s National Capital Area. “Today, people may spend more of their own money on health benefits, and they want to have tools – like this guide – to help them make confident, well-informed decisions to positively impact their health and their wallet.”

*For Dummies* reference books are written for people who find the technical complexities of topics from computers and cooking to health benefits overwhelming, and they want clear, easy-to-understand information. With more than 150 million books in print in the United States, *For Dummies* books are the first place many people turn when they are new to a topic. For those who have mastered a topic, the books serve as a quick reference or refresher.

Aetna launched the *Plan for Your Health* campaign with the Financial Planning Association in September 2004 to help all Americans make smart health benefits and financial planning decisions.

**About Aetna**

Aetna is one of the nation's leading diversified health care benefits companies, serving approximately 29.9 million people with information and resources to help them make better informed decisions about their health care. Aetna offers a broad range of traditional and consumer-directed health insurance products and related services, including medical, pharmacy, dental, behavioral health, group life, long-term care and disability plans and medical management capabilities. Our customers include employer groups, individuals, college students, part-time and hourly workers, health plans and government-sponsored plans. [www.aetna.com](http://www.aetna.com)

**About the Financial Planning Association**

The Financial Planning Association (FPA) connects those who need, support and deliver financial planning. FPA believes that everyone is entitled to objective advice from a competent, ethical financial planner to make smart financial decisions. FPA members demonstrate and support a professional commitment to education and a client-centered financial planning process. [www.fpanet.org/public](http://www.fpanet.org/public)

**About *Plan for Your Health***

*Plan for Your Health*, a public education campaign from Aetna and the Financial Planning Association, gives consumers the information they need to make health benefits and financial choices that meet their needs now and in the future. The Web site focuses on five life events when women need to re-examine their health benefits – career, marriage, family, living single and retirement – and offers consumer-friendly tools, tips and content that support well-informed decision-making. For more information, please visit [www.PlanforYourHealth.com](http://www.PlanforYourHealth.com).

**About Wiley Publishing**

Founded in 1807, John Wiley & Sons, Inc. provides must-have content and services to customers worldwide. Its core businesses include scientific, technical, and medical journals, encyclopedias, books and online products and services; professional and consumer books and subscription services; and educational materials for undergraduate and graduate students and lifelong learners. Wiley has publishing, marketing, and distribution centers in the United States, Canada, Europe, Asia and Australia. The company's corporate headquarters are located in Hoboken, New Jersey. The company is listed on the New York Stock Exchange under the symbols JWa and JWb. Wiley's internet site can be accessed at [www.wiley.com](http://www.wiley.com).

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