



## Your passport to maximizing your health

The Aetna member website (formerly Navigator) is your secure member website. All your health benefits, plan information and cost-savings tools are in one place. And it's available 24/7. You and your spouse, or domestic partner, can register and set up secure individual accounts.

### How to get started

You can visit the New York Life microsite at [www.nylbenefits.com](http://www.nylbenefits.com) and click on the link to the Aetna member website. Or just go directly to [www.aetna.com](http://www.aetna.com), and click on the "Login" button at the top right of the page.

If you're a **new user**, follow these steps to complete registration:

1. Click on "Register now"
2. Enter your personal information
3. Create a secure log in
4. Set up your account preferences
5. Agree to the terms and conditions
6. Access your new account

### How to access your incentives

1. Log in to the Aetna member website
2. Click on the "Stay Healthy" tab
3. Click on "Access Wellness"
4. On your incentives tab
  - View available and completed incentives
  - See incentive dollars used for claims

You can find more details about incentives and your health benefits at [www.nylbenefits.com](http://www.nylbenefits.com).

### Complete your health assessment

1. Log in to the Aetna member website
2. Click on the "Stay Healthy" tab
3. Click on "Health Programs"
4. Complete a Health Assessment

## How to access your account through PayFlex®

1. You can access your flexible spending account (FSA) or health reimbursement account (HRA) through the PayFlex member website.
  - Log in to the Aetna member website
  - Scroll to “Helpful Resources”
  - Click on “Spending/Savings account with PayFlex”
  - On the PayFlex site, you can:
    - View your account balance, payments and deposits
    - View earned incentive dollars
    - Submit a claim for eligible expenses you paid for out-of-pocket
2. You can also access your account through the PayFlex Mobile® app\*.
  - First, you’ll need to create a username and password at [www.payflexdirect.com](http://www.payflexdirect.com). Click on **Register Now** to get started.
  - You can use the app to:
    - View your account activity
    - Submit a claim for eligible expenses you paid for out-of-pocket
    - View PayFlex card purchases and submit documentation
    - Receive alerts and notifications
    - View a list of eligible expense items

\*Standard text messaging and other rates from your wireless carrier may apply.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna). This material is for informational purposes only. Information is believed to be accurate as of the production date; however, it is subject to change.

This material is for informational purposes only. The information describes the Flexible Spending Account (“FSA”) in general terms. FSA plans are governed by the rules of Section 125 of the Internal Revenue Code and will be administered in accordance with those rules. Estimate fund amounts carefully. Unused funds will be forfeited either after the last day of the plan year or at the end of the grace period if your plan offers one. Eligible expenses may vary from employer to employer. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Please refer to your employer’s Summary Plan Description (“SPD”) for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about PayFlex, go to [payflex.com](http://payflex.com).