

MEDICAL PLAN

Aetna Open Access[®] Managed Choice[®] Plan

Easy-to-use coverage and freedom
to visit any doctor



Plus, online tools and other services to help you get more value from your health plan

Visit a doctor — any doctor

It's time to start comparing health insurance plans.

Here's one that lets you visit any doctor, any time you need care. No referrals are needed.

And you don't need to choose a **primary care physician (PCP)**.^{*} But you may want to. That's because PCPs do more than give you a checkup. They build a relationship with you and help you stay healthy.

You also get access to our tools, tips, programs and services. Use them to find network doctors, estimate costs and more.

Pick your doctor — no referrals needed

Option 1: Visit your PCP or any network doctor	Option 2: Go to any licensed doctor
<p>Choose any PCP from the Aetna network.</p> <p>Or, go to any network doctor without a referral.</p> <p>Network doctors contract with Aetna to offer rates that are often much lower than their regular fees. This helps you save!</p> <p>Your PCP or network doctor will:</p> <ul style="list-style-type: none">■ Provide care■ Get approval before giving you certain services^{**}■ File claims for you <p>Visiting a network doctor may cost more than visiting your PCP.</p>	<p>You can visit any licensed doctor or specialist without a referral.</p> <p><i>A specialist is a doctor who focuses on a condition or disease. For example, a dermatologist treats skin conditions. A cardiologist treats heart problems.</i></p> <p>You may have to:</p> <ul style="list-style-type: none">■ Get approval from Aetna before receiving certain services^{**}■ File your own claims■ Pay the difference between the amount paid by your plan and the amount charged by your doctor <p>Your out-of-pocket costs are typically higher when you see an out-of-network doctor.</p>

^{*}In Washington, PCP refers to primary care provider. In Texas, PCP is known as physician primary care.

^{**}In Texas, this approval is known as "pre-service utilization review" and is not "verification" as defined by Texas law.

In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.

Health insurance plans are offered, underwritten and/or administered by Aetna Life Insurance Company (Aetna).



Make the most of your health insurance

Looking for your coinsurance or copay amounts? Or what your plan covers and doesn't cover?

All health plans are different. Check the enclosed plan documents from your employer.

Use your members-only website

Once you enroll, make sure to sign up for your secure Aetna Navigator® member website. Go to www.aetna.com to register. (Or to log in if you're already a registered member.)

We've redesigned Aetna Navigator to make it easier for you to:

- Review plan information
- Print a summary of doctor visits, medical tests and other activities
- Get member ID cards
- Check claims ... and more

Plus, Aetna Navigator lets you:

See what you'll pay for certain types of care, based on your actual plan.

You can compare estimated costs for up to 10 doctors or health care facilities at a time.***

Look up costs for prescription drugs — before you fill a prescription. And see the money saved by using our home delivery service.

Find ways to stay healthier. Use personalized health searches, online wellness programs and personal health records. These can help you take care of yourself and your family.

Get help on the phone and online

When you have a coverage question, Member Services is ready to take your call. The toll-free number is on your Aetna ID card.

Or use the Aetna Voice Advantage® automated phone system. It's available 24/7 to let you get plan details or handle easy tasks.

For health questions, call the Informed Health® Line. Speak with a registered nurse 24 hours a day, 7 days a week. Get answers about medical conditions, procedures and treatment options.

Informed Health Line nurses do not diagnose, prescribe or give members medical advice.

Or look up the latest health and wellness news. It's on the Aetna IntelliHealth® website. This resource is offered in association with Harvard Medical School.

***Estimated costs not available in all markets. Actual costs may differ for a number of reasons, including if other or different services are performed by the doctor or facility at the time of your visit, and/or additional claims/member payments are processed before the actual claim for the estimated service is processed.



You're mobile.
So are we.

Use any mobile phone with web access to log in at **Aetna.com** and try some great tools. Or if you have a smartphone, check out our apps!

Finding a PCP or network doctor is easy

Find one, online. With our DocFind® online directory, anyone can look for a doctor by specialty and location. All the information you need is there — including maps and directions to the doctor's office. You can even look for doctors who speak your language. Check out DocFind on our website at **www.aetna.com**.

Get a printed directory. If you are already an Aetna member, call Member Services. The toll-free number is on your ID card. If you are not an Aetna member yet — or have not received your ID card — call **1-888-87-AETNA (1-888-872-3862)**.

Freedom of
choice for you
and your family.

Enroll today!

If you require language assistance from an Aetna representative, please call the Member Services number located on your ID card, and you will be connected with the language line if needed; or you may dial direct at 1-888-982-3862. (140 languages are available. You must ask for an interpreter.) TDD 1-800-628-3323 (hearing impaired only).

Si requiere la asistencia de un representante de Aetna que hable su idioma, por favor llame al número de Servicios al Miembro que aparece en su tarjeta de identificación y se le comunicará con la línea de idiomas si es necesario; de lo contrario, puede llamar directamente al 1-888-982-3862. (140 idiomas disponibles. Debe pedir un intérprete.) TDD-1-800-628-3323 (sólo para las personas con impedimentos auditivos).

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. 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. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. 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**.

This insurance product is not regulated by the state of Texas.

Policy forms issued in Oklahoma include: GR-23 and/or GR-29/GR-29N.

