

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetnaSM

You pick your doctor,
no referrals needed

Open Choice[®] Plan

www.aetna.com



It's time to start comparing health insurance plans

Here's one that lets you visit any doctor you choose. And you do not need a referral when you visit one.

The plan also gives you access to tools, tips, programs and services. Use them. They can help you find network doctors, estimate costs and more.

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

This booklet gives a general idea of how your Aetna health plan works and how to get the most out of it.

For plan details like copays and what's covered, check your Plan Design and Benefits summary. This should be in your enrollment kit. Ask your employer if you do not have one.

The options	Pick your doctor	How it works
Network option	Go to any doctor in the network. No referrals required. <i>Network doctors contract with Aetna to offer rates that are often much lower than their regular fees. This helps you save.</i>	Your network doctor will: <ul style="list-style-type: none">• Provide care• Get approval from us before giving you certain services*• File claims for you You may have a deductible to pay first. <i>This is the amount you pay each year before your plan begins to pay.</i> You then pay a portion of your doctor's charges. This could be in the form of a copay (a fixed amount) or coinsurance (a percentage). This option typically costs you less.
Out-of-network option	Visit any licensed doctor or specialist without a referral. <i>A specialist is a doctor who focuses only on treating certain conditions or diseases. For example, a dermatologist treats skin conditions. A cardiologist treats heart problems.</i>	You may have to: <ul style="list-style-type: none">• Get approval from Aetna before receiving certain services*• Pay the full amount at the time of service• File your own claims We will process your claim and reimburse you based on your employer's specific plan and benefits details. For example, if you have not met your deductible yet, that will be subtracted from your reimbursement amount. As will any copay or coinsurance you owe. Note: Your deductible is usually higher than the deductible you need to pay when you see a network doctor. Check your Plan Design and Benefits summary for your plan's details. Your out-of-pocket costs are typically higher when you see an out-of-network doctor.

*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).

Take advantage of all your health plan has to offer

Finding a network doctor is easy

Use the DocFind® online directory. The new one-step search lets you find the right doctor in a snap. Just enter a name, ZIP code, condition, procedure or specialty in the search box. You'll also find maps, directions and more. Try DocFind at www.aetna.com.

Or get a printed directory. If you are already an Aetna member, call Member Services to get one. The toll-free number is on your Aetna 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)**.

Sign up for your members-only website

When you're an Aetna member, you get tools and resources to help you manage your health and your benefits. All of your plan information and cost-savings tools are in one place — your Aetna Navigator® member website. When you sign up and use it, you're not just a member, you're **a navigator**. Navigators are smart about their health care. Sign up at www.aetna.com.

Meet Ann, your virtual assistant

Ann can help you sign up for Aetna Navigator. She can even help you find a doctor, estimate the cost of services, answer questions about claims, ID cards and more. She *never* sleeps, so chat with her anytime.

Here's a way to estimate costs once you enroll

Our Member Payment Estimator lets you compare and estimate costs** for office visits, tests, surgeries and more. You can see how much you'll have to pay and how much Aetna will pay. To use Member Payment Estimator, log in to Aetna Navigator.

Questions? Give us a call.

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 our automated phone system. You can order an ID card or ask for a claim form and mailing address. The system works with your voice and your phone's touch tone (when you need privacy).

You're mobile — so are we.
So use your smartphone when you're on the go.

**Estimated costs not available in all markets. The tool gives you an estimate of what you would owe for a particular service based on your plan at that very point in time. Actual costs may differ from the estimate if, for example, claims for other services are processed after you get your estimate but before the claim for this service is submitted. Or, if the doctor or facility performs a different service at the time of your visit.



Your doctor. Your choice.
Enroll today.

Find what you need — wherever, whenever



The Aetna Mobile app puts our most popular online features at your fingertips. It's available for iPhone® and Android™ mobile devices.

Scan this code now to download.
Or visit www.aetna.com/mobile.



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. Rates and benefits vary by location. 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.

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

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