

**MEDICAL PLAN**

Traditional Choice® Plan

Total freedom to see any doctor, anytime



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

# No networks, no referrals

## It's time to start comparing health insurance plans.

Here's one that lets you visit any licensed doctor or hospital.

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

## How your plan works — three easy steps

### Step 1: Visit any doctor or hospital

You are free to visit any licensed doctor or facility for covered services. You do not need a referral to visit one.

You may need to get approval\* from Aetna before you get certain kinds of care. This helps ensure your plan covers the care before you get it. To find out when you need this approval, read your Plan Design and Benefits summary.

### Step 2: Pay for your care

When you visit your doctor, you pay the bill for the cost of care.

### Step 3: Submit a claim to get reimbursed

Send us a completed claim form and get money back.

The amount you get depends on your employer's specific plan and the level of benefits offered for covered services. For example, all plans have different **coinsurance** or **cost-sharing** amounts. *This is how much your plan pays and how much you pay for covered services.*

Some plans have a **deductible**. *This is the amount you pay before your plan begins to pay.*

Many have **exclusions and limitations**. *These are services your plan does not cover or restrictions your plan places on coverage.*

Check your Plan Design and Benefits summary for your plan's details.

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



## Make the most of your health insurance

**Looking for your cost-sharing 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<sup>®</sup> member website. Go to [www.aetna.com](http://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
- Print or order ID cards
- Review 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 find out what you could save 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<sup>®</sup> automated phone system. It's available 24/7 to let you get plan details or handle easy tasks.

**For health-related questions**, call the Informed Health<sup>®</sup> 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<sup>®</sup> 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 doctor is easy

You do not have to worry about whether your doctor is in our network. You can see whomever you want.

But, if you need help finding a doctor in your area, you can:

**Find one, online.** With our DocFind® online directory, you 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**. When asked to select a plan, choose any plan listed. Yours is not listed because there are no networks.

**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)**.

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. 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.

The power to choose  
is in your hands.

Enroll today!

