

MEDICAL PLAN

Health Network Only Plan
Aetna Open Access® HMO Plan

A choice in doctors and no referrals



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

When you need to visit the doctor, it's great to have more options and fewer hassles

It's time to start comparing health plans.

Here's one that gives you the HMO features you like. Plus, you can visit any doctor in the Aetna network — no referrals needed.

This plan also gives you access to tools, tips, programs and services. Use them to get more value from your health benefits.

See a primary care physician (PCP)* or any network doctor

Option 1: Visit your PCP	Option 2: Visit any network doctor
<p>Choose any PCP from the Aetna network. Your PCP will help you learn about your health and how to manage it. Since the choice is personal, each family member can choose his or her own PCP.</p> <p><i>Network doctors contract with Aetna to offer rates that are often much lower than their regular fees.</i></p> <ul style="list-style-type: none">■ See your PCP for checkups, or when you are sick or hurt.■ You might have to pay a deductible. <p><i>A deductible is an amount you pay each year before your health plan begins to share the cost with you.</i></p> <ul style="list-style-type: none">■ Then you pay a copay. <p><i>A copay is a fixed dollar amount or a percent of the amount covered under your health plan.**</i></p> <ul style="list-style-type: none">■ Change your PCP anytime. Just call Member Services at the number on your ID card. Or visit the Aetna Navigator® member website at www.aetna.com.	<p>You never need a referral with this option.</p> <ul style="list-style-type: none">■ You might have to pay a deductible.■ Then, you pay a copay after you receive care. This is usually higher than the amount you pay when you visit your PCP. <p>You must see health care professionals in the Aetna network to receive benefits through this plan.</p>
Either way, it's easy	
<p>Your PCP or network doctor will:</p> <ul style="list-style-type: none">■ Get approval from us before you receive care***■ File claims for you	

*In Texas, PCP is known as physician (primary care).
**In Florida, you pay the PCP copay when you visit any network PCP, regardless of whether it is your selected PCP.
***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.



Make the most of your health benefits

Use your members-only website

Once you enroll, make sure to sign up for Aetna Navigator. Go to www.aetna.com to register. (Or 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[®] 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.

All health plans are different. Check the enclosed plan documents to find details your coverage and costs.

[†]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. HMO members can only look up estimated costs for doctor and outpatient facility services.



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)**.

Make the no-hassle choice. 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 managed care plan may not cover all of your health care expenses. Read your contract carefully to determine which health care services are covered. To contact the plan if you are a member, call the number on your ID card; all others, call 1-888-98-AETNA (1-888-982-3862).

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 benefits 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: HMO OK COC-5 09/07, HMO/OK GA-3 11/01.

