

**MEDICAL PLAN**

Open Choice® Plan

You pick your doctor, no referrals needed



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

# Any doctor, anytime

## 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!

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

## It's always your choice

### Option 1: Visit a network doctor

You can go to any doctor in the Aetna network. No referrals required.

*Network doctors contract with Aetna to offer rates that are often much lower than their regular fees. This helps you save!*

Your network doctor will:

- Provide care
- Get approval from us before giving you certain services\*
- File claims for you

You may have a **deductible** to pay first. *This is the amount you pay each year before your plan begins to pay.*

You then pay a portion of your doctor's charges.

**Finding a network doctor is easy.** Go to [www.aetna.com](http://www.aetna.com) and choose "Find a Doctor." **No access to the Internet?** We can also send you a printed directory.

**This option typically costs you less.**

### Option 2: Go to any licensed doctor

You can visit any licensed doctor or **specialist** without a referral.

*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.*

#### **You may have to:**

- Meet a deductible. This amount is usually higher than the deductible you need to pay when you see a network doctor.
- Pay the full amount at the time of service.
- 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.

**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.



## Make the most of your health insurance

**Looking for your exact 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](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® automated phone system. It's available 24/7 to let you get plan details or handle easy tasks.

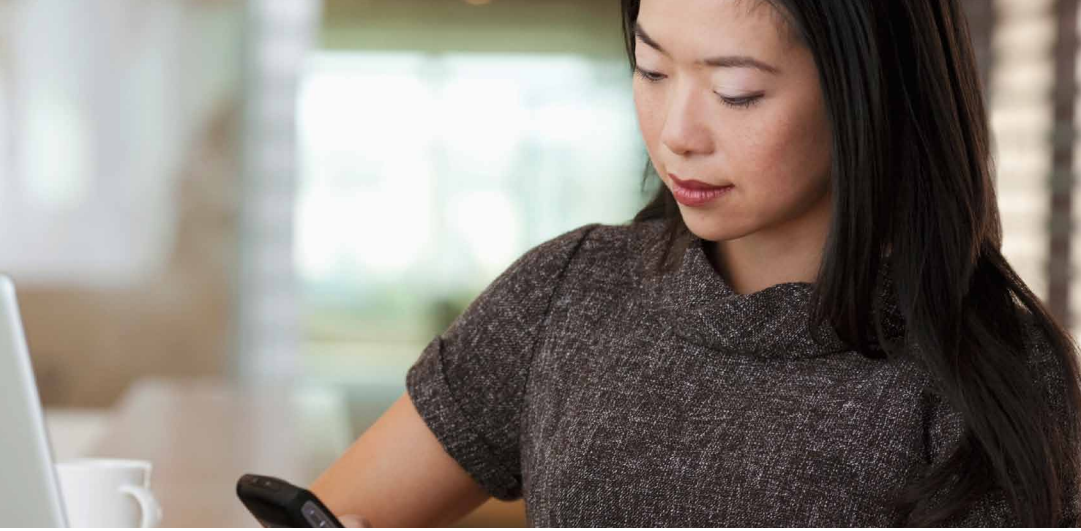
**For health-related questions,** call the Informed Health® Line. Speak with a registered nurse 24 hours a day, 7 days a week. Get answers about medical conditions, procedures and treatment options.

*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 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)**.

Your doctor.  
Your 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 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.

