

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

aetna[®]

Open the door to network
doctors — and no referrals

**Aetna Open Access[®]
Elect Choice[®] Plan**

www.aetna.com

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A health insurance plan designed to meet your needs

This plan lets you visit any doctor in the Aetna network. And you do not need a referral when you visit one.

You don't have to choose a **primary care physician (PCP)*** either, but you may want to. That's because PCPs do more than give you a checkup. They know you, your medical history, and they can help guide you and direct your care.

This plan also gives you access to tools, tips, programs and services. 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?

All employer health plans are different. This booklet gives a general idea of how the Aetna Open Access Elect Choice plan works and how to get the most out of it.

For details like copays and what's covered, check your Summary of Benefits and Coverage document. It should be in your enrollment kit. If you do not have it, ask your employer.

Your options	Pick your doctor	How it works
Your network PCP	Choose any PCP from Aetna's network. Again, choosing one is not necessary, but you might find it helpful to have one. You can change your PCP anytime. Just call Member Services at the number on your Aetna ID card. Or do it online through your secure member website.	Your PCP will: <ul style="list-style-type: none">• Give you checkups or treat you when you are sick or hurt• Get approval from us before giving you certain services**• File claims for you With this option, you typically pay less out of your pocket.
Any network provider	Visit any network doctor or specialist without a referral. Network doctors contract with Aetna to offer rates that are often lower than their regular fees. 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.	The network doctor or specialist will: <ul style="list-style-type: none">• Provide care• Get approval from us before giving you certain services**• File claims for you With this option, you typically pay more out of your pocket.
You need to see network providers for the plan to cover and help pay for care.*** Providers are professionals and facilities that provide health care services. Doctors, hospitals and labs are examples of providers.		

*In Texas, PCP is known as physician (primary care). In the State of Washington, PCP refers to primary care provider.

**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.

Tools to help you find network doctors and more

Finding a PCP or network doctor is easy

Use our online directory. You can find doctors by name, specialty and location. You'll also find maps, directions and more. You can even look for doctors who speak your language. Visit www.aetna.com to get started.

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-saving tools are in one place — your secure member website. You just need to sign up. Register at www.aetna.com. And then log in anytime.

Meet Ann, your virtual assistant

Ann can help you sign up for your secure member website. 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.

For help over the phone

You can use our automated phone system to 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 can also speak to Member Services anytime during regular business hours. For either option, the toll-free number is on your Aetna ID card.

Here's a way to estimate costs once you enroll

Our Member Payment Estimator lets you compare and estimate costs[†] for office visits, tests and surgeries. This online tool factors in any deductible, coinsurance and copays that are part of your plan, plus Aetna's contracted rates. You can see how much you'll have to pay and how much Aetna will pay. To use the estimator tool, go to www.aetna.com and log in to your secure member website.



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

[†]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.

**Network options, less hassle.
Enroll today.**

When you're on the go



Our iTriage® app makes it easy to look up symptoms, find a doctor near you, make an appointment and so much more. It's available on most mobile devices — and it's free.

Download iTriage today or visit
www.itriagehealth.com.

If you require language assistance, please call the Member Services number on your Aetna ID card, and an Aetna representative will connect you with an interpreter. If you're deaf or hard of hearing, use your TTY and dial 711 for the Telecommunications Relay Service. Once connected, please enter or provide the Aetna telephone number you're calling.

Si usted necesita asistencia lingüística, por favor llame al número de Servicios al Miembro que figura en su tarjeta de identificación de Aetna, y un representante de Aetna le conectará con un intérprete. Si usted es sordo o tiene problemas de audición, use su TTY y marcar 711 para el Servicio de Retransmisión de Telecomunicaciones (TRS). Una vez conectado, por favor entrar o proporcionar el número de teléfono de Aetna que está llamando.

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. Apple, the Apple logo and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc. iTriage is a free mobile app from Aetna. Information on iTriage is general in nature and is not intended and should not be used to replace the advice of a health care professional. Network provider information may be limited. 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.

This is an insured product only in California, New York, Texas and the State of Washington.

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