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



Freedom of choice in doctors **Aetna Managed Choice® Plan**

www.aetna.com



It's time to start comparing health insurance plans

Here's one that lets you visit any doctor you like. With this health plan, you don't have to choose a **primary care physician (PCP)**.* But it's smart to choose one. When you do, you can pay less out of pocket — and get the most out of your benefits.

Plus, PCPs do more than give you a checkup. They know you and your medical history, and can help guide you on important health decisions.

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

Your options	Pick your doctor	How it works
PCP option	Choose any PCP* from our network for your care. Network doctors contract with Aetna to offer rates that are often much lower than their regular fees. This helps you save.	Your PCP will:
		Get approval from us before providing some services**File claims for you
		When you visit your PCP, you:
		 Pay a copay. A copay is a set dollar amount you pay for a covered health care service. For example, if your copay is \$35, you pay that amount when you go to your doctor. Pay a yearly deductible.
	Need care from another doctor or specialist?	Your PCP will also give you a referral if you do.
		When you visit a specialist with a referral, you pay less than if you go or your own. See your plan materials to find out when you need a referral
		You usually pay less for care with this option.
Network option	Visit any network doctor. No referrals needed.	Your network doctor will:
		 Get approval before providing some services**
		• File claims for you
		You will have to pay a yearly deductible.
		Visiting a network doctor may cost more than visiting your PCP. Florida and Texas members will pay the same for these first two options when they visit any network doctor who can be selected as a PCP and is not a specialist.
Out-of- network option	Go to any licensed doctor or specialist. You don't have to stay in network — or get referrals.	You may have to:
		Get approval from us before receiving some services**
		• File your own claims
		 Pay the difference between the amount paid by your plan and the amount charged by your doctor
		You will pay a yearly deductible, too.
		,
		You typically pay more for care with this option.

^{*}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 under 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. In Florida, by Aetna Life Insurance Company (Aetna). Each insurer has sole financial responsibility for its own products.

Take advantage of all your health plan has to offer

Finding a PCP or 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're not an Aetna member yet — or haven't 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.

***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. HMO members can only look up estimated costs for doctor and outpatient facility services.

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 can also speak to Member Services during regular business hours.

All health plans are different.
To find out what your plan
covers, check your plan
materials. If you don't have them,
ask your employer. Or, if you're
already an Aetna member, call
Member Services for help.



Easy to use. Wide-open access. Enroll in Aetna Managed Choice 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.

This insurance product is not regulated by the State of Texas.



