aetna℠

Total freedom to see any doctor, anytime
Traditional Choice® Plan

www.aetna.com

It's time to start comparing health insurance plans

Here's one that lets you visit any licensed doctor or hospital. There are no networks and no referrals.

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

Looking for your exact copay amounts? Or what your plan covers and doesn't cover?

This booklet gives a general idea of how your Aetna health plan works and how to get the most out of it.

For plan details like copays and what's covered, check your Plan Design and Benefits summary. This should be in your enrollment kit. Ask your employer if you do not have one.

The steps	What you do	How the plan works
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. 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 back 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.

Take advantage of all your health plan has to offer

Finding a doctor is easy

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

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**. (When asked to select a plan, choose any plan listed in the drop-down menu.)

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-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.

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're mobile — so are we.
So use your smartphone when you're on the go.

**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.
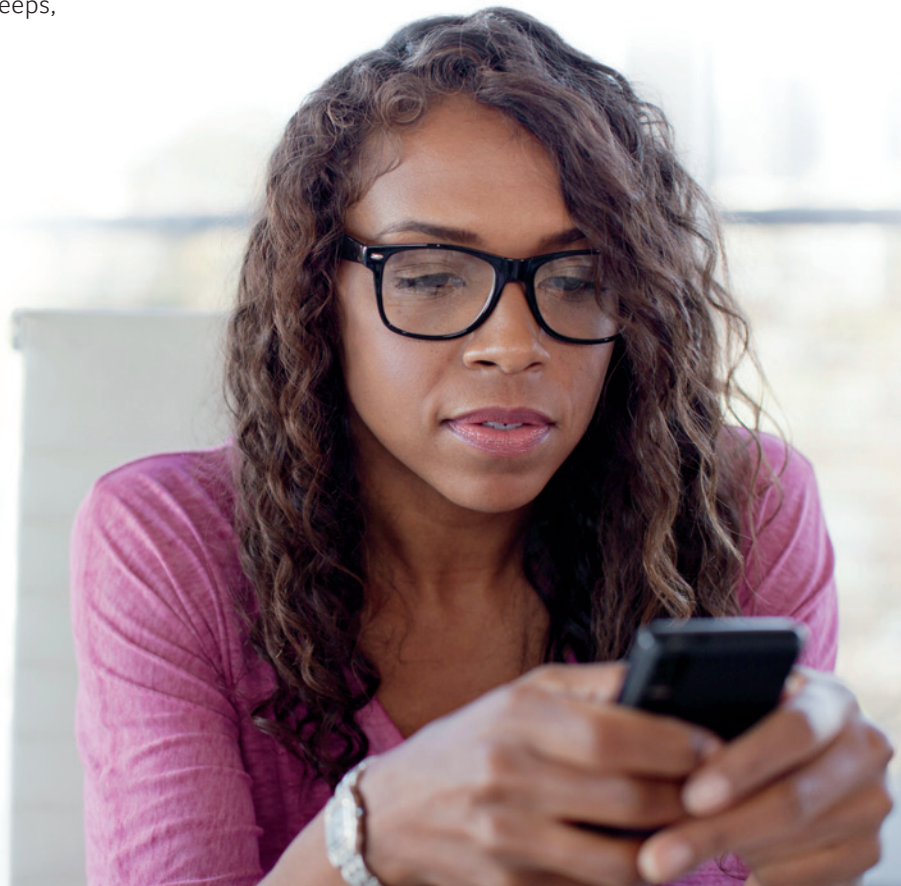
The power to choose is in your hands. Enroll today.

Find what you need — wherever, whenever
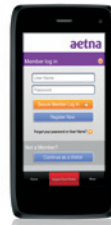
The Aetna Mobile app puts our most popular online features at your fingertips. It's available for iPhone® and Android™ mobile devices.

Scan this code now to download. Or visit **www.aetna.com/mobile**.

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