

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

aetnaSM

Savings on out-of-network care
National AdvantageTM Program



It pays to visit doctors and hospitals in the program

Here's a way to save on out-of-pocket costs. It comes in handy when your health benefits and insurance plan:

- Does **not** have a network of doctors and health care facilities, or
- Has a network but lets you get care outside this network

It's our National Advantage Program. Doctors and hospitals who participate in this program accept discounted rates.

These discounted rates mean your coinsurance and other costs are based on a lower rate. And this can mean **savings for you**.

It's easy to use

Step 1 Find a health care provider in the program. Use our DocFind® directory at www.aetna.com.

Step 2 Show your Aetna ID card when you receive services.

Step 3 Do not pay the bill that day. Instead, the doctor or hospital submits a claim to us. We process the claim at the discounted rate, if appropriate. Later, you get a bill to pay.

This discount may not apply to all claims, including those:

- Involving Medicare when Aetna is the secondary payer
- You have already paid
- Involving a coordination of benefits (that is, when you have more than one health plan and Aetna is the secondary payer)

If your plan uses a network

Network doctors may still cost less than seeing an out-of-network doctor who gives this discount. Coinsurance and deductible amounts are often higher for out-of-network services.

See the plan documents you receive from your employer for your plan's specific coverage and costs.

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).

Administered by Aetna Life Insurance Company (Aetna).

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 benefits and 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. For self-funded accounts, benefits coverage is offered by your employer, with administrative services only provided by Aetna Life Insurance Company (Aetna). 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.

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