Savings on out-of-network care

National Advantage™ 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.

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.

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.