

Freedom of choice!

Aetna Choice® POS II Plan

Visit your PCP or
any network doctor,
anytime.

The choice is yours!

We want you to know®





It's great

Here's a plan that let's you take charge. Now you can enjoy the freedom and flexibility to get the care you need, when you need it.

Go ahead — take a look at your options!

OPTION # 1

Visit your PCP.
Personal, simple, reasonable.

You don't have to choose a Primary Care Physician (PCP), but you may want to. Your PCP helps you learn about your health and how to manage it. You may even save money by having a PCP.*

Your PCP will:

- Give you check-ups and treat you for illnesses and injuries.
- Get approval before giving you certain services. This is called "precertification."**
- File claims for you.

OPTION #2

Visit any network doctor.
No referrals, no hassles.

You don't need a referral to visit a doctor in Aetna's network. Plus, you usually pay less when you stay in network. That's because network doctors have agreed to offer you special prices. These are often lower than the doctor's usual fees.

Your network doctor will:

- Get approval before giving you certain services.
- File claims for you.

Visiting a network doctor may cost more than visiting your PCP.

OPTION #3

Go to any licensed doctor.
It's your call.

Visit any licensed doctor you choose. You can see out-of-network doctors, without a referral.

You may have to:

- Get approval from Aetna before receiving certain services.
- File your own claims.
- Pay the difference between the amount paid by your health plan and the amount charged by your doctor. This is sometimes called "balance billing."

Your out-of-pocket costs typically are higher when you see an out-of-network doctor.

Check out the enclosed Aetna Plan Design and Benefits Summary. There, you'll find more information on coverage and service costs.

*In Texas, PCP means physician (primary care). In 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.

Administered by Aetna Life Insurance Company (Aetna).

to have options!

Finding a doctor is easy!

Find one, fast!

With our DocFind® online directory, you can look for a doctor by specialty and location. All the information you need is there — including maps and directions to the doctor's office. You can even look for doctors who speak your language. Check out DocFind on our website at www.aetna.com.

Get a printed directory

If you are already an Aetna member, call Member Services at the toll-free number on your ID card. If you are not an Aetna member yet — or if you have not received your ID card — call **1-888-87-AETNA (1-888-872-3862)**.

Choose from three ways
to get care. It's completely
your call!



Your health information, when you need it

Our services and online tools make it easy for you to get answers to your health care questions. Most importantly, these services are available all day, every day.

Aetna Navigator® member website

Visit your secure, members-only website to get the health information you need fast!

You can:

- Communicate with Aetna Member Services and get contact information.
- Review your plan and benefits information.
- Print a summary of your doctor visits, medical tests, prescriptions and other activities to share with your doctor.
- View the estimated average costs for certain health care services in your area.
- Compare hospitals in your area for certain diagnoses and procedures.
- Access health, dental and wellness information from trusted sources.

Visit Aetna Navigator today, or take the FREE tour!

If you're already an Aetna member, go to www.aetna.com and click on "Aetna Navigator." Then click on "Register Now" and follow the instructions. If you're not yet a member, click on "Site Tour."

Plan for Your Health^{SM†} website

Is an easy-to-use website available to everyone. It helps you understand your health care needs through all of life's stages, from 20-something through retirement. Go to www.planforyourhealth.com for more information.

Informed Health® Line

Available 24 hours a day, 7 days a week, the Informed Health Line gives Aetna members a quick, simple way to get answers to health related questions from a trained team of registered nurses.

While only your doctor can diagnose, prescribe or give medical advice, Informed Health Line nurses can offer information on more than 5,000 health topics. Always consult your doctor first with questions or concerns about your health care needs.

[†]PlanForYourHealth is a public education program from Aetna and The Financial Planning Association.



Freedom of choice
for you and your
family.
Enroll today!

If you need this material translated into another language, please call Member Services at 1-888-98-AETNA (1-888-982-3862).

Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al 1-888-98-AETNA (1-888-982-3862).

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. 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.

This plan is not regulated by your state.

We want you to know®



www.aetna.com

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