

# TAKE CHARGE OF YOUR HEALTH.

## CHOOSE AETNA, CHOOSE AFFORDABLE COVERAGE

The information you need  
to choose quality and  
affordable health benefits  
and insurance coverage.



# LEARN ABOUT YOUR PLAN CHOICES

AETNA ADVANTAGE PLANS FOR INDIVIDUALS,  
FAMILIES AND THE SELF-EMPLOYED



**Aetna Advantage Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out-of-state blanket trust or Aetna Health Inc. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans.** To the extent permitted by law, these plans are medically underwritten and you may be declined coverage in accordance with your health condition.

# HEALTH CARE REFORM — WHAT YOU NEED TO KNOW

## CHOICE OF PROVIDER

**IF YOUR AETNA GROUP OR INDIVIDUAL HEALTH PLAN** generally requires or allows the designation of a primary care provider, you have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. If the plan or health insurance coverage designates a primary care provider automatically, then until you make this designation, your Aetna Group or Individual Health Plan designates one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact your Employer. Or, if you are a current member in an Aetna Group or Individual Health Plan, call the number on the back of your ID card.

If your Aetna Group or Individual Health Plan allows for the designation of a primary care provider for a child, you may designate a pediatrician as the primary care provider.

If your Aetna Group or Individual Health Plan provides coverage for obstetric or gynecological care and requires the designation by a participant or beneficiary of a primary care provider, then you do not need prior authorization from your Aetna Group or Individual Health Plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology.

The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact your Employer. Or, if you are a current member in an Aetna Group or Individual Health Plan, contact the number on the back of your ID card.





# THANK YOU

FOR CONSIDERING THE AETNA ADVANTAGE PLANS FOR INDIVIDUALS, FAMILIES AND THE SELF-EMPLOYED. WE ARE PLEASED TO PRESENT THIS INFORMATION KIT, WHICH YOU CAN USE TO FIND A HEALTH INSURANCE PLAN THAT'S RIGHT FOR YOU.

## APPLY/ENROLL INSTRUCTIONS

Once you choose a plan, there are two options for you to apply/enroll.

1) If you are working with a broker:



### BROKER

You have a partner in the process. Get personalized assistance from your broker, who can answer your questions, help you choose the plan that's right for you and guide you through the application process.

2) If you are applying/enrolling on your own:



### ONLINE

You can visit us online at [www.AetnaIndividual.com](http://www.AetnaIndividual.com). This website offers easy ways to find the plan that is best for you. You can browse our DocFind® online provider directory and apply online.



### MAIL

Complete and mail the enclosed application/enrollment form, in the envelope provided, with one form of payment selected.



### PHONE

Any questions? Just call 1-800-MY-HEALTH (1-800-694-3258) and we'll be happy to answer your questions as well as help you complete the application.

# TOP REASONS TO CHOOSE AETNA

In 2010, for the third year in a row, Aetna was named the most admired health care insurance company by *Fortune* magazine.\*



## ROBUST COVERAGE, COMPETITIVE COSTS

We offer plans with valuable features, which may include:

- An excellent combination of quality coverage and competitively priced premiums
- The freedom to see doctors whenever you need to – without referrals
- Coverage for preventive care, prescription drugs, doctor visits, hospitalization and immunizations
- No copayments for well-women exams when you visit a network provider
- No claim forms to fill out when you use a network provider
- National provider networks offer you a vast selection of participating physicians and hospitals

## COVERAGE WHEN YOU TRAVEL

Like to travel? You have access to covered services from a national network of doctors and hospitals that accept our negotiated fees.

## FAMILY COVERAGE

Apply for coverage for yourself, for you and your spouse, or for your whole family.

## TAX ADVANTAGES

We also offer high-deductible plans that are compatible with tax-advantaged health savings accounts (HSAs). You can contribute money to your HSA tax free. That money earns interest tax free. And qualified withdrawals for medical expenses are tax free, too.

## ONLINE HEALTH TOOLS AND RESOURCES

Need health information fast? We offer secure Internet access to reliable health information tools and resources through our secure member website. Also, here are three examples of our online tools that will help make it easier for you to make informed decisions about your health care:

### • Member Payment Estimator

Our group of Web-based decision-support tools is designed to help you plan for your health care expenses by giving you health care costs and other information you need to make better decisions. For tools that provide both in- and out-of-network cost information, you can see the potential cost savings when a participating in-network provider (physician, dentist and facility) is used.

### • Aetna SmartSource<sup>SM</sup>

Aetna SmartSource will change the way you research conditions, symptoms and more. Unlike most search engines and general health websites, Aetna SmartSource delivers information that is specific to you based on where you live, your selected Aetna insurance plan and other information.

### • Mobile Web

Mobile access to the most popular and useful features of Aetna.com is simplified for on-the-go use. Our health-related mobile applications can help you save money and easily access health information.

LET'S TALK

## HAVE QUESTIONS?

Call  
your broker

or

Email  
AetnaAdvantagePlans@aetna.com

## WANT A QUOTE NOW?

Visit  
[www.AetnaIndividual.com](http://www.AetnaIndividual.com)

or

Call  
1-800-MY-HEALTH  
(1-800-694-3258)

\* *Fortune* magazine, March 22, 2010, March 16, 2009, and March 17, 2008

# MORE REASONS TO CHOOSE AN AETNA ADVANTAGE PLAN

## AFFORDABLE QUALITY AND CHOICES

Our plans are designed to offer you quality coverage at an excellent value. You can choose from a wide range of health insurance plans that offer varying amounts of coverage depending on you or your family's specific needs.

Generally speaking, the lower your "premiums," or monthly payments, the higher your "deductible," which is the amount you pay out of pocket before the plan begins paying for covered expenses.

You'll pay less by using "in-network" doctors, hospitals, pharmacies and other health care providers who participate in the Aetna network than by using "out-of-network" providers.

This allows you to be in control of how much you spend by matching the type of coverage you desire with the premium that matches your budget.

## ABOUT HEALTH SAVINGS ACCOUNTS (HSAs)

Many of our high-deductible plans are health savings account (HSA) compatible. That means you pay lower premiums and get tax-advantaged savings. An HSA is a personal account that lets you pay for qualified medical expenses with tax-advantaged funds. You or an eligible family member make contributions to your HSA tax free, and those dollars earn interest tax free. Then, when you make withdrawals from your account to pay for qualified health care expenses, they're tax free, too.



## OUR PLANS ARE DESIGNED TO OFFER YOU QUALITY COVERAGE AT AN EXCELLENT VALUE

### FAMILY COVERAGE

Apply for coverage for yourself, for you and your spouse, or for your whole family.



### IT'S EASY TO ESTABLISH AN HSA

With an Aetna HSA compatible high-deductible health plan, you will automatically have an HSA opened through Bank of America. You will also receive a debit card and a welcome package with additional information to get you started.

If you do not wish to set up an HSA, you can opt out by calling Bank of America – or the account will be automatically canceled after 90 days if the debit card is not activated or if you do not enroll online.

### WHY CHOOSE AN AETNA HEALTHFUND HSA?

- No set-up fees
- No monthly administration fee
- No withdrawal forms required
- Convenient access to HSA funds via debit card or online payments
- Track HSA activity online

### IMPORTANT INFORMATION

When you sign up for a qualified high-deductible health plan, we will set up a Health Savings Account (HSA) for you with Bank of America. Bank of America is our HSA Administrator for this plan.

We will give the bank all the information they need to set up the HSA for you. This will include your social security number as required by law. Please be

assured that the bank must keep all personal data confidential, as set by law.

Bank of America will send you an enrollment kit and a debit card. If you do not want this HSA, you can do one of two things.

- You can have the bank close the account. Call Bank of America at **1-877-319-8114** to do this.
- Do not activate the debit card or your on-line account. The HSA will close after 90 days.

If you do want to keep the HSA, refer to the enrollment kit to use the account.

### ADD DENTAL PPO MAX

With the Aetna Advantage Dental PPO Max insurance plan, participating dentists provide covered services at negotiated rates and may also provide discounts on non-covered services such as cosmetic tooth whitening and orthodontic care, so you generally pay less out of pocket. You also have the flexibility to visit a dentist who does not participate in the Aetna network, though you will not have access to negotiated fees.

Note: Dental coverage is available only if you purchase medical coverage. Discounts for non-covered services may not be available in all states.

### WHAT DOES THAT MEAN?

Here are a few definitions of terms you'll see throughout this brochure. For a more in-depth list of terms, please visit **[www.planforyourhealth.com](http://www.planforyourhealth.com)**.\*

**Coinsurance** – The dollar amount that the plan and you pay for covered benefits after the deductible is paid.

**Copayment (Copay)** – A fixed dollar amount that you must contribute toward the cost of covered medical services under a health plan. For HSA compatible plans, copayment will apply to your out-of-pocket max.

**Deductible** – A fixed yearly dollar amount you pay before the benefits of the plan policy start.

**Exclusions and Limitations** — Specific conditions or circumstances that are not covered under a plan.

**Out-of-Pocket Maximum** – The amounts such as coinsurance and deductibles that an individual is required to contribute toward the cost of health services covered by the benefits plan before the plan pays 100% of additional out-of-pocket costs.

**Premium** – The amount charged for a health insurance policy or health benefits plan on a monthly basis.

**Pre-existing Condition** – A health condition or medical problem that was diagnosed or treated (including the use of prescription drugs) before getting coverage under a new insurance health plan.

\* Plan For Your Health is a public education program from Aetna and the Financial Planning Association.

# VALUE-ADDED PROGRAMS

AETNA ADVANTAGE PLANS INCLUDE SPECIAL PROGRAMS<sup>1</sup>  
TO COMPLEMENT OUR HEALTH COVERAGE

**These programs include health information programs and tools, and offer you access to substantial savings on products to help you stay healthy. These programs are offered in addition to your Aetna Advantage Plan and are NOT insurance.**

Following is a description of some of the discount programs included with our plans. For more information on any of these programs, please visit us online at [www.aetna.com](http://www.aetna.com).

## DISCOUNT PROGRAMS

### Aetna Fitness<sup>SM</sup> Discount Program

Offers preferred rates on gym memberships. It also offers discounts on at-home weight loss programs, home fitness options, and one-on-one health coaching services through GlobalFit<sup>TM</sup>.

### Aetna Hearing<sup>SM</sup> Discount Program

Provides access to discounts on hearing devices and hearing exams from HearPO<sup>®</sup>. Average savings on hearing aids is 25 percent.

### Aetna Natural Products and Services<sup>SM</sup> Discount Program

Offers reduced rates on services from participating providers for acupuncture, chiropractic care, massage therapy and dietetic counseling. In addition, discounts are available on over-the-counter vitamins, herbal and nutritional supplements and natural products. All products and services are provided through American Specialty Health Incorporated (ASH) and its subsidiaries.

### Aetna Vision<sup>SM</sup> Discount Program

Offers discounts on vision exams, lenses and frames. A member must use a provider in the EyeMed Select Network. LASIK surgery discounts are also available.

### Aetna Weight Management<sup>SM</sup> Discount Program

Offers savings on eDiets<sup>®</sup> online diet plans, Jenny Craig<sup>®</sup> weight loss programs and products and Nutrisystem weight loss meal plans. Members can meet their specific weight loss goals and save money with a variety of programs and plans to choose from.

## HEALTH MANAGEMENT TOOLS

### INFORMED HEALTH<sup>®</sup> LINE

Our 24-hour toll-free number that puts you in touch with experienced registered nurses and an audio library for information on thousands of health topics.

### THE AETNA SECURE MEMBER WEBSITE

Register and log on to our secure member website to check claims status, contact Aetna Member Services, estimate the costs of health care services, and more. The secure member website provides a starting point to find answers about health care, types of treatment, cost of services and more to help members make more informed decisions. Plus, members have access to their own Personal Health Record\*, a single, secure place where they can view their medical history and add other health information.

Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Aetna may receive a percentage of the fee you pay to the discount vendor.

<sup>1</sup> Availability varies by plan. Talk with your Aetna representative for details.

\* The Aetna Personal Health Record should not be used as the sole source of information about your health conditions or medical treatment.

# HOW CAN I SAVE MONEY ON MY HEALTH CARE BENEFITS EXPENSES?

It's a sign of the times — people are looking to trim household expenses wherever they can. Aetna is here to help. We've prepared special tips to help you save money on health care benefits — without compromising your health.

Healthy Savings from Aetna gives you eight ways to start saving now with your Aetna health benefit plan. Take advantage of easy-to-follow tips, tools and charts that show you how you may save. Check out all the ways you can save at [www.aetna.com/healthysavings](http://www.aetna.com/healthysavings).





# AETNA NETWORK PROVIDERS SAVE YOU MONEY

KEEP ACCESS TO QUALITY CARE AFFORDABLE WITH THE AETNA PROVIDER NETWORK

## IS YOUR DOCTOR IN THE AETNA NETWORK?

Our provider network is quite extensive throughout the country, including your state. In fact, your doctor may already be part of the Aetna Advantage Plan network. To check which local physicians, hospitals, pharmacies and eyewear providers participate in your area, please visit [www.AetnaIndividual.com](http://www.AetnaIndividual.com) and select "Find a Doctor", or call 1-800-694-3258 and ask for a directory of providers.

By using providers in the Aetna network, you can take advantage of the significant discounts we have negotiated to help lower your out-of-pocket costs for medically necessary care. This can help you get the care you need at an affordable price.

Let's look at some examples, so you can see your network savings in action.

These examples are based on the following Aetna plan features and assume you've already met your deductible (the fixed amount that you must pay for covered medical services before your plan will pay benefits):

### What your plan pays (plan coinsurance):

80% in network / 60% out of network

### What you pay (coinsurance):

20% in network / 40% out of network

## IMPORTANT ADDITIONAL INFORMATION

### The "recognized amount":

When you receive services from a provider who is not in the Aetna network, the plan pays based on the "recognized" amount/charge, which is described in your benefit plan. In these examples, if you use a health care provider who is not in the Aetna network, you may be responsible for the entire difference between what the provider bills and the recognized amount/charge. As the examples show, that difference can be large.

### EXAMPLE 1

You have been getting care for an ongoing condition from a specialist who is not in the Aetna network. You are thinking about switching to a specialist in the Aetna network. This example illustrates what you may save if you switch.

### OFFICE VISIT

		In-Network	Out-of-Network*
<b>Doctor bill</b>	Amount billed	\$150	\$150
<b>Amount Aetna uses to calculate payment</b>	Aetna's rate* in-network	\$90*	
	Recognized amount** out-of-network		\$90**
<b>What your plan will pay</b>	Aetna's negotiated rate/ recognized amount	\$90	\$90
	Percent your plan pays	80%	60%
	Amount of Aetna's negotiated rate/recognized amount covered under plan	\$72*	\$54**
	<b>What you owe</b>	Your coinsurance responsibility	\$18
	Amount that can be balance billed to you	\$0	\$60
<b>YOUR TOTAL RESPONSIBILITY</b>		<b>\$18***</b>	<b>\$96***</b>



## EXAMPLE 2

You need outpatient surgery for a simple procedure and are deciding if you will have it done by a physician in the Aetna network. This example gives you an idea of how much you might owe depending on your choice.

### OUTPATIENT SURGERY

		In-Network	Out-of-Network*
<b>Surgery bill†</b>	Amount billed	\$2,000	\$2,000
<b>Amount Aetna uses to calculate payment</b>	Aetna's rate* in-network	\$600*	
	Recognized amount** out-of-network		\$600**
<b>What your plan will pay</b>	Aetna's negotiated rate/recognized amount	\$600	\$600
	Percent your plan pays	80%	60%
	Amount of Aetna's negotiated rate/recognized amount covered under plan	\$480*	\$360**
<b>What you owe</b>	Your coinsurance responsibility	\$120	\$240
	Amount that can be balance billed to you	\$0	\$1,400*
<b>YOUR TOTAL RESPONSIBILITY</b>		<b>\$120***</b>	<b>\$1,640***</b>

## EXAMPLE 3

You need to go to the hospital but it is not an emergency. It turns out that you have to stay in the hospital for five days. This example gives you an idea of how much you might owe to the hospital depending on whether it is in the Aetna network.

### FIVE-DAY HOSPITAL STAY

		In-Network	Out-of-Network*
<b>Hospital bill</b>	Amount billed	\$25,000	\$25,000
<b>Amount Aetna uses to calculate payment</b>	Aetna's rate* in-network	\$8,750*	
	Recognized amount** out-of-network		\$8,750**
<b>What your plan will pay</b>	Aetna's negotiated rate/ recognized amount	\$8,750	\$8,750
	Percent your plan pays	80%	60%
	Amount of Aetna's negotiated rate/recognized amount covered under plan	\$7,000*	\$5,250**
<b>What you owe</b>	Your coinsurance responsibility	\$1,750	\$3,500
	Amount that can be balance billed to you	\$0	\$16,250*
<b>YOUR TOTAL RESPONSIBILITY</b>		<b>\$1,750***</b>	<b>\$19,750***</b>

BY USING PROVIDERS IN THE AETNA NETWORK, YOU CAN TAKE ADVANTAGE OF THE SIGNIFICANT DISCOUNTS WE HAVE NEGOTIATED TO HELP LOWER YOUR OUT-OF-POCKET COSTS FOR MEDICALLY NECESSARY CARE.

† You also may be responsible for a portion of fees charged by the facility in which the surgery takes place. The figures in the example do not include those facility fees.

\* Doctors, hospitals and other health care providers in the Aetna network accept our payment rate and agree that you owe only your deductible and coinsurance.

\*\* When you go out of network, the plan determines a recognized amount. You may be responsible for the difference between the billed amount and the recognized amount. See your plan documents for details. Your plan may instead call the recognized amount the recognized charge.

\*\*\* Most plans cap out-of-pocket costs for covered services. The deductible and coinsurance you owe count toward that cap. But when you go outside the network, the difference between the health care provider's bill and the recognized amount does not count toward that cap.



# SAVE EVEN MORE

## MORE WAYS TO CONTROL HEALTH CARE COSTS

### ENJOY THE VALUE OF GENERIC PRESCRIPTION DRUGS

Generic prescription drugs can save you money. They go through rigorous testing as required by the Food and Drug Administration. So you can be sure they are as safe and effective as their brand-name counterparts.

If a generic prescription drug is right for you, we offer many ways to help you access them:

- Tools to compare the costs of brand-name and generic drugs
- Outreach efforts that show how you can save with generic drugs
- Prescriptions filled with a generic, when appropriate
- Plan options that may include special terms about use of generics

### AETNA RX HOME DELIVERY®

With this mail-order prescription drug program, order generic and brand prescription medications through our convenient and easy-to-use mail order pharmacy. To learn more or to download order forms, visit [www.AetnaRxHomeDelivery.com](http://www.AetnaRxHomeDelivery.com).

### SAVE ON LAB WORK

With your Aetna medical plan, you can save on testing and other lab services when you use Quest Diagnostics.

Here's how it works:

- If your doctor is collecting your sample in the office, ask him or her to send your testing to Quest.
- If your doctor is sending you outside the office to collect your sample, ask for a lab requisition form to Quest, and visit your nearest Quest office.

#### LOOK HOW MUCH YOU CAN SAVE!

	In-network lab	In-network hospital lab	Out-of-network lab
<b>Cost of lab test</b>	\$30.00	\$60.00	\$300.00
<b>Patient's copay</b>	x20%	x20%	x40%
<b>Patient pays</b>	\$6.00	\$12.00	\$120.00

BE A BETTER HEALTH CARE CONSUMER.  
ASK YOUR DOCTOR TO ONLY USE  
IN-NETWORK LABS, AND PAY LESS.

# YOU'RE MOBILE. SO ARE WE.

Aetna Mobile puts our most popular online features at your fingertips. No matter where you are, you still want easy access to your health information to make the best decisions you can.

Want to look up a claim while you're waiting in line? Find a doctor and make an appointment while you're out shopping? Research the price of your medication during your train ride to work?

When you go to Aetna.com from your mobile phone's web browser, you can:

- Find a doctor, dentist or facility
- Buy health insurance
- Register for your secure member site
- Access your personal health record (PHR)
- View your member ID card
- Contact us by phone or email

Explore a smarter health plan.  
Visit us at [www.aetna.com](http://www.aetna.com).



# RATING AREAS\*

## WEST VIRGINIA

YOUR RATES WILL DEPEND ON THE AREA IN WHICH YOUR COUNTY IS LOCATED. FOR MORE INFORMATION OR A QUOTE ON WHAT YOUR RATE WOULD BE, **CALL YOUR BROKER OR 1-800-MY-HEALTH.**

### AREA 1

Marion                      Monongalia                      Ohio

### AREA 2

Berkeley                      Jefferson                      Preston  
Grant                          Mineral                          Randolph  
Hampshire                      Morgan                          Upshur  
Hardy                          Pendleton

### AREA 3

Barbour                      Harrison                      Taylor  
Braxton                      Jackson                      Tyler  
Calhoun                      Lewis                          Wetzel  
Doddridge                      Pleasants                      Wirt  
Gilmer                          Ritchie                          Wood

### AREA 4

Boone                          Lincoln                          Nicholas  
Brooke                          Logan                          Putnam  
Cabell                          Marshall                          Raleigh  
Clay                              Mason                          Roane  
Fayette                          McDowell                          Summers  
Greenbrier                      Mercer                          Wayne  
Hancock                          Mingo                          Webster  
Kanawha                          Monroe                          Wyoming

### AREA 5

All Other Counties



\* Networks may not be available in all ZIP codes and are subject to change.

# HOW DO I MAKE SMART HEALTH CARE DECISIONS?

Sure, health care options can sometimes be confusing. But it's important to understand your health and personal finance choices, so you can plan ahead and make wise decisions.

**PlanforYourHealth.com** can help you choose the best health care alternatives for you and your family.

This website offers useful tips on different insurance products, plus interactive tools that show how big life changes will affect your health care options.

Visit **[www.planforyourhealth.com](http://www.planforyourhealth.com)**, and get guidance for different stages in your life — and in your health.



# YOUR PREFERRED PROVIDER ORGANIZATION (PPO) **PLAN OPTION(S)**

**ROBUST COVERAGE** AND THE FLEXIBILITY OF LOWER MONTHLY PAYMENTS BALANCED WITH A DEDUCTIBLE... WHERE YOU DON'T PAY A LOT FOR FREQUENT DOCTOR VISITS

**FEATURING:**

- Robust coverage with a choice of varying deductible levels

# PPO 2500

## WEST VIRGINIA

### AETNA ADVANTAGE PLAN OPTIONS

MEMBER BENEFITS	In-Network	Out-of-Network*
<b>Deductible</b>		
Individual	\$2,500	\$5,000
Family	\$5,000	\$10,000
<b>Coinsurance</b> (Member's responsibility)	20% after deductible up to out-of-pocket max.	50% after deductible up to out-of-pocket max.
	<i>\$0 once out-of-pocket max. is satisfied</i>	
<b>Coinsurance Maximum</b>		
Individual	\$2,500	\$7,500
Family	\$5,000	\$15,000
<b>Out-of-Pocket Maximum</b>		
Individual	\$5,000	\$12,500
Family	\$10,000	\$25,000
	<i>Includes deductible</i>	
<b>Non-Specialist Office Visit</b> <i>Unlimited visits</i> General Physician, Family Practitioner, Pediatrician or Internist	\$30 copay deductible waived	50% after deductible
<b>Specialist Visit</b> <i>Unlimited visits</i>	\$40 copay deductible waived	50% after deductible
<b>Hospital Admission</b>	20% after deductible	50% after deductible
<b>Outpatient Surgery</b>	20% after deductible	50% after deductible
<b>Urgent Care Facility</b>	\$50 copay deductible waived	50% after deductible
<b>Emergency Room</b>	\$100 copay** (waived if admitted) 20% coinsurance after deductible	
<b>Annual Routine Gyn Exam</b> <i>No waiting period, no calendar year max.</i> Annual Pap/Mammogram	\$0 copay deductible waived	50% after deductible
<b>Maternity</b>	Not covered <i>Except for pregnancy complications</i>	
<b>Preventive Health — Routine Physical</b> <i>No waiting period</i>	\$0 copay deductible waived	50% after deductible
	<i>Includes lab work and X-rays</i>	
<b>Lab/X-Ray</b> (Non- Preventive)	20% after deductible	50% after deductible
<b>Skilled Nursing</b> — instead of hospital <i>30 days per calendar year*</i>	20% after deductible	50% after deductible
<b>Physical/Occupational Therapy</b> <i>24 visits per calendar year*</i>	20% after deductible	50% after deductible
<b>Home Health Care</b> — instead of hospital <i>30 visits per calendar year*</i>	20% after deductible	50% after deductible
<b>Durable Medical Equipment</b> <i>Aetna will pay up to \$2,000 per calendar year*</i>	20% after deductible	50% after deductible

PHARMACY	In-Network	Out-of-Network*
<b>Pharmacy Deductible</b> per individual	\$500	\$500
	<i>Does not apply to generic</i>	
<b>Generic</b> <i>Oral Contraceptives Included</i>	\$15 copay deductible waived	\$15 copay plus 50% deductible waived
<b>Preferred Brand</b> <i>Oral Contraceptives Included</i>	\$35 copay after deductible	\$35 copay plus 50% after deductible
<b>Non-Preferred Brand</b> <i>Oral Contraceptives Included</i>	\$50 copay after deductible	\$50 copay plus 50% after deductible

- \* Maximum applies to combined in and out-of-network benefits.
- \*\* Copay is billed separately and not due at time of service. Copay does not count towards coinsurance or out-of-pocket maximum.
- + Payment for out-of-network facility covered expenses is determined based on Aetna's Market Fee Schedule. Payment for out-of-network non-facility covered expenses is determined based on the negotiated charge that would apply if such services were received from a Network Provider.

This material is for information only. A summary of exclusions is listed in the Aetna Advantage Plan brochure. For a full list of benefit coverage and exclusions refer to the plan documents. Plans may be subject to medical underwriting or other restrictions. Rates and benefits vary by location. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Health insurance plans contain exclusions and limitations. Material subject to change. Information is believed to be accurate as of the production date; however, it is subject to change.

**Aetna Advantage Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out-of-state blanket trust or Aetna Health Inc. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans.** To the extent permitted by law, these plans are medically underwritten and you may be declined coverage in accordance with your health condition.



# PPO 5000

## WEST VIRGINIA

### AETNA ADVANTAGE PLAN OPTIONS

MEMBER BENEFITS	In-Network	Out-of-Network*
<b>Deductible</b>		
Individual	\$5,000	\$10,000
Family	\$10,000	\$20,000
<b>Coinsurance</b> (Member's responsibility)	20% after deductible up to out-of-pocket max.	50% after deductible up to out-of-pocket max.
	<i>\$0 once out-of-pocket max. is satisfied</i>	
<b>Coinsurance Maximum</b>		
Individual	\$2,500	\$2,500
Family	\$5,000	\$5,000
<b>Out-of-Pocket Maximum</b>		
Individual	\$7,500	\$12,500
Family	\$15,000	\$25,000
	<i>Includes deductible</i>	
<b>Non-Specialist Office Visit</b> <i>Unlimited visits</i> General Physician, Family Practitioner, Pediatrician or Internist	\$40 copay deductible waived	50% after deductible
<b>Specialist Visit</b> <i>Unlimited visits</i>	\$50 copay deductible waived	50% after deductible
<b>Hospital Admission</b>	20% after deductible	50% after deductible
<b>Outpatient Surgery</b>	20% after deductible	50% after deductible
<b>Urgent Care Facility</b>	\$50 copay deductible waived	50% after deductible
<b>Emergency Room</b>	\$100 copay** (waived if admitted) 20% coinsurance after deductible	
<b>Annual Routine Gyn Exam</b> <i>No waiting period, no calendar year max.</i> Annual Pap/Mammogram	\$0 copay deductible waived	50% after deductible
<b>Maternity</b>	Not covered <i>Except for pregnancy complications</i>	
<b>Preventive Health — Routine Physical</b> <i>No waiting period</i>	\$0 copay deductible waived	50% after deductible
	<i>Includes lab work and X-rays</i>	
<b>Lab/X-Ray</b> (Non- Preventive)	20% after deductible	50% after deductible
<b>Skilled Nursing</b> — instead of hospital <i>30 days per calendar year*</i>	20% after deductible	50% after deductible
<b>Physical/Occupational Therapy</b> <i>24 visits per calendar year*</i>	20% after deductible	50% after deductible
<b>Home Health Care</b> — instead of hospital <i>30 visits per calendar year*</i>	20% after deductible	50% after deductible
<b>Durable Medical Equipment</b> <i>Aetna will pay up to \$2,000 per calendar year*</i>	20% after deductible	50% after deductible

PHARMACY	In-Network	Out-of-Network*
<b>Pharmacy Deductible</b> per individual	\$500	\$500
	<i>Does not apply to generic</i>	
<b>Generic</b> <i>Oral Contraceptives Included</i>	\$15 copay deductible waived	\$15 copay plus 50% deductible waived
<b>Preferred Brand</b> <i>Oral Contraceptives Included</i>	\$35 copay after deductible	\$35 copay plus 50% after deductible
<b>Non-Preferred Brand</b> <i>Oral Contraceptives Included</i>	\$50 copay after deductible	\$50 copay plus 50% after deductible

- \* Maximum applies to combined in and out-of-network benefits.
- \*\* Copay is billed separately and not due at time of service. Copay does not count towards coinsurance or out-of-pocket maximum.
- + Payment for out-of-network facility covered expenses is determined based on Aetna's Market Fee Schedule. Payment for out-of-network non-facility covered expenses is determined based on the negotiated charge that would apply if such services were received from a Network Provider.

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# YOUR HIGH DEDUCTIBLE PLAN OPTION(S)

**LOWER PREMIUM COSTS** ... AND A HEALTH SAVINGS  
ACCOUNT (HSA) COMPATIBLE PLAN THAT OFFERS  
TAX-ADVANTAGED SAVINGS

**FEATURING:**

- 0% coinsurance in network after your deductible is met

# PPO HIGH DEDUCTIBLE 3000 (HSA COMPATIBLE) WEST VIRGINIA AETNA ADVANTAGE PLAN OPTIONS

MEMBER BENEFITS	In-Network	Out-of-Network*
<b>Deductible</b> Individual Family	\$3,000 \$6,000	\$6,000 \$12,000
<b>Coinsurance</b> (Member's responsibility)	0% after deductible up to out-of-pocket max.	50% after deductible up to out-of-pocket max.
	<i>\$0 once out-of-pocket max. is satisfied</i>	
<b>Coinsurance Maximum</b> Individual Family	\$0 \$0	\$6,500 \$13,000
<b>Out-of-Pocket Maximum</b> Individual Family	\$3,000 \$6,000	\$12,500 \$25,000
	<i>Includes deductible</i>	
<b>Non-Specialist Office Visit</b> <i>Unlimited visits</i> General Physician, Family Practitioner, Pediatrician or Internist	0% after deductible	50% after deductible
<b>Specialist Visit</b> <i>Unlimited visits</i>	0% after deductible	50% after deductible
<b>Hospital Admission</b>	0% after deductible	50% after deductible
<b>Outpatient Surgery</b>	0% after deductible	50% after deductible
<b>Urgent Care Facility</b>	0% after deductible	50% after deductible
<b>Emergency Room</b>	\$0 copay after deductible	
<b>Annual Routine Gyn Exam</b> <i>No waiting period, no calendar year max.</i> Annual Pap/Mammogram	\$0 copay deductible waived	50% after deductible
<b>Maternity</b>	Not covered <i>Except for pregnancy complications</i>	
<b>Preventive Health — Routine Physical</b> <i>No waiting period</i>	\$0 copay deductible waived	50% after deductible
	<i>Includes lab work and X-rays</i>	
<b>Lab/X-Ray</b> (Non- Preventive)	0% after deductible	50% after deductible
<b>Skilled Nursing</b> — instead of hospital <i>30 days per calendar year*</i>	0% after deductible	50% after deductible
<b>Physical/Occupational Therapy</b> <i>24 visits per calendar year*</i>	0% after deductible	50% after deductible
<b>Home Health Care</b> — instead of hospital <i>30 visits per calendar year*</i>	0% after deductible	50% after deductible
<b>Durable Medical Equipment</b> <i>Aetna will pay up to \$2,000 per calendar year*</i>	0% after deductible	50% after deductible

PHARMACY	In-Network	Out-of-Network*
<b>Pharmacy Deductible</b> per individual	Integrated Medical/ Rx Deductible	
<b>Generic</b> <i>Oral Contraceptives Included</i>	0% after Medical/ Rx deductible	50% after Medical/ Rx deductible
<b>Preferred Brand</b> <i>Oral Contraceptives Included</i>	0% after Medical/ Rx deductible	50% after Medical/ Rx deductible
<b>Non-Preferred Brand</b> <i>Oral Contraceptives Included</i>	0% after Medical/ Rx deductible	50% after Medical/ Rx deductible

- \* Maximum applies to combined in and out-of-network benefits.
- \*\* Copay is billed separately and not due at time of service. Copay does not count towards coinsurance or out-of-pocket maximum.
- + Payment for out-of-network facility covered expenses is determined based on Aetna's Market Fee Schedule. Payment for out-of-network non-facility covered expenses is determined based on the negotiated charge that would apply if such services were received from a Network Provider.

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# PPO HIGH DEDUCTIBLE 5000 (HSA COMPATIBLE) WEST VIRGINIA AETNA ADVANTAGE PLAN OPTIONS

MEMBER BENEFITS	In-Network	Out-of-Network*
<b>Deductible</b> Individual Family	\$5,000 \$10,000	\$10,000 \$20,000
<b>Coinsurance</b> (Member's responsibility)	0% after deductible up to out-of-pocket max.	50% after deductible up to out-of-pocket max.
	<i>\$0 once out-of-pocket max. is satisfied</i>	
<b>Coinsurance Maximum</b> Individual Family	\$0 \$0	\$2,500 \$5,000
<b>Out-of-Pocket Maximum</b> Individual Family	\$5,000 \$10,000	\$12,500 \$25,000
	<i>Includes deductible</i>	
<b>Non-Specialist Office Visit</b> <i>Unlimited visits</i> General Physician, Family Practitioner, Pediatrician or Internist	0% after deductible	50% after deductible
<b>Specialist Visit</b> <i>Unlimited visits</i>	0% after deductible	50% after deductible
<b>Hospital Admission</b>	0% after deductible	50% after deductible
<b>Outpatient Surgery</b>	0% after deductible	50% after deductible
<b>Urgent Care Facility</b>	0% after deductible	50% after deductible
<b>Emergency Room</b>	\$0 copay after deductible	
<b>Annual Routine Gyn Exam</b> <i>No waiting period, no calendar year max.</i> Annual Pap/Mammogram	\$0 copay deductible waived	50% after deductible
<b>Maternity</b>	Not covered <i>Except for pregnancy complications</i>	
<b>Preventive Health — Routine Physical</b> <i>No waiting period</i>	\$0 copay deductible waived	50% after deductible
	<i>Includes lab work and X-rays</i>	
<b>Lab/X-Ray</b> (Non- Preventive)	0% after deductible	50% after deductible
<b>Skilled Nursing</b> — instead of hospital <i>30 days per calendar year*</i>	0% after deductible	50% after deductible
<b>Physical/Occupational Therapy</b> <i>24 visits per calendar year*</i>	0% after deductible	50% after deductible
<b>Home Health Care</b> — instead of hospital <i>30 visits per calendar year*</i>	0% after deductible	50% after deductible
<b>Durable Medical Equipment</b> <i>Aetna will pay up to \$2,000 per calendar year*</i>	0% after deductible	50% after deductible

PHARMACY	In-Network	Out-of-Network*
<b>Pharmacy Deductible</b> per individual	Integrated Medical/ Rx Deductible	
<b>Generic</b> <i>Oral Contraceptives Included</i>	0% after Medical/ Rx deductible	50% after Medical/ Rx deductible
<b>Preferred Brand</b> <i>Oral Contraceptives Included</i>	0% after Medical/ Rx deductible	50% after Medical/ Rx deductible
<b>Non-Preferred Brand</b> <i>Oral Contraceptives Included</i>	0% after Medical/ Rx deductible	50% after Medical/ Rx deductible

- \* Maximum applies to combined in and out-of-network benefits.
- \*\* Copay is billed separately and not due at time of service. Copay does not count towards coinsurance or out-of-pocket maximum.
- + Payment for out-of-network facility covered expenses is determined based on Aetna's Market Fee Schedule. Payment for out-of-network non-facility covered expenses is determined based on the negotiated charge that would apply if such services were received from a Network Provider.

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# YOUR VALUE PLAN OPTION(S)

**AFFORDABILITY** — A BALANCE OF LOWER MONTHLY PREMIUMS AND GREATER COST SHARING WITH QUALITY COVERAGE

**FEATURING:**

- Coverage for routine and major services with lower monthly premiums (that's the "Value" part)

# PPO VALUE 5000

## WEST VIRGINIA

### AETNA ADVANTAGE PLAN OPTIONS

MEMBER BENEFITS	In-Network	Out-of-Network*
<b>Deductible</b> Individual Family	\$5,000 \$10,000	\$10,000 \$20,000
<b>Coinsurance</b> (Member's responsibility)	20% after deductible up to out-of-pocket max.	50% after deductible up to out-of-pocket max.
	<i>\$0 once out-of-pocket max. is satisfied</i>	
<b>Coinsurance Maximum</b> Individual Family	\$2,500 \$5,000	\$2,500 \$5,000
<b>Out-of-Pocket Maximum</b> Individual Family	\$7,500 15,000	\$12,500 \$25,000
	<i>Includes deductible</i>	
<b>Non-Specialist Office Visit</b> <i>Unlimited visits</i> General Physician, Family Practitioner, Pediatrician or Internist	\$40 copay deductible waived for visits 1-5; 5+ member pays 100%, Aetna discount applies; Aetna pays 100% once the out of pocket is met. Specialist and Non-Specialist share visits	50% after deductible
<b>Specialist Visit</b> <i>Unlimited visits</i>	\$50 copay deductible waived for visits 1-5; 5+ member pays 100%, Aetna discount applies; Aetna pays 100% once the out of pocket is met. Specialist and Non-Specialist share visits	50% after deductible
<b>Hospital Admission</b>	40% after deductible	50% after deductible
<b>Outpatient Surgery</b>	20% after deductible	50% after deductible
<b>Urgent Care Facility</b>	\$50 copay deductible waived	50% after deductible
<b>Emergency Room</b>	\$150 copay (waived if admitted) after deductible	
<b>Annual Routine Gyn Exam</b> <i>No waiting period, no calendar year max.</i> Annual Pap/Mammogram	\$0 copay deductible waived	50% after deductible
<b>Maternity</b>	Not covered <i>Except for pregnancy complications</i>	
<b>Preventive Health — Routine Physical</b> <i>No waiting period</i>	\$0 copay deductible waived	50% after deductible
	<i>Includes lab work and X-rays</i>	
<b>Lab/X-Ray</b> (Non- Preventive)	20% after deductible	50% after deductible
<b>Skilled Nursing</b> — instead of hospital <i>30 days per calendar year*</i>	20% after deductible	50% after deductible
<b>Physical/Occupational Therapy</b> <i>24 visits per calendar year*</i>	20% after deductible	50% after deductible
<b>Home Health Care</b> — instead of hospital <i>30 visits per calendar year*</i>	20% after deductible	50% after deductible
<b>Durable Medical Equipment</b> <i>Aetna will pay up to \$2,000 per calendar year*</i>	20% after deductible	50% after deductible

PHARMACY	In-Network	Out-of-Network*
<b>Pharmacy Deductible</b> per individual	Not Applicable	Not Applicable
<b>Generic</b> <i>Oral Contraceptives Included</i>	\$15 copay	\$15 copay plus 50%
<b>Preferred Brand</b> <i>Oral Contraceptives Included</i>	Not covered	Not covered
<b>Non-Preferred Brand</b> <i>Oral Contraceptives Included</i>	Not covered	Not covered

- \* Maximum applies to combined in and out-of-network benefits.
- \*\* Copay is billed separately and not due at time of service. Copay does not count towards coinsurance or out-of-pocket maximum.
- + Payment for out-of-network facility covered expenses is determined based on Aetna's Market Fee Schedule. Payment for out-of-network non-facility covered expenses is determined based on the negotiated charge that would apply if such services were received from a Network Provider.

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# YOUR PREVENTIVE AND HOSPITAL CARE **PLAN OPTION(S)**

**AFFORDABILITY** IS ONE OF YOUR TOP PRIORITIES  
AND YOU USE ONLY BASIC HEALTH CARE SERVICES ...  
AND WANT TO KEEP YOUR MONTHLY PREMIUMS LOWER

**FEATURING:**

- Coverage for preventive care and major health care services with a lower monthly premium

# PREVENTIVE AND HOSPITAL CARE 3000 (HSA COMPATIBLE) WEST VIRGINIA AETNA ADVANTAGE PLAN OPTIONS

MEMBER BENEFITS	In-Network	Out-of-Network*
<b>Deductible</b> Individual Family	\$3,000 \$6,000	\$6,000 \$12,000
<b>Coinsurance</b> (Member's responsibility)	20% after deductible up to out-of-pocket max.	50% after deductible up to out-of-pocket max.
	<i>\$0 once out-of-pocket max. is satisfied</i>	
<b>Coinsurance Maximum</b> Individual Family	\$2,000 \$4,000	\$4,000 \$8,000
<b>Out-of-Pocket Maximum</b> Individual Family	\$5,000 \$10,000	\$10,000 \$20,000
	<i>Includes deductible</i>	
<b>Non-Specialist Office Visit</b> General Physician, Family Practitioner, Pediatrician or Internist	Not covered	Not covered
<b>Specialist Visit</b>	Not covered	Not covered
<b>Hospital Admission</b>	20% after deductible	50% after deductible
<b>Outpatient Surgery</b>	20% after deductible	50% after deductible
<b>Urgent Care Facility</b>	Not covered	Not covered
<b>Emergency Room</b>	\$100 copay** (waived if admitted) 20% coinsurance after deductible	
<b>Annual Routine Gyn Exam</b> <i>No waiting period, no calendar year max.</i> Annual Pap/Mammogram	\$0 copay deductible waived	50% after deductible
<b>Maternity</b>	Not covered <i>Except for pregnancy complications</i>	
<b>Preventive Health — Routine Physical</b> <i>No waiting period</i>	\$0 copay deductible waived	50% after deductible
	<i>Includes lab work and X-rays</i>	
<b>Lab/X-Ray</b> (Non- Preventive)	Not covered	Not covered
<b>Skilled Nursing</b> — instead of hospital <i>30 days per calendar year*</i>	20% after deductible	50% after deductible
<b>Physical/Occupational Therapy</b> <i>24 visits per calendar year*</i>	Not covered	Not covered
<b>Home Health Care</b> — instead of hospital <i>30 visits per calendar year*</i>	20% after deductible	50% after deductible
<b>Durable Medical Equipment</b> <i>Aetna will pay up to \$2,000 per calendar year*</i>	Not covered <i>Except for Diabetes &amp; Mastectomy Prosthesis</i>	

PHARMACY	In-Network	Out-of-Network*
<b>Pharmacy Deductible</b> per individual	Not Applicable	
<b>Generic</b> <i>Oral Contraceptives Included</i>	Not covered	Not covered
<b>Preferred Brand</b> <i>Oral Contraceptives Included</i>	Not covered	Not covered
<b>Non-Preferred Brand</b> <i>Oral Contraceptives Included</i>	Not covered	Not covered

- \* Maximum applies to combined in and out-of-network benefits.
- \*\* Copay is billed separately and not due at time of service. Copay does not count towards coinsurance or out-of-pocket maximum.
- + Payment for out-of-network facility covered expenses is determined based on Aetna's Market Fee Schedule. Payment for out-of-network non-facility covered expenses is determined based on the negotiated charge that would apply if such services were received from a Network Provider.

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INDIVIDUAL DENTAL  
PPO MAX PLAN  
**PLAN OPTION**

# INDIVIDUAL DENTAL PPO MAX PLAN

## WEST VIRGINIA

### AETNA ADVANTAGE PLAN OPTIONS

MEMBER BENEFITS	Preferred	Non-Preferred
Annual Deductible per Member (Does not apply to Diagnostic and Preventive Services)	\$25; \$75 family maximum	\$25; \$75 family maximum
Annual Maximum Benefit	Unlimited	Unlimited
<b>DIAGNOSTIC SERVICES</b>		
<b>Oral exams</b>		
Periodic oral exam	100% deductible waived	100% deductible waived
Comprehensive oral exam	100% deductible waived	100% deductible waived
Problem-focused oral exam	100% deductible waived	100% deductible waived
<b>X-rays</b>		
Bitewing — single film	100% deductible waived	100% deductible waived
Complete series	100% deductible waived	100% deductible waived
<b>PREVENTIVE SERVICES</b>		
Adult cleaning	100% deductible waived	100% deductible waived
Child cleaning	100% deductible waived	100% deductible waived
Sealants — per tooth	Not covered*	Not covered
Fluoride application — with cleaning	100% deductible waived	100% deductible waived
Space maintainers	Not covered*	Not covered
<b>BASIC SERVICES</b>		
Amalgam fillings — 2 surfaces	100% after deductible	100% after deductible
Resin fillings — 2 surfaces	Not covered*	Not covered
<b>Oral Surgery</b>		
Extraction — exposed root or erupted tooth	Not covered*	Not covered
Extraction of impacted tooth — soft tissue	Not covered*	Not covered
<b>MAJOR SERVICES</b>		
Complete upper denture	Not covered*	Not covered
Partial upper denture (resin based)	Not covered*	Not covered
Crown — Porcelain with noble metal	Not covered*	Not covered
Pontic — Porcelain with noble metal	Not covered*	Not covered
Inlay — Metallic (3 or more surfaces)	Not covered*	Not covered
<b>Oral Surgery</b>		
Removal of impacted tooth — partially bony	Not covered*	Not covered
<b>Endodontic Services</b>		
Bicuspid root canal therapy	Not covered*	Not covered
Molar root canal therapy	Not covered*	Not covered
<b>Periodontic Services</b>		
Scaling & root planing — per quadrant	Not covered*	Not covered
Osseous surgery — per quadrant	Not covered*	Not covered
<b>ORTHODONTIC SERVICES</b>	Not covered*	Not covered

**Participating dentists may offer discounted rates on additional services such as tooth whitening. Discounts for non-covered services may not be available in all states.**

Nonpreferred (Out-of-Network) Coverage is limited to a maximum of the Plan's payment, which is based on the contracted maximum fee for participating providers in the particular geographic area.

Above list of covered services is representative. A summary of exclusions is listed in the Aetna Advantage Plan brochure. For a full list of benefit coverage and exclusions refer to the plan documents.

All products not available in all counties.

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\* Discounts for non-covered services may not be available in all states.

# THINGS YOU NEED TO KNOW

## To qualify for an Aetna Advantage Plan, you must be:

- At least age 19 and under age 64  $\frac{3}{4}$  (If applying as a couple, both you and your spouse must be at least age 19 and under 64  $\frac{3}{4}$ )
- Legal residents in a state with products offered by the Aetna Advantage Plans
- Legal U.S. residents for at least six continuous months

If you qualify for an Aetna Advantage Plan, we offer dependent coverage under your policy for dependent children up to age 26 (except in Florida and Nebraska, where dependent coverage is up to age 30; and in Ohio, where dependent coverage is up to age 28).

## MEDICAL UNDERWRITING REQUIREMENTS

The Aetna Advantage Plans are not guaranteed issue plans and require medical underwriting. Some individuals may qualify as eligible under the Health Insurance Portability Accountability Act (HIPAA) for guaranteed issue plans.

All applicants, enrolling spouses and dependents are subject to medical underwriting to determine eligibility and appropriate premium rate level.

We offer various premium rate levels based on the medical underwriting of each applicant.

## YOUR PREMIUM PAYMENTS

Your premium rate is guaranteed for the initial 12 months of your policy provided that there are no changes to your policy, including your area of residence, benefit plan or addition of dependents. However, if there is a change in law or regulation or a judicial decision that has an impact on the cost of providing your covered benefits under your policy, we reserve the right to change your premium rate during this guarantee period.



## 10-DAY RIGHT TO REVIEW

Do not cancel your current insurance until you are notified that you have been accepted for coverage. We'll review your enrollment form or application to determine if you meet underwriting requirements. If your application or enrollment form is denied, you'll be notified by mail. If your application or enrollment form is approved, you'll be notified by mail and sent an Aetna Advantage Plan contract and ID card.

If, after reviewing the contract, you find that you're not satisfied for any reason, simply return the contract to us within 10 days. We will refund any premium you've paid (including any contract fees or other charges) less the cost of any medical or dental services paid on behalf of you or any covered dependent.

YOUR COVERAGE  
REMAINS IN EFFECT AS  
LONG AS YOU PAY THE  
REQUIRED PREMIUM  
CHARGES ON TIME,  
AND AS LONG AS YOU  
MAINTAIN ELIGIBILITY IN  
THE PLAN.

## CONVENIENT PREMIUM PAYMENTS

You can make simple automatic payments via Electronic Funds Transfer (EFT) or by Visa, MasterCard or American Express credit cards.

**Registration:** Complete the payment section of the Aetna Advantage Plans enrollment form or application. Select the appropriate payment method (EFT or credit card) to approve the automatic withdrawal of your initial premium and all subsequent premium payments. (Please note: The initial premium payment is debited UPON APPROVAL of your application).

**Invoices:** You will not receive a paper invoice when you are enrolled in EFT. Payments will appear on your bank statement as "Aetna Autodebit Coverage."

**Terminating:** To terminate EFT or the automatic credit card payment option, Aetna requires 10 days written notice before the date your next scheduled payment is due to be processed. Without this written notice, your bank account or credit card may be debited for the next month's premium payment. You would then need to contact us to have a refund processed to your bank account or credit card.

**Refunds:** To process an EFT refund (placing money back in member's checking account), we need at least five days after the withdrawal was made to ensure valid payment. Credit card refunds will be returned to the credit card charged within 3-5 business days from the date it is processed.

**Rejected transactions:** If the EFT (checking account) or credit card payment rejects for any reason, we will send you a letter requesting corrected information. If we receive corrected information, you will have the full amount due debited on the next billing cycle. If you fail to send corrected information, we will continue to attempt to debit your bank account or charge your credit card for the full amount due. Failure to supply correct account information may result in your policy being terminated for non-payment.

**Timing:** Please note the following dates when automatic payments are processed:

- Payments for Cycle 1 accounts (1st of the month effective date):
  - EFT (checking accounts) will be debited between the 3rd and 10th of each month the premium is due.
  - Credit Cards will be debited between the 5th and 12th of each month the premium is due.
- Payments for Cycle 2 accounts (15th of the month effective date):
  - EFT (checking accounts) will be debited between the 18th and 23rd of each month the premium is due.
  - Credit Cards will be debited between the 20th and 25th of each month the premium is due.

## YOUR COVERAGE

Your coverage remains in effect as long as you pay the required premium charges on time, and as long as you maintain eligibility in the plan. Coverage will be terminated if you become ineligible due to any of the following circumstances:

- Non-payment of premiums
- Becoming a resident of a state or location in which Aetna Advantage Plans are not available
- Obtaining duplicate coverage
- For other reasons permissible by law

## Levels of coverage and enrollment

These plans are subject to medical underwriting. To the extent that you are subject to medical underwriting, the following may occur once we have evaluated your application or enrollment form:

- You may be enrolled in your selected plan at the lowest rate available (known as the standard premium charge)
- You may be enrolled in your selected plan at a higher premium
- You may be declined coverage (except for dependents under age 19)

## Duplicate coverage

If you are currently covered by another carrier, you must agree to discontinue the other coverage before or on the effective date of the Aetna Advantage Plan. However, do not cancel your current insurance until you are notified that you have been accepted for coverage and are certain that you are keeping your Aetna Advantage Plan coverage.

# LIMITATIONS & EXCLUSIONS



## Medical

These medical plans do not cover all health care expenses and include exclusions and limitations. You should refer to your plan documents to determine which health care services are covered and to what extent.

The following is a partial list of services and supplies that are generally not covered. However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s). Services and supplies that are generally not covered include, but are not limited to:

- All medical and hospital services not specifically covered in, or which are limited or excluded by your plan documents, including costs of services before coverage begins and after coverage terminates
- Cosmetic surgery
- Custodial care
- Donor egg retrieval
- Infertility services and other related reproductive services unless specifically listed as covered in your plan documents
- Over-the-counter medications and supplies

- Weight control services including surgical procedures for the treatment of obesity, medical treatment, and weight control/loss programs
- Experimental and investigational procedures, (except for coverage for medically necessary routine patient care costs for members participating in a cancer clinical trial)
- Charges in connection with pregnancy care other than for pregnancy complications (unless otherwise mandated by your state)
- Immunizations for travel or work
- Implantable drugs and certain injectable drugs including injectable infertility drugs
- Orthotics
- Radial keratotomy or related procedures
- Reversal of sterilization
- Services, supplies or counseling related to the treatment of sexual dysfunction
- Special or private duty nursing
- Therapy or rehabilitation other than those listed as covered in the plan documents
- Mental health and substance abuse coverage (unless otherwise mandated by your state)

## Dental

Listed below are some of the charges and services for which our dental plans do not provide coverage. For a complete list of exclusions and limitations, refer to plan documents.

- Dental services or supplies that are primarily used to alter, improve or enhance appearance (negotiated rates for cosmetic procedures may be available when a participating dentist is accessed)
- Experimental services, supplies or procedures
- Treatment of any jaw joint disorder, such as temporomandibular joint disorder
- Replacement of lost or stolen appliances and certain damaged appliances
- Services that Aetna defines as not necessary for the diagnosis, care or treatment of a condition involved
- All other limitations and exclusions in your plan documents

## PRE-EXISTING CONDITIONS

For Applicants 19 and older: During the first 12 months\* following your effective date of coverage, no coverage will be provided for the treatment of a pre-existing condition unless you have prior creditable coverage.

A pre-existing condition is an illness, disease, physical condition, or injury for which medical advice, or treatment was recommended or received and/or the use of prescription drugs of any kind within six months preceding the effective date of coverage. Services or supplies for the treatment of a pre-existing condition are not covered for the first 12 months after the member's effective date. If the member had continuous prior creditable coverage within the 63 days\*\* immediately preceding the signature on the application and meets certain other requirements, then the pre-existing condition exclusion of 12 months\* may not apply.

\* Six months in California

\*\* 90 days in Alaska, Colorado and Wyoming; 120 days in Connecticut

# WANT TO MAKE THE MOST OF YOUR MONEY? THE MORE YOU KNOW, THE BETTER IT GETS.

## **Compare and save with the Member Payment Estimator**

Before thinking about health care services, you should know what they will cost. With this tool, you can find out what you'll be paying, what you're getting and what you can expect when you have office visits or tests. By planning ahead, you can get the most from your money.

No matter where you are or what time of day, we've designed helpful and practical tools to make your life a little easier. It's what we call people care.

- Review costs for tests and procedures by type and locations
- See cost details based on your health insurance plan, including copays and deductibles

- Access the comparison feature so you can shop around
- Get ready for your upcoming procedure with helpful advice

Explore a smarter health plan.  
Visit us at [www.aetna.com](http://www.aetna.com).



# IMPORTANT DISCLOSURE INFORMATION

FOR MANAGED CHOICE®, ELECT CHOICE®, OPEN CHOICE® AND AETNA OPEN ACCESS® PLANS.

## PLAN BENEFITS

The plan you choose is underwritten or administered by Aetna Life Insurance Company, 151 Farmington Avenue, Hartford, CT 06156, 1-888-982-3862. Covered services include most types of treatment provided by primary care physicians, specialists and hospitals. However, a health plan excludes and/or includes limits on coverage for some services, including but not limited to, cosmetic surgery and experimental procedures. In addition, in order to be covered, all services, including the location (type of facility), duration and costs of services, must be medically necessary as defined below and as determined by Aetna. The information that follows provides general information regarding Aetna health plans. For a complete description of the benefits available to you, including procedures to follow, exclusions and limitations, refer to your specific plan documents, which may include the Booklet-certificate, Group Agreement, Group Insurance Certificate, Group Policy and any applicable riders and amendments to your plan.

## MEMBER COST SHARING

Cost sharing refers to the portion of medical services that you pay out of your own pocket. Refer to your plan documents to see which of the of the following cost-sharing provisions apply to your plan:

- Copay – This may be a flat fee that you pay directly to the health care provider at the time of service.
- Coinsurance – This is a percentage of the fees that you must pay toward the cost of some covered medical expenses. Your health care provider will bill you for this amount.
- Calendar Year Deductible – The amount of covered medical expenses you pay each calendar year before benefits are paid. There is a calendar-year deductible that applies to each person.
- Inpatient Hospital Deductible – The amount of covered inpatient hospital expenses you pay for each hospital confinement before benefits are paid. This deductible is in addition to any other copayments or deductibles under your plan.
- Emergency Room Deductible – The amount of covered hospital emergency room expenses you pay each year before benefits are paid. A separate hospital emergency room deductible applies to each visit by a person to a hospital emergency room unless the person is admitted to the hospital as an inpatient within 24 hours after a visit to a hospital emergency room.

The applicability and amount of each copay and deductible listed above will be described in your plan documents.

## YOUR PRIMARY CARE PHYSICIAN

Check your plan documents to see if your plan requires you to select a primary care physician (PCP). If a PCP is required, you must choose a doctor from the Aetna network. You can look up network doctors in a printed Aetna Physician Directory, or visit our DocFind® directory at [www.aetna.com](http://www.aetna.com). If you do not have Internet access and would like a printed directory, please contact Member Services at the toll-free number on your ID card and request a copy.

You may choose a different PCP for each member of your family. When you enroll, indicate the name of the PCP you have chosen on your enrollment form. Or, call Member Services after you enroll to tell us your selection. The name of your PCP will appear on your Aetna ID card. You may change your selected PCP at any time. If you change your PCP, you will receive a new ID card.

Your PCP can provide primary health care services as well as coordinate your overall care. You should consult your PCP when you are sick or injured to help determine the care that is needed. If your plan requires referrals, your PCP should issue a referral to a participating specialist or facility for certain services. (See Referral Policy for details.)

## REFERRAL POLICY

Check your plan documents to see if your plan requires PCP referrals for specialty care. If referrals are required, you must see your PCP first before visiting a specialist or other outpatient provider for nonemergency or nonurgent care. Your PCP will issue a referral for the services needed.

If you do not get a referral when a referral is required, you may have to pay the bill yourself, or the service will be treated as nonpreferred if your plan includes out-of-network benefits. Some services may also require prior approval by us. See the Precertification section and your plan documents for details.

The following points are important to remember regarding referrals.

- The referral is how your PCP arranges for you to be covered at the in-network benefit level for necessary, appropriate specialty care and follow-up treatment.
- You should discuss the referral with your PCP to understand what specialist services are being recommended and why.
- If the specialist recommends any additional treatments or tests beyond those referred to by the PCP, you may need to get another referral from your PCP before receiving the services.

- Except in emergencies, all inpatient hospital services require a prior referral from your PCP and prior authorization by Aetna.
- Referrals are valid for one year as long as you remain an eligible member of the plan; the first visit must be within 90 days of referral issue date.
- In plans without out-of-network benefits, coverage for services from nonparticipating providers requires prior authorization by Aetna in addition to a special nonparticipating referral from the PCP. When properly authorized, these services are fully covered, less the applicable cost sharing.
- The referral (and a precertification, if required) provides that, except for applicable cost sharing (that is, copays, coinsurance and/or deductibles), you will not have to pay the charges for covered expenses, as long as the individual seeking care is a member at the time the services are provided.

## HAVE A STUDENT PLAN?

If you have a Student Accident and Sickness plan please visit [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com) for questions or call Aetna Student Health at the toll-free number on your ID card for more information. For appeals, please forward your request to Chickering Claims Administrators, Inc.\*, P.O. Box 15717, Boston, MA 02215-0014. Fully insured student health insurance plans are underwritten by Aetna Life Insurance Company (ALIC) and administered by Chickering Claims Administrators, Inc. (CCA). Self-insured plans are funded by the applicable school, with claims administration services provided by Chickering Claims Administrators, Inc. Aetna Student Health is the brand name for products and services provided by ALIC and CCA.

\* The Chickering Group refers to an internal business unit of Chickering Claims Administrators, Inc. The Student Plan is underwritten by Aetna Life Insurance Company and administered by Chickering Claims Administrators, Inc.

## DIRECT ACCESS OB/GYN PROGRAM

This program allows female members to visit without a referral any participating obstetrician or gynecologist for a routine breast exam, mammogram and a Pap smear, and for obstetric or gynecologic problems. Obstetricians and gynecologists may also refer a woman directly to other participating providers for covered obstetric or gynecologic services. All health plan preauthorization and coordination requirements also apply. If your Ob/Gyn is part of an Independent Practice Association (IPA), a Physician Medical Group (PMG), an Integrated Delivery System (IDS) or a similar organization, your care must be coordinated through the IPA, the PMG or similar organization and that organization may have different referral policies.

## PRECERTIFICATION

Some health care services, like hospitalization and certain outpatient surgery, require "precertification." This means the service must be approved by Aetna before it will be covered under the plan. Check your plan documents for a complete list of services that require this approval.

When reviewing a precertification request, we will verify your eligibility and make sure the service is a covered expense under your plan. We also check the cost-effectiveness of the service and we may communicate with your doctor if necessary. If you qualify, we may enroll you in one of our case management programs and have a nurse call to make sure you understand your upcoming procedure. When you visit a doctor, hospital or other provider that participates in the Aetna network, someone at the provider's office will contact Aetna on your behalf to get the approval.

If your plan allows you to go outside the Aetna network of providers, you will have to get that approval yourself. In this case, it is your responsibility to make sure the service is precertified, so be sure to talk to your doctor about it. If you do not get proper authorization for out-of-network services, you may have to pay for the service yourself.

You cannot request precertification after the service is performed. To precertify services, call the number shown on your Aetna ID card. In plans that do not have out-of-network benefits, coverage for services from nonparticipating providers requires prior authorization by Aetna in addition to a special nonparticipating referral from the PCP. When properly authorized, these services are fully covered, less the applicable cost sharing.

## HEALTH CARE PROVIDER NETWORK

All hospitals may not be considered Aetna participating providers for all the services that you need. Your physician can contact Aetna to identify a participating facility for your specific needs. Certain PCPs are affiliated with IDSs, IPAs or other

provider groups. If you select one of these PCPs you will generally be referred to specialists and hospitals within that system, association or group ("organization"). However, if your medical needs extend beyond the scope of the affiliated providers, you may request coverage for services provided by Aetna network providers that are not affiliated with the organization. In order to be covered, services provided by network providers that are not affiliated with the organization may require prior authorization from Aetna and/or the IDS or other provider groups. You should note that other health care providers (e.g. specialists) may be affiliated with other providers through organizations.

For up-to-date information about how to locate inpatient and outpatient services, partial hospitalization and other behavioral health care services, please visit our DocFind directory at [www.aetna.com](http://www.aetna.com). If you do not have Internet access and would like a printed provider directory, please contact Member Services at the toll-free number on your Aetna ID card and request a copy.

## ADVANCE DIRECTIVES

There are three types of advance directives:

- Durable power of attorney – appoints someone you trust to make medical decisions for you.
- Living will – spells out the type and extent of care you want to receive.
- Do-not-resuscitate order – states that you don't want to be given CPR if your heart stops or be intubated if you stop breathing.

You can create an advance directive in several ways:

- Get an advance medical directive form from a health care professional. Certain laws require health care facilities that receive Medicare and Medicaid funds to ask all patients at the time they are admitted if they have an advance directive. You don't need an advance directive to receive care. But we are required by law to give you the chance to create one.
- Ask for an advance directive form at state or local offices on aging, bar associations, legal service programs, or your local health department.
- Work with a lawyer to write an advance directive.
- Create an advance directive using computer software designed for this purpose.
- If you are not satisfied with the way Aetna handles advance directives, you can file a complaint with your Medicare State Certification Agency. Visit [www.medicare.gov](http://www.medicare.gov) for information on specific state agencies or call 1-800-MEDICARE (1-800-633-4227) (TTY/TDD: 1-877-486-2048).

Source: American Academy of Family Physicians. *Advanced Directives and Do Not Resuscitate Orders*. January 2009. Available at <http://familydoctor.org/003.xml?printxml>. Accessed February 20, 2009.

## TRANSPLANTS AND OTHER COMPLEX CONDITIONS

Our National Medical Excellence Program® and other specialty programs help you access covered services for transplants and certain other complex medical conditions at participating facilities experienced in performing these services. Depending on the terms of your plan of benefits, you may be limited to only those facilities participating in these programs when needing a transplant or other complex condition covered.

Note: There are exceptions depending on state requirements.

## EMERGENCY CARE

If you need emergency care, you are covered 24 hours a day, 7 days a week, anywhere in the world. An emergency medical condition is one manifesting itself by acute symptoms of sufficient severity such that a prudent person, who possesses average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in serious jeopardy to the person's health, or with respect to a pregnant woman, the health of the woman and her unborn child. Whether you are in or out of an Aetna service area, we simply ask that you follow the guidelines below when you believe you need emergency care.

- Call the local emergency hotline (ex. 911) or go to the nearest emergency facility. If a delay would not be detrimental to your health, call your doctor or PCP. Notify your doctor or PCP as soon as possible after receiving treatment.
- If you are admitted to an inpatient facility, you or a family member or friend on your behalf should notify your doctor, PCP or Aetna as soon as possible.

### What to do outside your Aetna service area

If you are traveling outside your Aetna service area or if you are a student who is away at school, you are covered for emergency and urgently needed care. Urgent care may be obtained from a private practice physician, a walk-in clinic, an urgent care center or an emergency facility. Certain conditions, such as bleeding, severe vomiting or fever, are considered "urgent care" outside your Aetna service area and are covered in any of the above settings.

If, after reviewing information submitted to us by the provider that supplied care, the nature of the urgent or emergency problem does not qualify for coverage, we may ask you for more information to qualify the coverage. We will send you an Emergency Room Notification Report to complete, or a Member Services representative can take this information by telephone.

PRODUCT	PCP REQUIRED?	REFERRALS REQUIRED?	PRECERTIFICATION REQUIRED?
Open Choice	No	No	Yes
Managed Choice	Yes	Yes	Yes
Aetna Open Access Managed Choice	Encouraged	No	Yes
Elect Choice	Yes	Yes	Yes
Aetna Open Access Elect Choice	Encouraged	N/A	Yes

### After-Hours Care

You may call your provider's office 24 hours a day, 7 days a week if you have medical questions or concerns. You may also consider visiting participating Urgent Care facilities. See your plan documents for cost-sharing provisions for urgent care services.

### PRESCRIPTION DRUGS

If your plan covers outpatient prescription drugs, your plan may include a preferred drug list (also known as a "drug formulary"). The preferred drug list includes prescription drugs that, depending on your prescription drug benefits plan, are covered on a preferred basis. Many drugs, including many of those listed on the preferred drug list, are subject to rebate arrangements between Aetna and the manufacturer of the drugs. Such rebates are not reflected in and do not reduce the amount you pay to your pharmacy for a prescription drug. In addition, in circumstances where your prescription plan utilizes copayments or coinsurance calculated on a percentage of the cost of a drug or a deductible, it is possible for your cost to be higher for a preferred drug than it would for a nonpreferred drug. For information regarding how medications are reviewed and selected for the preferred drug list, please refer to [www.aetna.com](http://www.aetna.com) or the Aetna Preferred Drug (Formulary) Guide. Printed Preferred Drug Guide information will be provided upon request or, if applicable, annually for current members and upon enrollment for new members. For more information, call Member Services at the toll-free number on your ID card. The medications listed on the preferred drug list are subject to change in accordance with applicable state law.

Your prescription drug benefit is generally not limited to drugs listed on the preferred drug list. Medications that are not listed on the preferred drug list (nonpreferred or nonformulary drugs) may be covered subject to the limits and exclusions set forth in your plan documents.

Covered nonformulary prescription drugs may be subject to higher copayments or coinsurance under some benefit plans. Some prescription drug benefit plans may exclude from coverage certain nonformulary drugs that are not listed on the preferred drug list. If it is medically necessary for you to use such drugs, your physician, you or your authorized representative (or pharmacist in the case of antibiotics and analgesics) may contact Aetna to request coverage as a medical exception. Check your plan documents for details.

In addition, certain drugs may require precertification or step therapy before they will be covered under some prescription drug benefit plans. Step therapy is a different form of precertification that requires a trial of one or more "prerequisite-therapy" medications before a "steptherapy" medication will be covered. If it is medically necessary for you to use a medication subject to these requirements prior to completing the step therapy, your physician, you or your authorized representative can request coverage of such drug as a medical exception. In addition, some benefit plans include a mandatory generic drug cost-sharing requirement. In these plans, you may be required to pay the difference in cost between a covered brand-name drug and its generic equivalent in addition to your copayment if you obtain the brand-name drug. Nonprescription drugs and drugs in the Limitations and Exclusions section of the plan documents (received and/or

available upon enrollment) are not covered, and medical exceptions are not available for them.

Depending on the plan selected, new prescription drugs not yet reviewed for possible addition to the preferred drug list are either available at the highest copay under plans with an "open" formulary, or excluded from coverage unless a medical exception is obtained under plans that use a "closed" formulary. These new drugs may also be subject to precertification or step therapy.

Ask your treating physician(s) about specific medications. Refer to your plan documents or contact Member Services for information regarding terms, conditions and limitations of coverage. If you use the Aetna Rx Home Delivery® mailorder prescription program or the Aetna Specialty Pharmacy® specialty drug program, you will be acquiring these prescriptions through an affiliate of Aetna. Aetna Rx Home Delivery and Aetna Specialty Pharmacy's cost of purchasing drugs takes into account discounts, credits and other amounts they may receive from wholesalers, manufacturers, suppliers and distributors. The negotiated charge with Aetna Rx Home Delivery, LLC. and Aetna Specialty Pharmacy may be higher than the cost of purchasing drugs and providing pharmacy services.

### Updates to the Drug Formulary

For up-to-date formulary information, visit [www.aetna.com/formulary/](http://www.aetna.com/formulary/) or call Member Services at the toll-free number on your Aetna ID card. If you do not have Internet access, you may contact Member Services at the toll-free number on your ID card to find out how a specific drug is covered.

### BEHAVIORAL HEALTH NETWORK

Behavioral health care services are managed by Aetna. As a result, Aetna is responsible for making initial coverage determinations and coordinating referrals to the Aetna provider network. As with other coverage determinations, you may appeal adverse behavioral health care coverage determinations in accordance with the terms of your health plan.

The type of behavioral health benefits available to you depends on the terms of your health plan and state law. If your health plan includes behavioral health services, you may be covered for mental health conditions and/or drug and alcohol abuse services, including inpatient and outpatient services, partial hospitalizations and other behavioral health services. You can determine the type of behavioral health coverage available under the terms of your plan and how to access services by calling the Aetna Member Services number listed on your ID card.

If you have an emergency, call 911 or your local emergency hotline, if available. For routine services, access covered behavioral health services available under your health plan by the following methods:

- Call the toll-free Behavioral Health number (where applicable) listed on your ID card or, if no number is listed, call the Member Services number listed on your ID card for the appropriate information.
- Where required by your plan, call your PCP for a referral to the designated behavioral health provider group.
- When applicable, an employee assistance or student assistance professional may refer you to your designated behavioral health provider group.

You can access most outpatient therapy services without a referral or preauthorization. However, you should first consult Member Services to

confirm that any such outpatient therapy services do not require a referral or preauthorization.

### BEHAVIORAL HEALTH PROVIDER SAFETY DATA AVAILABLE

For information about our Behavioral Health provider network safety data, visit [www.aetna.com/docfind](http://www.aetna.com/docfind) and select the "Get info on Patient Safety and Quality" link. If you do not have Internet access, you may call Member Services at the toll-free number shown on your Aetna ID card to request a printed copy of this information.

### BEHAVIORAL HEALTH DEPRESSION PREVENTION PROGRAMS

Aetna Behavioral Health offers two prevention programs for our members: Perinatal Depression Education, Screening and Treatment Referral Program, also known as Beginning Right® Depression Program, and Identification and Referral of Adolescent Members Diagnosed With Depression Who Also Have Comorbid Substance Abuse Needs. For more information on either of these prevention programs and how to use the programs, ask Member Services for the phone number of your local Care Management Center.

### HOW AETNA PAYS IN-NETWORK PROVIDERS

All the providers in our network directory are independent. They are free to contract with other health plans. Providers join our network by signing contracts with us. Or they work for organizations that have contracts with us. We pay network providers in many different ways. Sometimes we pay a rate for a specific service and sometimes for an entire course of care (for example, a flat fee for a pregnancy without complications). In certain circumstances, some providers are paid a pre-paid amount per month per Aetna member (capitation). We may also provide additional incentives to reward physicians for delivering cost-effective quality care.

We pay some network hospitals by the day (per diem) and we pay others in a different way, such as a percentage of their standard billing rates. We encourage you to ask your providers how they are paid for their services.

### HOW AETNA PAYS OUT-OF-NETWORK PROVIDERS

Some of our plans pay for services from providers who are not in our network. Many plans pay for services based on what is called the "reasonable," "usual and customary" or "prevailing" charge. Other plans pay based on our standard fees for care received from a network provider, or based on a percentage of Medicare's fees. **When we pay less than what your provider charges, your provider may require you to pay the difference. This is true even if you have reached your plan's out-of-pocket maximum.** Here is how we figure out what we will pay for each type of plan.

#### Prevailing Charge Plans

*Step 1: We review the data.*  
We get information from Ingenix, which is owned by United HealthCare. Health plans send Ingenix copies of claims for services they received from providers. The claims include the date and place of the service, the procedure code, and the provider's charge. Ingenix combines this information into databases that show how much providers charge for just about any service in any zip code.

### Step 2: We calculate the portion we pay.

For most of our health plans, we use the 80th percentile to calculate how much to pay for out-of-network services. Payment at the 80th percentile means 80 percent of charges in the database are the same or less for that service in a particular zip code.

If there are not enough charges (less than 9) in the databases for a service in a particular zip code, we may use "derived charge data" instead. "Derived charge data" is based on the charges for comparable procedures, multiplied by a factor that takes into account the relative complexity of the procedure that was performed. We also use derived charge data for our student health plans and Aetna Affordable Health Choices® plans.

We also may consider other factors to determine what to pay if a service is unusual or not performed often in your area. These factors can include:

- The complexity of the service
- The degree of skill needed
- The provider's specialty
- The prevailing charge in other areas
- Aetna's own data

### Step 3: We refer to your health plan.

We pay our portion of the prevailing charge as listed in your health plan. You pay your portion (called "coinsurance") and any deductible. For example, your out of network doctor charges \$120 for an office visit. Your plan covers 70 percent of the "reasonable," "usual and customary" or "prevailing" charge. Let's say the prevailing charge is \$100. And let's say you already met your deductible. Aetna would pay \$70. You would pay the other \$30. Your doctor may also bill you for the \$20 difference between the prevailing charge (\$100) and the billed charge (\$120). In this case, your doctor could bill you for a total of \$50.

*The Prevailing Charge Databases* The New York State Attorney General (NYAG) investigated the conflicts of interest related to the ownership and use of Ingenix data. Under an agreement with the NYAG, UnitedHealth Group agreed to stop using the Ingenix databases when an independent database (not owned by a health insurer) is created. In a separate agreement with NYAG in January 2009, Aetna agreed to use this new database when it is ready. We also will work with the new database owner to create online tools to give you better information about the cost of your care when using providers outside our network.

### Fee Schedule Plans

*Step 1: We compare the provider's bill to our fee schedule and your health plan.* Your plan may say that we will pay the provider based on our fee schedule for network doctors, or a certain percentage of that fee schedule, or a certain percentage of what Medicare pays. For example, your plan may say we pay 125 percent of what we pay a network doctor for the same service.

Let's say you have your appendix removed. Our network rate for that surgery is \$1,600. We multiply \$1,600 by 125 percent to get \$2,000. We call this the "recognized" or "allowed" amount.

### Step 2: We calculate the portion we pay.

Your plan also says that you must pay "coinsurance." This is your share of the "recognized" or "allowed" amount. For example, your share may be 30 percent. In that case, we pay 70 percent of the \$2,000 allowed amount, which is \$1,400. You pay your provider your 30 percent coinsurance, which is \$600. Your provider may

also ask you to pay the \$500 difference between the \$2,500 bill and the \$2,000 "recognized" or "allowed" amount. In this case, your provider could bill you \$1,100 in total.

### Exceptions

Some "prevailing charge" plans set the prevailing charge at a different percentile. For some claims (like those from hospitals and outpatient centers) we may use other information and data sources to determine the charge.

And some of our plans pay based on a different kind of fee schedule. Also, for some non-participating providers we may pay based on other contractual arrangements. Our provider claims codes and payment policies may also affect what we pay for a claim. Aetna may use computer software (including ClaimCheck®) and other tools to take into account factors such as the complexity, amount of time needed and manner of billing. The effects of these policies will be reflected in your Explanation of Benefits documents.

### HOW AETNA PAYS FOR OUT-OF-NETWORK BEHAVIORAL HEALTH BENEFITS

We negotiate rates with psychiatrists, psychologists, counselors and other appropriately licensed and credentialed behavioral health care providers to help you save money. We refer to these providers as being "in our network."

### TECHNOLOGY REVIEW

We review new medical technologies, behavioral health procedures, pharmaceuticals and devices to determine which ones should be covered by our plans. And we even look at new uses for existing technologies. To review these innovations, we may:

- Study published medical research and scientific evidence on the safety and effectiveness of medical technologies.
- Consider position statements and clinical practice guidelines from medical and government groups, including the federal Agency for Health Care Research and Quality.
- Seek input from relevant specialists and experts in the technology.
- Determine whether the technologies are experimental or investigational.

You can find out more on new tests and treatments in our Clinical Policy Bulletins. See Clinical Policy Bulletins below for more information.

### MEDICALLY NECESSARY

"Medically necessary" means that the service or supply is provided by a physician or other health care provider exercising prudent clinical judgment for the purpose of preventing, evaluating, diagnosing or treating an illness, injury or disease or its symptoms, and that provision of the service or supply is:

- In accordance with generally accepted standards of medical practice; and
- Clinically appropriate in accordance with generally accepted standards of medical practice in terms of type, frequency, extent, site and duration, and considered effective for the illness, injury or disease; and
- Not primarily for the convenience of you, or for the physician or other health care provider; and
- Not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of the illness, injury or disease.

For these purposes "generally accepted standards of medical practice" means standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community, or otherwise consistent with physician specialty society recommendations and the views of physicians practicing in relevant clinical areas and any other relevant factors.

### CLINICAL POLICY BULLETINS

Clinical Policy Bulletins (CPBs) describe our policy determinations of whether certain services or supplies are medically necessary or experimental or investigational, based on a review of currently available clinical information. Clinical determinations in connection with individual coverage decisions are made on a case-by-case basis consistent with applicable policies.

Aetna CPBs do not constitute medical advice. Treating providers are solely responsible for medical advice and for your treatment. You should discuss any CPB related to your coverage or condition with your treating provider. While Aetna CPBs are developed to assist in administering plan benefits, they do not constitute a description of plan benefits. Each benefit plan defines which services are covered, which are excluded, and which are subject to dollar caps or other limits. You and your providers will need to consult the benefit plan to determine if there are any exclusions or other benefit limitations applicable to this service or supply.

CPBs are regularly updated and are therefore subject to change. Aetna CPBs are available at [www.aetna.com](http://www.aetna.com) under "Members" and then "Health Coverage Information." If you do not have Internet access, please contact Member Services at the toll-free number on your ID card for information about specific Clinical Policy Bulletins.

### UTILIZATION REVIEW/PATIENT MANAGEMENT

We have developed a patient management program to assist in determining what health care services are covered under the health plan and the extent of such coverage. The program assists you in receiving appropriate health care and maximizing coverage for those health care services. You can avoid receiving an unexpected bill with a simple call to Member Services. You can find out if your preventive care service, diagnostic test or other treatment is a covered benefit — before you receive care — just by calling the toll-free number on your ID card. In certain cases, we review your request to be sure the service or supply is consistent with established guidelines and is a covered benefit under your plan. We call this "utilization management review."

We follow specific rules to help us make your health a top concern:

- Aetna employees are not compensated based on denials of coverage.
- We do not encourage denials of coverage. In fact, our utilization review staff is trained to focus on the risks of members not adequately using certain services.

Where such use is appropriate, our Utilization Review/Patient Management staff uses nationally recognized guidelines and resources, such as The Milliman Care Guidelines® to guide the precertification, concurrent review and retrospective review processes. To the extent certain Utilization Review/Patient Management functions are delegated to IDSs, IPAs or other provider groups

("Delegates"), such Delegates utilize criteria that they deem appropriate. Utilization Review/Patient Management policies may be modified to comply with applicable state law.

Only medical professionals make decisions denying coverage for services for reasons of medical necessity. Coverage denial letters for such decisions delineate any unmet criteria, standards and guidelines, and inform the provider and you of the appeal process. For more information concerning utilization management, you may request a free copy of the criteria we use to make specific coverage decisions by contacting Member Services.

You may also visit [www.aetna.com/about/cov\\_det\\_policies.html](http://www.aetna.com/about/cov_det_policies.html) to find our Clinical Policy Bulletins and some utilization review policies. Doctors or health care professionals who have questions about your coverage can write or call our Patient Management department. The address and phone number are on your ID card.

#### Concurrent Review

Concurrent review is a review conducted while a patient is confined on an inpatient basis. The concurrent review process assesses the necessity for continued stay, level of care, and quality of care for members receiving inpatient services. All inpatient services extending beyond the initial certification period require concurrent review.

#### Discharge Planning

Discharge planning may be initiated at any stage of the patient management process and begins immediately upon identification of post-discharge needs during precertification or concurrent review. The discharge plan may include initiation of a variety of services/benefits that may be utilized by you upon discharge from an inpatient stay.

#### Retrospective Record Review

Retrospective review is a review conducted after the patient has been discharged from the hospital or facility. The purpose of retrospective review is to analyze potential quality and utilization issues, initiate appropriate follow-up action based on quality or utilization issues, and review all appeals of inpatient concurrent review decisions for coverage of health care services. Our effort to manage the services provided to you includes the retrospective review of claims submitted for payment, and of medical records submitted for potential quality and utilization concerns.

#### COMPLAINTS, APPEALS AND EXTERNAL REVIEW

This Complaint Appeal and External Review process may not apply if your plan is self-funded. Contact your Benefits Administrator if you have any questions.

#### Filing a Complaint or Appeal

We are committed to addressing your coverage issues, complaints and problems. If you have a coverage issue or other problem, call Member Services at the toll free number on your ID card or e-mail us from your secure Aetna Navigator® member website. Click on "Contact Us" after you log on. You can also contact Member Services at: [www.aetna.com](http://www.aetna.com). If Member Services is unable to resolve your issue to your satisfaction, it will be forwarded to the appropriate department for handling.

If you are dissatisfied with the outcome of your initial contact, you may file an appeal. Your appeal will be decided in accordance with the procedures applicable to your plan and applicable state law. Refer to your plan documents for details regarding your plan's appeal procedure.

#### About Coverage Decisions

Sometimes we receive claims for services that may not be covered by your health benefits plan. It can be confusing — even to your doctors. Our job is to make coverage decisions based on your specific benefits plan. If a claim is denied, we'll send you a letter to let you know. If you don't agree you can file an appeal. To file an appeal, follow the directions in the letter that explains that your claim was denied. Our appeals decisions will be based on your plan provisions and any state and federal laws or regulations that apply to your plan. You can learn more about the appeal procedures for your plan from your plan documents.

#### External Review

We established an external review process to give you the opportunity of requesting an objective and timely independent review of certain coverage denials. Once the applicable internal appeal process has been exhausted, you may request an external review of the decision for the coverage denial if: (a) you would be financially responsible for the cost of services; (b) the amount of the service(s) is more than \$500, and (c) is based on lack of medical necessity or on the experimental or investigational nature of the proposed service or supply. Standards may vary by state, and several states have external review processes that may apply to your plan.

If a request meets the requirement for an external review, an Independent Review Organization (IRO) will assign the case to an external physician reviewer with appropriate expertise for an independent decision in the area in question. After all necessary information is submitted, an external review generally will be decided within 30 calendar days of the request. Expedited reviews are available when your physician certifies that a delay in service would jeopardize your health.

Once the review is complete, the plan will abide by the decision of the external reviewer. The cost for the review will be borne by Aetna (except where state law requires you to pay a filing fee as part of a state mandated program).

Certain states mandate external review of additional benefit or service issues; some may require a filing fee. In addition, certain states mandate the use of their own external review process for medical necessity and experimental or investigational coverage decisions. These state mandates may not apply to self-funded plans. For details about your plan's appeal process and the availability of an external review process, call the Member Services toll-free number on your ID card or visit [www.aetna.com](http://www.aetna.com) to print an external review request form, or call the Member Services toll-free number on your ID card. You also may call your state insurance or health department or consult their websites for additional information regarding state mandated external review procedures.

#### MEMBER RIGHTS & RESPONSIBILITIES

You have the right to receive a copy of our Member Rights and Responsibilities Statement. This information is available to you at [www.aetna.com/about/MemberRights](http://www.aetna.com/about/MemberRights). You can also obtain a print copy by contacting Member Services at the number on your ID card.

#### MEMBER SERVICES

To file a complaint or an appeal, for additional information regarding copayments and other charges, information regarding benefits, to obtain copies of plan documents, information regarding how to file a claim or for any other question, you can contact Member

Services at the toll-free number on your ID card, or email us from your secure Aetna Navigator member website at [www.aetna.com](http://www.aetna.com). Click on "Contact Us" after you log on.

*Spanish-speaking hotline* – 1-800-533-6615

*Multilingual hotline* – 1-888-982-3862 (140 languages are available. You must ask for an interpreter.)

#### INTERPRETER/HEARING IMPAIRED

When you require assistance from an Aetna representative, call us during regular business hours at the number on your ID card. Our representatives can:

- Answer benefits questions
- Help you get referrals
- Find care outside your area
- Advise you on how to file complaints and appeals
- Connect you to behavioral health services (if included in your plan)
- Find specific health information
- Provide information on our Quality Management program, which evaluates the ongoing quality of our services

TDD Member Services – 1-800-628-3323 (hearing impaired only)

#### QUALITY MANAGEMENT PROGRAMS

We have a comprehensive quality measurement and improvement strategy, and do not view it as an isolated, departmental function. Rather, we integrate quality management and metrics into all that we do. For details on our program, goals and our progress on meeting those goals, go to [www.aetna.com/members/health\\_coverage/quality/quality.html](http://www.aetna.com/members/health_coverage/quality/quality.html). If you do not have Internet access and would like a hard copy of the information referenced here, please contact Member Services at the toll-free number on your ID card and request a copy.

#### PRIVACY NOTICE

Aetna considers personal information to be confidential and has policies and procedures in place to protect it against unlawful use and disclosure. By "personal information," we mean information that relates to your physical or mental health or condition, the provision of health care to you, or payment for the provision of health care to you. Personal information does not include publicly available information or information that is available or reported in a summarized or aggregate fashion but does not identify you.

When necessary or appropriate for your care or treatment, the operation of our health plans, or other related activities, we use personal information internally, share it with our affiliates, and disclose it to health care providers (doctors, dentists, pharmacies, hospitals and other caregivers), payors (health care provider organizations, employers who sponsor self-funded health plans or who share responsibility for the payment of benefits, and others who may be financially responsible for payment for the services or benefits you receive under your plan), other insurers, third party administrators, vendors, consultants, government authorities, and their respective agents. These parties are required to keep personal information confidential as provided by applicable law. Participating network providers are also required to give you access to your medical records within a reasonable amount of time after you make a request.

Some of the ways in which personal information is used include claims payment; utilization review and management; medical necessity reviews; coordination of care and benefits; preventive health,

early detection, and disease and case management; quality assessment and improvement activities; auditing and anti-fraud activities; performance measurement and outcomes assessment; health claims analysis and reporting; health services research; data and information systems management; compliance with legal and regulatory requirements; formulary management; litigation proceedings; transfer of policies or contracts to and from other insurers, HMOs and third party administrators; underwriting activities; and due diligence activities in connection with the purchase or sale of some or all of our business. We consider these activities key for the operation of our health plans. To the extent permitted by law, we use and disclose personal information as provided above without your consent. However, we recognize that you may not want to receive unsolicited marketing materials unrelated to your health benefits. We do not disclose personal information for these marketing purposes unless you consent. We also have policies addressing circumstances in which you are unable to give consent.

To request a printed copy of our Notice of Privacy Practices, which describes in greater detail our practices concerning use and disclosure of personal information, please write to:

Aetna Legal Support Services Department 151 Farmington Avenue, W121 Hartford, CT 06156

You can also visit [www.aetna.com](http://www.aetna.com) and link directly to the Notice of Privacy Practices by selecting the "Privacy Notices" link at the bottom of the page.

#### **NON-DISCRIMINATION STATEMENT**

Aetna does not discriminate in providing access to health care services on the basis of race, disability, religion, sex, sexual orientation, health, ethnicity, creed, age or national origin. We are required to comply with Title VI of the Civil Rights Act of 1964, the Age Discrimination Act of 1975, the Americans with Disabilities Act, other laws applicable to recipients of federal funds, and all other applicable laws and rules.

#### **USE OF RACE, ETHNICITY AND LANGUAGE DATA**

Aetna members have the option to provide us with race/ ethnicity and preferred language information. This information is voluntary and confidential. We collect this information to identify, research, develop, implement and/or enhance initiatives to improve health care access, delivery and outcomes for diverse members, and otherwise improve services to our members. We will maintain administrative, technical and physical safeguards to protect information concerning member race, ethnicity and language preference from inappropriate access, use or disclosure. This data will be collected, used or disclosed only in accordance with Aetna policies and applicable state and federal requirements. It is not used to determine eligibility, rating or claim payment.

For more information, please visit [www.aetna.com](http://www.aetna.com). If you do not have Internet access and would like a hard copy of the information referenced here, please contact Member Services at the toll-free number on your ID card and request a copy.

## **HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT**

IF YOU ARE ENROLLED IN A GROUP HEALTH PLAN, THE FOLLOWING INFORMATION IS PROVIDED TO INFORM YOU OF CERTAIN PROVISIONS CONTAINED IN THE GROUP HEALTH PLAN, AND RELATED PROCEDURES THAT MAY BE UTILIZED BY YOU IN ACCORDANCE WITH FEDERAL LAW.

#### **SPECIAL ENROLLMENT RIGHTS**

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing to your or your dependents' other coverage). However, you must request enrollment within 31 days after your or your dependents' other coverage ends (or after the employer stops contributing to the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 31 days after marriage, birth, adoption or placement for adoption. To request special enrollment or obtain more information, contact your benefits administrator.

#### **REQUEST FOR CERTIFICATE OF CREDITABLE COVERAGE**

If you are a member of an insured plan sponsor or a member of a self-insured plan sponsor who have contracted with us to provide Certificates of Prior Health Coverage, you have the option to request a certificate. This applies to you if you are a terminated member, or are a member who is currently active but would like a certificate to verify your status. As a terminated member, you can request a certificate for up to 24 months following the date of your termination. As an active member, you can request a certificate at any time. To request a Certificate of Prior Health Coverage, please contact Member Services at the telephone number listed on your ID card.

#### **NOTICE REGARDING WOMEN'S HEALTH AND CANCER RIGHTS ACT**

Under this health plan, coverage will be provided to a person who is receiving benefits for a medically necessary mastectomy and who elects breast reconstruction after the mastectomy for:

- (1) reconstruction of the breast on which a mastectomy has been performed;
- (2) surgery and reconstruction of the other breast to produce a symmetrical appearance;
- (3) prostheses; and
- (4) treatment of physical complications of all stages of mastectomy, including lymphedemas.

This coverage will be provided in consultation with the attending physician and the patient, and will be subject to the same annual deductibles and coinsurance provisions that apply for the mastectomy.

If you have any questions about our coverage of mastectomies and reconstructive surgery, please contact the Member Services number on your ID card.

# STATE DISCLOSURES

## **SCALP HAIR PROSTHESIS**

(applies only to the states listed below)

In AK, AZ, DC, DE, IL, IN, MO, OH, PA, TN, AND VA, Aetna will provide coverage for expenses for a scalp hair prosthesis worn for hair loss suffered as a result of alopecia areata, resulting from an autoimmune disease. The same limitations and guidelines that apply to other prostheses as outlined in your Benefit Plan will apply to scalp hair prosthesis as a result of alopecia areata.

Health benefits and health insurance plans are underwritten or administered by Aetna Life Insurance Company. 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 subject to change.

Aetna is committed to Accreditation by the National Committee for Quality Assurance (NCQA) as a means of demonstrating a commitment to continuous quality improvement and meeting customer expectations. A complete listing of health plans and their NCQA accreditation status can be found on the NCQA website located at <http://www.ncqa.org/tabid/142/Default.aspx>.

To refine your search, we suggest you search these areas: **Managed Behavioral Healthcare Organizations** – for behavioral health accreditation; **Credentials Verification Organizations** – for credentialing certification; **Managed Care Organizations** – for HMO and PPO health plan accreditation; **Recognition Directory** – for physicians recognized by NCQA in the areas of heart/stroke care, diabetes care, back pain and systematic processes.

Health care providers who have been duly recognized by the NCQA Recognition Programs are annotated in the Physician Directory. Providers, in all settings, achieve recognition by submitting data that demonstrates they are providing quality care. The program constantly assesses key measures that were carefully defined and tested for their relationship to improved care, therefore, NCQA provider recognition is subject to change. For up-to-date information, please visit our DocFind® directory at [www.aetna.com](http://www.aetna.com) or, if applicable, visit the NCQA's new top-level recognition listing at [www.ncqa.org/tabid/58/Default.aspx](http://www.ncqa.org/tabid/58/Default.aspx). If you do not have access to the Internet and would like a printed physician directory, please contact Member Services at the toll-free number shown on your Aetna ID card.

# WHERE CAN I FIND TIPS AND TOOLS FOR **STAYING HEALTHY?**

Aetna IntelliHealth® is your trusted, one-stop source for online health and wellness information. This helpful website is filled with valuable tips and tools, all in an easy-to-read format.

You'll find all kinds of great information on IntelliHealth.com, including: health news; a medical dictionary; a drug resource center; fitness, nutrition and weight management information; daily and weekly health-related e-mails; and much more. Check it out at [www.intelihealth.com](http://www.intelihealth.com).



# I ALWAYS NEED SOME INCENTIVE TO GET IN SHAPE. WHAT CAN YOU OFFER ME?

A fit body is a healthier body. Aetna can help you stay in shape. Access the Aetna Fitness<sup>SM</sup> discount program and you'll receive preferred rates on gym memberships as well as discounts on at-home weight loss programs, home fitness options, and one-on-one health coaching services through GlobalFit<sup>TM</sup>.

So get ready to start exercising — and feeling good.

With these savings, it's a great time to join the Fitness Program from Aetna.

Explore a smarter health plan. Visit us at [www.aetna.com](http://www.aetna.com).





Aetna has been in business for more than 150 years.

In 2010, for the third year in a row, Aetna was named the most admired health care insurance company by *Fortune* magazine.\*

\* *Fortune* magazine, March 22, 2010, March 16, 2009, and March 17, 2008

This material is for information only and is not an offer or invitation to contract. Plan features and availability may vary by location. Plans may be subject to medical underwriting or other restrictions. Rates and benefits may vary by location. Health benefits and insurance plans and dental insurance plans contain exclusions and limitations. Investment services are independently offered by the HSA Administrator. 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. Not all health/dental services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features are subject to change. Aetna receives rebates from drug makers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Aetna Rx Home Delivery refers to Aetna Rx Home Delivery, LLC, a licensed pharmacy subsidiary of Aetna Inc., that operates through mail order. [Aexcel designation is only a guide to choosing a physician. Members should confer with their existing physicians before making a decision. Designations have the risk of error and should not be the sole basis for selecting a doctor.] 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 production date, however, it is subject to change.

IN CT, THIS PLAN IS ISSUED ON AN INDIVIDUAL BASIS AND IS REGULATED AS AN INDIVIDUAL HEALTH INSURANCE PLAN.

**Policy forms issued in Oklahoma include:** Comprehensive PPO-GR-11741 (5/04); Limited-GR-11741-LME (5/04) and Dental-11826 Ed 9/04.

For more information about Aetna plans, refer to [www.aetna.com](http://www.aetna.com).

