

Freedom of choice!

Aetna Choice® POS II Plan

Go to any doctor,
anytime you need
care!

We want you to know®





It's great

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

Go ahead — take a look at your options!

OPTION # 1

Visit your primary care physician (PCP)*

You don't have to choose a PCP, but you may want to. Your PCP helps you learn about your health and how to manage it. You may even lower your costs.

Your PCP will:

- Give you checkups and treat you for illnesses and injuries.
- Get approval before giving you certain services.**
- File claims for you.

OPTION #2

Visit any network doctor

You can go to any network doctor without a referral. Network doctors contract with Aetna to offer rates that are often much lower than their regular fees. This helps you save!

Your network doctor will:

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

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

OPTION #3

Go to any licensed doctor

You can visit any licensed doctor without a referral.

You may have to:

- Get approval from Aetna before receiving certain services.
- File your own claims.
- Pay the difference between the amount paid by your plan and the amount charged by your doctor.

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

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

*In Texas, PCP means physician (primary care). In Washington, PCP refers to primary care provider.

**In Texas, this approval is known as "pre-service utilization review" and is not "verification" as defined by Texas law.

In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.

Health insurance plans are written and/or administered by Aetna Life Insurance Company (Aetna).

to have options!

Finding a doctor is easy!

Find one, fast!

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

Get a printed directory

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

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



Get your health information when you need it

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

Aetna Navigator® member website

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

You can:

- Review your plan and benefits information.
- Print a summary of your doctor visits, medical tests, prescriptions and other activities to share with your doctor.
- Look up costs for office visits, medical tests, surgeries and more.
- Research prescription drugs and compare the cost of brand-name versus generic drugs.
- Compare hospitals in your area for certain diagnoses and procedures to help you decide where to get care.
- Access the Healthwise® Knowledgebase for information on thousands of health topics in English and Spanish.

Visit Aetna Navigator today, or take the FREE tour!

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

Plan for Your HealthSM website

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

Plan for Your Health is a public education program from Aetna and The Financial Planning Association.

InteliHealth® website

An interactive site where you can research health, dental and wellness information from sources you can trust — including doctors from Harvard Medical School!

Informed Health® Line

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

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



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

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

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

Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.

This plan is not regulated by your state.

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