

The choice of doctors is entirely yours

Aetna Choice® POS II Plan

You decide.
We provide
information
that helps.

Administered by
Aetna Life Insurance Company

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We want you to know[®]





Aetna Choice POS II gives you three ways to go. It's your call completely.

It's great to have

Here's a plan that celebrates your freedom to choose — from any one of three options, anytime you need care. Now *that's* keeping it flexible.

Three ways* to receive care, each time you need it.

OPTION #1

Visit your PCP ... personal, simple, economical

Although you don't have to select a primary care physician (PCP), there are advantages for you and your family when you do. Your PCP will have the opportunity to develop a deeper understanding of your health needs and help you make important medical decisions. Specifying a doctor for your primary care can simplify access to care and can even lower your costs.** Your doctor will:

- Provide routine and preventive care and treat you for certain illnesses and injuries.
- Get approval (called precertification) before providing certain services.
- File claims for you.

OPTION #2

Visit any network doctor ... hassle-free access, no referrals

As long as a doctor or facility is in the Aetna network, you're free to visit without having to worry about a referral. On average, you'll enjoy lower costs** when you stay in network since network doctors have agreed to offer members negotiated fees (generally lower than the doctor's usual fees). And we've kept it simple; your network doctor will:

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

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

**Refer to your Plan Design and Benefits summary to find out the amount you pay.

options

OPTION #3

Go to any licensed doctor ... the choice is yours

It's all about your freedom to choose. See whatever licensed doctor or specialist you like. There are no network restrictions and no need to get a referral. Keep in mind you may have to:

- Get approval before obtaining certain services.
- File your own claims.
- Pay the difference between the amount covered by your plan and the amount charged by the doctor.

Your out-of-pocket costs** may be higher since your coinsurance will be based on the doctor's usual fees.

Making good decisions about your health is a lot easier when you're informed. Our tools and resources are right at your fingertips.

Find a doctor. DocFind makes it easy!

With our DocFind® online directory, you can customize your search by specialty and location. Looking for a pediatrician within your zip code? How about a surgeon affiliated with a nearby hospital? It's all here — plus maps and directions to a doctor's office. DocFind even lets you search by a doctor's gender and languages spoken.

Need a paper 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 have not received your ID card, call 1-888-87-AETNA (1-888-872-3862).

Have a health question in the middle of the night?

- Call our Informed Health® Line at 1-800-556-1555. Anytime, night or day, registered nurses can provide information that may help you work with your doctor to make health care decisions that are right for you.
- Explore our Audio Health Library, a recorded collection that includes thousands of health topics.

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



Our members-only website can help you better manage your health

Need information about your plan or want to learn about a particular health condition? It's all here at your fingertips, anytime. When you log on to our secure Aetna Navigator member website, you can:

- Check to see if a claim was paid.
- Compare hospitals in your area or anywhere in the country.
- Estimate and compare costs for:
 - > Medical procedures, including surgeries
 - > Office visits, including physicals and emergency room visits
 - > Medical tests, including lab tests, X-rays and MRIs
 - > Diseases and conditions — up to a year's estimated in-network costs for facilities, doctors and tests for specific conditions such as asthma and pregnancy
 - > Prescription drugs

- Help yourself stay well by creating your own action plan for making healthy changes to your lifestyle.
- Access interactive health and wellness information from Harvard Medical School.
- Search our online encyclopedia for details on hundreds of health conditions.

Log on to our member website today, or take a tour

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



Enroll today!

Choice, information, service and online resources for you and your family. Right now!

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).

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