

# Choice, value, convenience in one easy-to-use plan

Aetna Prescription Drug Benefits

A pharmacy plan  
that's easy to  
understand, easy  
to use, and easy  
on your budget

We want you to know<sup>®</sup>





# The medicine a price you can

**Here's an Aetna<sup>‡</sup> prescription drug benefits and insurance plan that offers three pricing levels to help you and your doctor keep your costs low.**

You pay one copay for generic and brand-name drugs that aren't on the Preferred Drug List, a lower copay for brand-name drugs on the Preferred Drug List, and an even lower copay for generic drugs on the Preferred Drug List. Now that's choice!

What a great way to complement your health benefits and health insurance plan!

## Here's how it works ...

### STEP 1:

#### Visit a participating pharmacy

Choose from over 55,000 chain and independent pharmacies\*, including CVS/pharmacy®, Walgreens and Albertsons®. You can find a participating pharmacy at [www.aetnapharmacy.com](http://www.aetnapharmacy.com). Or, call 1-888-872-3862 to request a directory.

### STEP 2:

#### Give the pharmacists your prescription and ID card

You'll get your ID card after you enroll.

### STEP 3:

#### Pay the right amount

When you visit a network pharmacy, you pay a copayment for each prescription — either a standard, flat fee or a percentage of the discounted amount negotiated between Aetna and the pharmacy. You don't have to submit a claim form!

If you visit a non-network pharmacy, you pay full price for the prescription and submit a claim for reimbursement. Your reimbursement depends on your plan design. See the enclosed Plan Design and Benefits summary for your copayment and reimbursement amounts.

\*Aetna Region Network Profile (3/1/06).

<sup>‡</sup>Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna companies that offer or underwrite benefits coverage include: Aetna Health Inc., Aetna Health of California Inc., Aetna Health of the Carolinas Inc., Aetna Health of Illinois Inc., Aetna Health Insurance Company of New York, Corporate Health Insurance Company and/or Aetna Life Insurance Company; and in Arizona and Texas by Aetna Health Inc., Corporate Health Insurance Company and/or Aetna Life Insurance Company. For self-funded accounts, benefits coverage is offered by your employer, with administrative services only provided by Aetna Life Insurance Company.

Policy forms issued in Oklahoma include: HMO/OK COC-4 09/02, HMO/OK GA-3 11/01, CHI/OK GP-3 02/02, CHI/OK INSC-4 01/02, GR-23 and/or GR-29.

CVS/pharmacy is a registered trademark of CVS Corporation.  
Albertsons is a registered trademark of Albertsons, Inc.

# you need, afford

## Prescriptions that are safe and appropriate

### The Preferred Drug List: safety, effectiveness, value

Your plan uses a Preferred Drug List — generic and brand-name drugs that are covered by your plan on a preferred basis. We've chosen each one based on quality and cost-effectiveness and they're all approved by the U.S. Food and Drug Administration (FDA).

To view the preferred list online or learn how preferred drugs are chosen, visit [www.aetnapharmacy.com](http://www.aetnapharmacy.com) or call the toll-free number on your ID card. If you are not yet a member, see your benefits administrator.

## Special services for your prescription needs

### Three more ways to safety

This plan includes three strategies\*\* to help you find safe, appropriate and cost-effective medications. Most doctors are familiar with them and can handle them for you.

- **Precertification** — Your doctor gets approval from Aetna before prescribing certain drugs.
- **Step-therapy** — You try one or more clinically equal drugs used to treat your condition (in many cases less expensive) before the original drug is covered.
- **Quantity limits** — Your doctor gets approval for more medication than the FDA recommends.

## Bring the pharmacy to your mailbox

For medications you take regularly to treat ongoing conditions such as arthritis, asthma, diabetes or high cholesterol, the Aetna Rx Home Delivery® service can deliver them directly to your home. Log on to [www.aetnapharmacy.com](http://www.aetnapharmacy.com) for details.

Here are the advantages:

- Shipping is quick, confidential and free.
- Registered pharmacists check all prescriptions for accuracy and are available to answer questions anytime, night or day.
- Ordering, including online refills, is simple.
- Toll-free customer assistance is there for you.
- You may save a month's copay on a 90-day supply.\*\*\*

\*\*Medications on the Precertification, Step-therapy, and Quantity Limits lists are subject to change in accordance with applicable state law. Precertification and Step-therapy programs do not apply in Indiana or Maine. Step-therapy is not available in New Jersey. This definition of Precertification is not the same as the definition used by Texas law. Our use of the term "Precertification" relates to the prior authorization of your services by Aetna, based on our decision of whether the service is medically necessary. Precertification is not a guarantee of payment or "verification" as defined by Texas law.

\*\*\*Certain states require that prescriptions for more than a 30-day supply be available through a participating retail or mail-order pharmacy for the same copayment. Consult your benefits plan documents for details.

## Did you know?

### Using generic drugs might save you money.

Generic drugs typically cost you less than brand-name drugs. But don't think that saving money means compromising safety and effectiveness. Even though many generics look different in color, shape or size, all are approved by the FDA and contain the same active ingredients as the brand-name drug. In fact, generic drugs must pass all the same safety and effectiveness trials that brand-name drugs do!

# e n o t a l w a y s a v a i

## Specialty medications are delivered, when you need them

Some medications used to treat chronic conditions like rheumatoid arthritis, cancer, hemophilia, multiple sclerosis, and hepatitis C ar

## Reliable information at your fingertips

For even more information about home delivery and ways to manage your health and your budget, log on to [www.aetnapharmacy.com](http://www.aetnapharmacy.com). You'll learn about:

- Possible medication side-effects
- Generic drug substitutions
- Drug safety and how to prevent harmful drug interactions
- Tips for saving money and answers to frequently asked benefits questions
- Specialty injectable drugs

And once you're an Aetna member, you can register for your secure Aetna Navigator™ member website, available through [www.aetnapharmacy.com](http://www.aetnapharmacy.com), to estimate prescription drug costs and view detailed information about your claims.

## Medically Necessary Prescriptions

This plan generally covers medications that are prescribed for medical needs. It also covers certain supplies that are considered medically necessary — such as diabetic supplies.

However, it's important to note that this prescription drug plan does not cover everything your doctor might prescribe. For example, drugs prescribed for cosmetic purposes or for enhancing physical performance are typically not covered. We also don't cover replacement of lost or stolen prescriptions. And over-the-counter medications and products are only covered if your state requires us to cover it. You can find out what specific products are not covered by reviewing your plan documents, which you will receive after you enroll. You can also check with your plan administrator if you have a specific question before enrollment.

For a complete listing of medications not covered by this prescription drug benefits plan, refer to your plan documents after enrollment.

If you have questions about a specific medication, ask your doctor. If you have questions about your Aetna plan, contact Member Services or your benefits administrator.

Learn more about Aetna prescription drug benefits at [www.aetnapharmacy.com](http://www.aetnapharmacy.com).



you need,  
afford



**Choice, value, safety  
and convenience  
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).

This managed care plan may not cover all your health care expenses. Read your contract carefully to determine which health care services are covered. To contact the plan if you are a member, call the number on your ID card; all others, call 1-888-98-AETNA (1-888-982-3862).

This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Aetna arranges for the provision of health care services. However, Aetna itself is not a provider of health care services, and therefore, cannot guarantee any results or outcomes. The availability of a plan or program may vary by geographic service area and by plan design.

Aetna receives rebates from the manufacturers of many drugs, including many that are on the Preferred Drug List. These rebates do not reduce the amount you pay for an individual prescription drug. However, they help control the overall costs of prescription drug coverage. Also, in some cases, if you need to pay a percentage of the cost of the drug or an amount to meet a deductible, your costs may be higher for a "preferred drug" than they would be for a "non-preferred drug." You can find out more about the terms and limitations on your plan by reading your plan documents. Aetna members can also contact Member Services.

Health benefits plans and health insurance plans contain exclusions and some benefits are subject to limitations. Consult the plan documents (e.g., Schedule of Benefits, Certificate of Coverage, Evidence of Coverage, Group Agreement, Group Insurance Certificate, Booklet, Booklet Certificate, Group Policy) to determine governing contractual provisions, including procedures, exclusions and limitations relating to the plan. With the exception of Aetna Rx Home Delivery, all participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change.

Aetna Rx Home Delivery refers to Aetna Rx Home Delivery, LLC, a subsidiary of Aetna Inc., which is a licensed pharmacy that operates through mail order. Aetna Specialty Pharmacy refers to Aetna Specialty Pharmacy, LLC, which is jointly owned by Aetna and Priority Healthcare, Inc. Aetna Specialty Pharmacy is a licensed pharmacy that operates through mail order. The charges that Aetna negotiates with Aetna Rx Home Delivery and Aetna Specialty Pharmacy may be higher than the cost those pharmacies pay for the drugs and the costs of their specialty pharmacy services. For these purposes, Aetna Specialty Pharmacy's and Aetna Rx Home Delivery's cost of purchasing drugs takes into account discounts, credits and other amounts that those pharmacies may receive from wholesalers, manufacturers, suppliers and distributors.

While this material is believed to be accurate as of the print date, it is subject to change.