

Freedom never felt so good!

Open Choice® Plan

Visit any doctor
you want. The choice
is yours.



We want you to know®





Here's a health insurance plan that sets you free! You can choose between two options whenever you need care.*

OPTION #1

See a network doctor. Lower costs, easy access.

You can visit any doctor in our network, without a referral. Plus, you can be sure that any doctor you choose meets our strict standards.

- Your plan may have an annual deductible. This is a set amount you pay each year before your plan begins to pay.
- Then, you pay a coinsurance. This is a portion of your doctor's charges for services covered by your plan.
- Usually, you enjoy lower costs. That's because network doctors charge Aetna members special fees that are lower than their usual rates.
- Your network doctor will handle your medical claims. He or she will also get approval from Aetna before providing certain services.

OPTION #2

See any doctor. The choice is yours.

You can visit *any* licensed doctor or specialist. No referrals required. When you see a doctor who is not part of the Aetna network, you'll have to:

- Meet an annual deductible. This is usually higher than the deductible for services you get from a network doctor.
- Pay the full amount at the time of service.
- Get approval (called precertification**) from Aetna for certain medical services.

You may also have to:

- File your own claim forms.
- Pay the difference between the amount covered 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.

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

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

Your plan. Your choice.

Finding a doctor is easy!

Find one, online

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)**.

Enjoy the freedom to take
charge of your health!



Your health information, when you need it

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

Aetna Navigator® member website

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

You can:

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

Visit Aetna Navigator today, or take the FREE tour!

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

Plan for Your HealthSM+ website

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

Informed Health® Line

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

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

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



**Your doctor.
Your choice.
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 material is for information only and is not an offer or invitation to contract. Health insurance plans contain exclusions and limitations. 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. 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 the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.

Policy forms issued in Oklahoma include: GR-23 and/or GR-29/GR-29N.