



Own it

Open Choice[®] Preferred Provider Organization (PPO) plan

aetna[®]

Health insurance plans are offered
and/or underwritten by Aetna Life
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A plan where your choice really matters

Our Open Choice PPO plan lets you visit any doctor you choose. And you do not need a referral when you visit one.

This health insurance plan also gives you access to tools, tips, programs and services. They can help you find network doctors, estimate costs and more.

Looking for your exact copay amounts? Let’s walk through this plan and see what’s covered.

All employer health plans are different. This booklet gives a general idea of how the Open Choice PPO plan works and how to get the most out of it.

For details like copays and what’s covered, check your Summary of Benefits and Coverage document. It should be in your enrollment kit. If you do not have it, ask your employer.

Your options	Pick your doctor	How it works
Network option	Go to any doctor in our network. No referrals required. Network doctors contract with us to offer lower rates. This can help you save.	Your network doctor will: <ul style="list-style-type: none">• Provide care• Get approval from us before giving you some services*• File claims for you <p>You may have a deductible to pay first. This is the amount you pay each year before your plan begins to pay.</p> <p>You then pay a portion of your doctor’s charges. This could be in the form of a copay (a fixed amount) or coinsurance (a percentage).</p> This option may cost you less.
Out-of-network option	Visit any licensed doctor or specialist without a referral. A specialist is a doctor who focuses only on treating certain conditions or diseases. For example, a dermatologist treats skin conditions. A cardiologist treats heart problems.	You may have to: <ul style="list-style-type: none">• Get approval from us before receiving some services*• Pay the full amount at the time of service• File your own claims <p>We’ll process your claim and reimburse you based on your employer’s specific plan and benefits details. For example, if you have not met your deductible yet, that will be subtracted from your reimbursement.</p> <p>Note: If you choose an out-of-network doctor, your deductible may be higher. Try to choose an in-network doctor so you can pay less.</p> <p>Check your plan documents for your plan’s details.</p> This option may cost you more.

*This approval is known as preauthorization. In Texas, it 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.

Tools to help you find network doctors and more

Find the right primary care physician (PCP)** or network doctor just for you

Use our online directory. You can find doctors by name, specialty and location. You'll also find maps, directions and more. You can even look for doctors who speak your language. Try it out at **aetna.com**.

Or get a printed directory. If you're already a member, call Member Services to get one. The toll-free number is on your ID card. If you're not an Aetna member yet — or haven't received your ID card — call **1-888-982-3862**.

It's your website, so be sure to sign up

When you're a member with us, you get tools and resources to help you manage your health and your benefits. You'll find all your plan information and cost-saving tools in one place — your secure member website. You just need to sign up. Members can register at **aetna.com**.

You have our number — just call us

You can speak to Member Services anytime during regular business hours. Our representatives are here to help answer any questions you have about your plan. Just call the toll-free number on your ID card.

Here's a way to estimate costs once you enroll

Our Member Payment Estimator tool lets you compare and estimate costs*** for office visits, tests and surgeries. This online tool factors in any deductible, coinsurance and copays that are part of your plan, plus Aetna's contracted rates. You can see how much you'll have to pay and how much we will pay. To use the estimator tool, go to **aetna.com** and log in to your secure member website.

The Aetna Mobile app puts our most popular online features at your fingertips. It's available for Android™ and iPhone® mobile devices.

Visit **aetna.com/mobile**.

**In Texas, PCP is known as physician (primary care). In the State of Washington, PCP refers to primary care provider.

***Estimated costs not available in all markets. The tool gives you an estimate of what you would owe for a particular service based on your plan at that very point in time. Actual costs may differ from the estimate if, for example, claims for other services are processed after you get your estimate but before the claim for this service is submitted. Or if the doctor or facility performs a different service at the time of your visit.

Your doctor. Your choice.
Enroll today.

If you require language assistance, please call the Member Services number on your Aetna ID card, and an Aetna representative will connect you with an interpreter. If you're deaf or hard of hearing, use your TTY and dial 711 for the Telecommunications Relay Service. Once connected, please enter or provide the Aetna telephone number you're calling.

Si usted necesita asistencia lingüística, por favor llame al número de Servicios al Miembro que figura en su tarjeta de identificación de Aetna, y un representante de Aetna le conectará con un intérprete. Si usted es sordo o tiene problemas de audición, use su TTY y marcar 711 para el Servicio de Retransmisión de Telecomunicaciones (TRS). Una vez conectado, por favor entrar o proporcionar el número de teléfono de Aetna que está llamando.

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. 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. Apple, the Apple logo and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. Android and Google Play are trademarks of Google Inc. 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 **aetna.com**.

Policy forms issued in Idaho include: GR-23, GR-29/GR-29N, GR-9/GR-9N, AL HGrpPol 03, AL SG HGrpPol 02.

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

Policy forms issued in Missouri include: AL HGrpPol 01R5.

