



Be choosy

Aetna Choice® POS II plan
Health care that gives you options

aetna®



A health insurance plan where your choice takes the lead

This plan gives you flexibility

- You can visit any doctor you want, in or out of our network.
- And you don't need to get a referral form to visit one.

You don't have to choose a primary care physician (PCP) either. **But you may want to.**

That's because PCPs in our network do more than give you a checkup. They know you and your medical history. They can help guide you on important health decisions and direct your care.

And, depending on your specific plan, seeing a PCP could cost less.

This plan also gives you access to tools, tips, programs and services. They can help you find 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 an idea of how the Aetna Choice POS II plan works.

For details like copays, coinsurance 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.

A point-of-service (POS) plan lets you visit network and out-of-network doctors and hospitals. It's your choice.

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

How your plan works

You pick your doctors — no referrals needed to see them

Option 1: Use our network*

Network doctors contract with us to offer rates that are often lower than their regular fees. So choosing a PCP or another network doctor will help you save money. Your PCP and network doctors also work directly with us. They'll send us claims for the services you receive. And get approval for coverage of some services when it's needed.

Don't worry — this is all behind-the-scenes work when you choose network doctors.

Plus, they're easy to find. Just visit **aetna.com**.

This network option may cost you less.

Option 2: Go outside our network*

You can also visit licensed providers who are not in our network. Out-of-network doctors and hospitals do not contract with us. So that means:

- They normally charge more for their services
- You might have to pay the difference between what your plan pays for services and the amount they charge

They also do not work with us like network providers do. They generally don't send us claims or get approval for coverage when needed. So you may need to handle these details on your own.

This out-of-network option may cost you more.

Tools to help you find network doctors and more

Find the right 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 to help manage your health and benefits. You'll find all your plan information and cost-saving tools in one place — your 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.

Choice of doctors, plus no referrals, equals a plan made for you. Enroll in Aetna Choice POS II today.

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

Help for those who speak another language and for the hearing impaired

If you require language assistance, please call the Member Services number on your member ID card, and a representative will connect you with an interpreter. You can also get interpretation assistance for utilization management issues or for registering a complaint or appeal. 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 telephone number you're calling.

Ayuda para las personas que hablan otro idioma y para personas con impedimentos auditivos

Si usted necesita asistencia lingüística, llame al número de Servicios al Miembro que figura en su tarjeta de identificación de miembro, y un representante le conectará con un intérprete. También puede recibir asistencia de interpretación para asuntos de administración de la utilización o para registrar una queja o apelación. Si usted es sordo o tiene problemas de audición, usar su TTY y marcar 711 para el Servicio de Retransmisión de Telecomunicaciones (TRS). Una vez conectado, entrar o proporcionar el número de teléfono que está llamando.

This material is for information only. 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 **aetna.com**.

