



# Enjoy every moment

**Aetna® Managed Choice® plan**  
Here's to freedom of choice — in doctors

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

**aetna®**

[aetna.com](https://aetna.com)

# A health insurance plan where your choice takes the lead

Our Managed Choice plan lets you visit any doctor you'd like.

But selecting a **primary care physician (PCP)\*** is important. Why? First, PCPs 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.

**Plus, when you choose a PCP, you can pay less out of pocket. You can also get referrals to see a specialist and get the most out of your plan.** If you do not choose one, you won't have access to network specialists at the higher benefits level. And your out-of-pocket costs may be higher.

Your options	Pick your doctor	How it works
Network option	<b>Choose any PCP</b> from our network for your care. Network doctors contract with us to offer rates that are often much lower than their regular fees. This helps you save.	Your PCP will get approval from us before providing some services.** And file claims for you. <b>When you visit your PCP, you may pay:</b> <ul style="list-style-type: none"><li>• A copay. This is a set amount you pay for a covered health care service. For example, if your copay is \$35, you pay that amount when you go to your doctor.</li><li>• A deductible. This is an amount you pay each year before your health plan begins to share the cost with you.</li></ul>
	<b>Need care from another doctor or specialist?</b>	<b>Your PCP will give you a referral if you do.</b> When you visit a specialist with a referral, you pay less than if you go on your own. See your plan materials to find out when you need a referral. Your network doctor will get approvals** and file claims for you. You may have a copay. A yearly deductible also applies. <b>You usually pay less for care with this option.</b>
<b>Visiting another network doctor may cost more than visiting your PCP. Florida and Texas members will pay the same when they visit any network doctor who can be selected as a PCP and is not a specialist.</b>		
Out-of-network option	<b>Go to any licensed doctor or specialist.</b> You don't even have to get a referral to see an out-of-network doctor.	<b>You may have to:</b> <ul style="list-style-type: none"><li>• Get approval from us before receiving some services**</li><li>• File your own claims</li><li>• Pay the difference between the amount paid by your plan and the amount charged by your doctor</li></ul> You may also have a copay. And a yearly deductible applies. <b>Your out-of-pocket costs may be higher when you see a doctor not in our network.</b>

\*In Texas, PCP is known as physician (primary care). In the State of Washington, PCP refers to primary care provider.  
\*\*In Texas, this approval is known as “pre-service utilization review” and is not “verification” as defined under 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 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](https://www.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 the tools you need 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](https://www.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.

**All health plans are different.**  
For details on what your plan covers, check your Summary of Benefits and Coverage document. If you don't have it, ask your employer.



**Simple to use. Wide-open access.**  
Enroll in Aetna Managed Choice today.

**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 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. 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 Oklahoma include:** GR-23 and/or GR-29N.

**Policy forms issued in Idaho include:** GR-9/GR-9N, GR-23, GR-29/GR-29N, AL HGrpPol 04, AL SG HGrp Pol 03.

