

Health benefits made simple

HMO Plan

It's easy-to-use
coverage, for
one-on-one care.

We want you to know[®]





A primary doctor

Here's an HMO* health benefits plan from Aetna[‡] that lets you work with a Primary Care Physician (PCP**).

Your PCP will work one-on-one with you to understand your needs. And nothing is better than personal care!

STEP #1

Choose a PCP

- Your PCP is the doctor that you go to first. He or she will help you learn about your health and how to manage it.
- You can choose any PCP from Aetna's network — it's your choice. Plus, you'll feel good knowing that anyone you choose meets our standards.
- Choosing a doctor is a personal decision — that's why each member of your family can have his or her own PCP.
- You can change your PCP anytime. Just call Member Services at the number on your ID card. Or visit our Aetna Navigator[®] member website at www.aetna.com.
- You must choose a PCP and see network providers to receive benefits through this plan.

STEP #2

Visit your PCP for care

- Go to your PCP for check-ups whenever you are sick or hurt.
- Your PCP will help you decide if you need care from another doctor. If so, your PCP will give you a referral.
- Sometimes you may need care that requires approval from Aetna before you get it. Your PCP and other network doctors will get this approval for you.

STEP #3

Pay your copay

- When you visit the doctor you pay a copay. This is either a flat dollar amount you pay during your visit or a percentage of the bill you receive from your doctor.
- An Aetna Plan Design and Benefits Summary is in your enrollment kit. It lists covered services and copay amounts. Take a look to find out how much you will pay.

[‡]Health benefits plans are offered or administered by: Aetna Health Inc., Aetna Health of California Inc., Aetna Health of the Carolinas Inc. and/or Aetna Health of Illinois Inc.; and in Arizona and Texas, by Aetna Health Inc. For self-funded accounts, benefits coverage is offered by your employer, with administrative services only provided by Aetna Life Insurance Company (Aetna). In Maryland by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156.

*In Washington, the product referred to as HMO is called Primary ChoiceSM. It is offered by Aetna Health Inc., a licensed health care service contractor.

**In Washington, PCP refers to primary care provider.

will guide your way

Finding a PCP 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)**.

Building a relationship with a primary care physician is a good idea. He or she will help you make informed decisions about your care.



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 Health^{SM***} 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.

***Plan for Your Health is a public education program from Aetna and The Financial Planning Association.



Make the simple 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 managed care plan may not cover all of 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 information only and is not an offer or invitation to contract. Health benefits 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: HMO/OK COC-4 09/02 and/or HMO/OK GA-3 11/01.

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