Your Aetna plan features, and how to sign up

Learn about:
> Member Tools
> How to Enroll
> Value-Added Programs
Welcome to Aetna!

At Aetna, we know that the true worth of any health insurance plan is how it works for you and your family. Aetna also recognizes all families are different, each with their own unique needs. Some families need a plan with lower out-of-pocket costs when they see their doctor, some need lower monthly premiums, and some need the option to seek out-of-network care. With Aetna, each family can pick the plan that best suits their individual needs. The choice is yours!

Plus, each health plan from Aetna offers a number of valuable member tools and resources to help you and your family make more informed decisions about your health and well-being. Whether it’s finding a doctor online, checking the status of a pending claim, or finding the lowest-cost prescription for you and your family, Aetna provides you with the tools you need to manage your care.

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Aetna Navigator® — our secure member website

When you need up-to-date information about your health insurance plan or want information about a particular health condition, here’s where you’ll find it!

Aetna members can turn to Aetna Navigator, our secure member website that provides you with a single source for online health and benefits information. It’s convenient, and easy to use:


2. Click on Member Log In.

3. Register as a new user, or log in using your secure user name and password.

4. Find a wealth of credible health care information and self-service functions — available to you anytime of the day or night — from wherever you have Internet access.

Our secure website lets you:

- View information about who is covered on your plan
- Find doctors, pharmacies or hospitals on our DocFind® online provider directory
- Check the status of a claim or review an Explanation of Benefits (EOB)
- Contact Member Services with benefits questions (also available in Spanish)

Use Aetna Navigator’s online tools to manage your benefits and help you make more informed health decisions:

- **Hospital Comparison Tool** — helps you decide where to receive care for specific procedures, conditions and diagnoses. You can compare hospitals based on four factors you consider important:
  1. Number of patients treated per year
  2. Complication rates
  3. Mortality rates
  4. Length of stay

- **Price-A-Drug™ tool** — helps you estimate the cost of prescriptions before you buy

- **Estimate the Cost of Care tool** — provides average in- and out-of-network costs for certain procedures based on a geographic area

- **Pharmacy benefits summary** — allows you to locate retail pharmacies; order prescriptions through Aetna’s mail-order pharmacy, Aetna Rx Home Delivery®; search and learn about medications; and review the medications available on Aetna’s formulary

*If Included in your plan.
And, if you’re interested in learning more about a particular health condition, Aetna Navigator provides credible health information resources.

**Simple Steps To A Healthier Life®**
is an interactive online health and wellness program that can help employers enhance the health and productivity of their employees and support a more complete system of care.

The program can help employers:
> Promote health risk reduction
> Keep healthy people healthy
> Build employee responsibility for making informed health decisions
> Support business goals to help improve employee health status and productivity
> Gain valuable insight to help make strategic decisions for offering employee benefits
> Integrate with Aetna services and other health outreach programs

Simple Steps To A Healthier Life helps participants turn knowledge about their health into action for making positive health changes with:
> Online Health Assessment
> Tailored Health Reports
> Personalized Action Plan and online wellness programs
> Easy-to-find health information, resources and tools

**Aetna SmartSource** delivers relevant health information that’s specific to each member, based on where they live, their Aetna health plan and other information. Aetna SmartSource scans Aetna’s vast resources to bring members, in a single search:
> Specialists in their local area
> Related medications, treatment options and estimated health costs
> Aetna programs that may help them manage their condition
> Easy-to-understand health articles and tips

**Aetna InHealth® website**, our award-winning and interactive consumer website for credible health, dental and wellness information provided by Harvard Medical School

**Healthwise® Knowledgebase**, a user-friendly online information tool that lets you research your own issues and preferences for health information
> Features interactive and streaming videos about topics such as asthma and heart health

**Personal Health Record**

Put your Personal Health Record to work and make history!

Members with Aetna medical coverage can now use Aetna’s Personal Health Record.*

Your Personal Health Record is a secure online tool that makes it easy to:

> Keep your health information in a single, safe place
> Track doctor visits, prescriptions and more, for you and your family
> Give your doctor a more complete health history
> Receive timely, personalized health alerts and preventive care reminders

**Much of your health information is ready for you to see now**

Information from your Aetna health claims automatically appear in your Personal Health Record. And, you can easily add more information. List your allergies, your family history and more. It’s up to you. The more you enter, the better picture you and your doctors will get of your overall health.

*The Aetna Personal Health Record should not be used as the sole source of information about the member’s health history.*
Use it to talk to your doctors with ease

The Personal Health Record can help you team up with your doctors. You can share your Personal Health Record online with individual doctors by making it available through a secure website many doctors already use. You also can print your Health Summary to share at office visits or to help you fill out medical forms when you see a new doctor.

Stay safe and healthy with alerts and reminders

Your Personal Health Record helps you get the care you need. If you’re due for a checkup or other important screening, you might see a reminder when you log in. You may also receive a message if there’s an alternative treatment that may improve your care. And, if you give Aetna permission, you can get e-mails telling you that a new alert or reminder is in your secure Personal Health Record.

Portability ensures your personal health records go where you go

Aetna’s relationship with Microsoft provides our members portability of their personal health information. You can transfer a copy of your Aetna Personal Health Record from Aetna Navigator directly to Microsoft HealthVault at www.healthvault.com/personal. Your information will be stored on this secure, web-based consumer health platform and remains available if you change jobs or health plans.

You can also print and save a PDF copy of your health record for your own files through the same Navigator location.

Print your personalized Emergency Card

You can print an Emergency Information Card that pulls information from several sections of your Personal Health Record. It provides first responders with your emergency contact’s name and phone number, your insurance details, any medications you are taking, allergies if you have any, and information about whether you have a living will or have designated your organs for donation. All this detail in a printout that folds and fits in your wallet.

Be sure the information in these sections is accurate and up-to-date, and start using your Aetna Personal Health Record today!

It’s easy to get started.

Visit your Personal Health Record today or use our Walk Me Through guide to explore how this resource works on your own. Visit www.aetna.com/showcase/phr/ for answers to the most common questions from our members.
To access our health care transparency tools, log in to Aetna Navigator. Click on Cost of Care from the home page. There, you can use the easy online instructions to:

- Check rates for doctors and specialists for common treatments and procedures
- Compare hospital costs side by side
- Get personalized cost estimates to find out what you’ll pay before you go

Employee Assistance Program (EAP)***

Aetna’s Employee Assistance Program is a confidential program that gives employees and members of their household access to useful services and support to help them manage the everyday challenges of work and home. The EAP is available at no charge to members and their family members and includes:

- **Choice** — They’ll find a range of resources to help them balance their personal and professional lives.
- **Easy access** — EAP representatives can be reached anytime toll free at 1-866-672-5417 or on the web at www.aetnaeap.com.

Employers can also take advantage of EAP Resources:

- **Professional assistance** — Our workplace-trained specialists provide confidential phone support, assessing needs and recommending an appropriate course of action. Employees and their household members receive three phone consultations per member in a calendar year.

Employers can also take advantage of EAP Resources:

- **Management and human resources assistance** — Employers get unlimited phone consultations with workplace-trained clinicians who can provide help in dealing with complex employee issues that may arise.
- **Online tools** — Employers can also get online tools and materials to encourage employees to use the EAP by visiting www.aetnaeap.com (enter your company ID and select the “Promotional Materials” link).

*Always consult your doctor about your health care decisions. Members cannot view rates for dentists, vision providers or certain types of health care professionals with these tools.

**Clinical quality and efficiency information is based on Aexcel® designation for specialists in 12 specialty categories. You can learn more about our Aexcel designation in our Understanding Aexcel brochure available under the Learn More section of DocFind. We regularly upgrade our tools to provide the latest cost and clinical quality and efficiency information about Aetna network providers.

***EAP is administered by Aetna Behavioral Health, LLC and Aetna Life Insurance Company.
RelayHealth®

Visit your doctor online with webVisit®

Aetna’s latest innovative health care benefit in partnership with RelayHealth* offers members “webVisits.” Now you can communicate effectively and securely online with your doctor to seek non-urgent medical care. You pay any required copays or deductibles through the system as if you had made an office visit.

webVisit is easy to use:

1. Enter the RelayHealth website for non-urgent medical care.
2. Complete a questionnaire.
3. Submit it directly and confidentially to your doctor.
4. Once your doctor reviews your questionnaire, you will get a diagnosis, instructions and information — just like at an actual visit.

Simply register on the RelayHealth website at https://www.relayhealth.com/Patients/Registration.aspx to get started.

Once registered, log in at your convenience to take advantage of the many features available to registered members, in addition to the webVisit service:

- Consult with your doctor
- Make and/or cancel appointments
- Obtain referrals
- Request lab and test results
- Order prescription refills
- Send a note to your doctor’s office

What’s the difference between the online RelayHealth site and e-mailing my doctor?

<table>
<thead>
<tr>
<th>e-mail</th>
<th>webVisit</th>
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<tbody>
<tr>
<td>■ May not be secure or HIPAA (Health Insurance Portability and Accountability Act)-compliant.</td>
<td>■ HIPAA-compliant — secure and authenticated with user log-in.</td>
</tr>
<tr>
<td>■ Free form — you may not know the medical questions to address so your doctor can diagnose your ailment.</td>
<td>■ Clinically structured questionnaire focuses on your symptoms to help your doctor determine an accurate diagnosis.</td>
</tr>
<tr>
<td>■ Non-chargeable — eligibility needs to be determined, and you must submit a claim.</td>
<td>■ Reimbursable — checks eligibility in real time, collects copayment and submits claim automatically.</td>
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</table>

A few things to note before you get started:

- You must have an established relationship with a doctor before webVisit can be used.
- Your doctor must be a member of Aetna’s network and be registered as a participating provider in the RelayHealth physician network — participating providers are identified on DocFind through Aetna Navigator — our secure member website.

webVisit through RelayHealth links you with your doctor, Aetna health plan and pharmacy in a single secure network.

*Employees need to do nothing as this service will be automatically added to their coverage. Plan sponsors offering traditional plans can customize the copay required for an online visit (webVisit). This service includes plans that have health funds when the fund limit is exhausted. Physicians will be paid for services provided according to the terms of their contract. As always, a member’s financial responsibility depends on the terms of his or her plan, which may vary. Check your service area for availability.
Walk-in clinics

Looking for a convenient way to get medical care? Consider a walk-in clinic. It’s a convenient alternative to the doctor’s office. If you aren’t feeling well and have trouble getting an appointment with your doctor, it’s your answer to non-emergency care right away.

And walk-in clinics are not just for when you are sick. You might be surprised by the full spectrum of services available at a walk-in clinic, many of which are staffed by physician assistants and nurse practitioners. They offer:

- Treatment for minor burns, stings or bites, strains, and cuts
- Care for earaches, flu and cold symptoms, sinus infections, and allergies
- Physicals and pediatric and gynecologic services
- Flu shots and other vaccinations
- X-ray and lab services

Informed Health® Line

Access to a registered nurse — 24/7!

With Aetna’s Informed Health Line, you can talk to a registered nurse anytime, day or night. Just call our 24-hour toll-free number (available upon enrollment). While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurses can provide information on thousands of health topics. They can also tell you how to ask the right questions and describe health symptoms more effectively during your next visit to your doctor. Remember, always contact your doctor first with any questions or concerns regarding your health care needs.

Urgent care

For care that is not minor, such as fractures, sprains or other urgent injuries, we contract with urgent care centers to offer you an economical alternative to visiting an emergency room. Urgent care sites are staffed with physicians to handle urgent medical needs, whereas walk-in clinics are staffed by nurse practitioners to care for minor ailments. And just like walk-in clinics, some urgent care centers offer evening and weekend hours with no appointments needed.

Check your Plan Design and Benefits Summary to get more information about coverage and costs to visit a walk-in clinic or urgent care center. To find the closest clinic or care center near you, simply log in to Aetna Navigator, select DocFind and follow the easy online instructions.
Special programs for the special needs of women

Ongoing health management
Work, family, friends. Too much to do, too little time to do it. That’s today’s woman. Add health needs that change over time, and you’ll know why we offer services and information to help you manage your health.

Prevention programs for women
Our preventive programs can help women benefit from:
- Preventive screening reminders for breast and cervical cancer
- Culturally focused initiatives to help reduce health disparities among women of diverse ethnic backgrounds

Women’s health online
Go to [http://womenshealth.aetna.com](http://womenshealth.aetna.com) for information on women’s health issues — from heart health, breast cancer and pregnancy to baby care and other topics important to women, as well as:
- An interactive body mass index tool
- A pregnancy guide
- Food pyramid recommendations
- Information on diet and nutrition

For ob/gyn care, no referrals needed
For an annual well-woman exam, unlimited visits for gynecological problems and routine maternity care, women may schedule an appointment with participating obstetrical, gynecological or women’s health care professionals without a referral.

Beginning Right® maternity program
Aetna’s Beginning Right maternity program offers information and services to expectant mothers, including care coordination by obstetrical nurses experienced in preterm labor education, breastfeeding support and more. We want to make sure expectant mothers have the information needed to make informed decisions about health care while pregnant or planning a pregnancy. Members enrolled in both our medical and dental plans, along with our Beginning Right maternity program, may also receive enhanced dental benefits (additional cleaning or treatment of periodontal (gum) disease, fully covered with no deductible) during pregnancy.

Special maternity care
From the start of pregnancy to birth, our maternity management program offers expectant mothers services and educational materials to help give their newborns a healthy start. Moms-to-be receive:
- Educational materials, available in English or Spanish, that cover:
  > Prenatal care
  > Labor and delivery
  > Newborn and baby care
  > Breastfeeding
  > Postpartum depression
- A pregnancy risk survey and nurse care coordination for high-risk pregnancies
- A program to help you stop smoking
Aetna Fitness℠ discount program

There are a million reasons to get fit
To name a few — you’ll look and feel better. When you have a healthy weight, you can also lower your risks for heart disease, high blood pressure, diabetes … even depression.

And with the Aetna Fitness discount program, you can save, too. Just for taking good care of yourself.

What you get with the program
You can:
■ Save on gym memberships
■ Save on treadmills, ellipticals and more
■ Try an at-home weight-loss program
■ Get health coaching to stop smoking, lower stress and more

Try a gym for free
You can get a free guest pass at most gyms. It’s a great way to check out the gym culture, services and equipment before you sign up. To get yours, visit www.globalfit.com/fitness.

How to save on a gym membership
You can choose and save at over 10,000 gyms* (and growing) in the GlobalFit® network. So it’s easy to find one near work or home.

Three easy steps:
Step 1: Visit www.globalfit.com/fitness to find a gym.
Step 2: Pick a gym, and follow the steps to sign up online.
Step 3: Print your confirmation and you’re set to go!

You can also call 1-800-298-7800 to sign up.

Keep in mind that this offer is for new gym members only. If you belong to a gym now, or belonged recently, you may not be able to get discounts at that gym.

More reasons to join a gym through GlobalFit
You can:
■ Choose from flexible membership options
■ Get easy billing through your bank account or major credit card
■ Visit a participating gym when you travel**
■ Transfer your membership to another participating gym or another person**
■ Freeze your membership for up to two months per calendar year**
■ Plus — your family members on your health plan can use the program, too!

Save on home exercise equipment, too
Rather get fit in your own home? You can do that, too.

You’ll get discounts on:
■ Elliptical trainers
■ Treadmills
■ Resistance bands, mats, yoga accessories
■ And more

More support for your healthy lifestyle
Getting fit is just the start to a healthier you.

You can also:
■ Try out an at-home weight-loss program
■ Get one-on-one health coaching*** to help you quit smoking, lower stress, lose weight and more

**Not available for month-to-month memberships.
***By WellCall, Inc., through GlobalFit.
Aetna Weight Management™ discount program

Lose weight and feel great! It’s easier with the Aetna Weight Management discount program.

You can save on some of today’s most popular weight-loss programs and meal plans from eDiets®, Jenny Craig® and Nutrisystem®.

Save on eDiets

You can choose an Online Diet Plan, or a Meal Delivery Plan with food shipped right to your door.

Program options:

- Enroll in an online monthly plan and save 30 percent on membership dues.
- Once you enroll in a monthly plan, you can upgrade to an online annual plan and save 20 percent on the already discounted annual plan price.
- Enroll in the Meal Delivery Plan (5-day or 7-day) and save 15 percent off the cost of food, delivered right to your door.
- When you enroll in an online plan, you can choose from over 20 online diet plans. With the Meal Delivery Plan, delicious, healthy, portion-controlled food is shipped to you each week.

- Save 15 percent on all purchases from the eDiets Online Store. Choose from DVDs, CDs, fitness and exercise equipment, vitamins and supplements, and more. You must enter the Aetna-specific promotion code (available on Aetna Navigator or through Member Services) on the eDiets billing page to receive the discount.

What else you get:

- One-on-one professional support
- Customized menus, recipes and convenient food options
- Phone, chat and e-mail support from registered dieticians
- Diet tools such as eDiets Nutrition Tracker, Food Journal, Dining-Out Guide and more
- 24/7 online member support

Save on Jenny Craig

Save on a sensible weight-loss program that can help you lose the weight and keep it off.

Program options:

- Start with a FREE 30-day Trial Program.*
- Then receive 25 percent off a Jenny Craig Premium Program* available at participating Jenny Craig centres and through Jenny Craig At Home.

What else you get:

- Weekly one-on-one scheduled consultations
- Personalized menus
- Plans to help you get active and stay motivated
- Online support and free Jenny eTools
- 24/7 customer care support, message boards and live chat

Save on Nutrisystem

Control your calories and curb your hunger. You can choose from over 150 menu items that are single serve and easy to make.

Program options:

- Save 12 percent on any 28-day Nutrisystem weight-loss meal plan.**
- PLUS get other offers available from Nutrisystem at the time you enroll.
- Get even bigger discounts with Auto-Delivery.***

What else you get:

- Tasty food delivered right to your door
- Easy-to-follow meal plans
- Unlimited counseling by phone or web with trained weight-loss counselors and dieticians
- FREE online membership

*Food and, if applicable, shipping not included. Offer applies to initial membership fee only and is valid at participating centres in the U.S., Canada and Puerto Rico and through Jenny Craig At Home. Each offer is a separate offer and can be used only once per person. Restrictions apply.

**Applies to these plans: Basic, Silver, Diabetic, Vegetarian or Nutrisystem® Select™. The Aetna discount offer does not apply to any program in which you are already enrolled. To receive the discounted rate, you must wait until your current program ends. If you are enrolled in Auto-Delivery, you must cancel it and then re-enroll to receive the discounted rate.

***Offer good on new 28-day Auto-Delivery programs only. With Auto-Delivery, you receive a 10 percent discount off Nutrisystem’s regular 28-day program price and free shipping to continental U.S. only.
Aetna HearingSM discount program

The Aetna Hearing discount program helps you and your family save on hearing exams, hearing aids and other hearing services. You can choose between two great offers at no additional premium cost:

- Hearing Care Solutions
- HearPO®

Advantages of Hearing Care Solutions

- Discounted rate of $42 for hearing exams
- Hundreds of hearing aid models to choose from at fixed-rate pricing – savings represent up to 63 percent off standard retail
- 2-year supply of batteries (up to 96 cells) then a discount mail-order program
- In-office service at no charge one year after purchase
- Routine services (cleanings, instrument checks and battery door replacements) at no charge for the life of the instrument

How Hearing Care Solutions works

To schedule an appointment, call Hearing Care Solutions directly at 1-866-344-7756. Hearing Care Solutions will schedule an appointment for you.

You will also receive an informative welcome packet that includes information on hearing loss, what to expect at your first appointment and complete information on hearing instruments offered.

Hearing Care Solutions offers 2,000 providers in over 1,300 locations. To check the participating locations in your area, go to www.aetna.com and search DocFind, our online provider directory. Or, log in to Aetna Navigator, our secure member website, and click on Find a Doctor, Facility or Pharmacy then “hearing.”

Advantages of HearPO

- Discounted rate of $48 for hearing exams (40 percent off the national retail cost)
- Savings on many styles from complete-canal to behind-the-ear hearing aids
- Cost break on the newest hearing aid technologies, including programmable and digital instruments from leading manufacturers
- Discounts on hearing aid repairs
- Free follow-up services for one year
- Free batteries (up to 160 cells per hearing aid)

How HearPO works

HearPO includes access to over 1,600 participating locations. To find one near you, call HearPO customer service at 1-888-HEARING (1-888-432-7464) or visit http://hearpo.com/hearpoproviderlocations.asp.

To make an appointment, call HearPO to be sure you access the discounted rates for services and devices.

- HearPO will then send you a validation packet.
- When you receive the validation packet, make an appointment with the selected provider.

Receive the discounts at the point of purchase. Also Call HearPO to learn about their low-price guarantee.
Aetna Vision℠ discount program

See better for less

This program helps you save on what you need to see better, like eye exams, glasses, contacts ... even LASIK. You also pay less for vision items that don’t need a prescription. So pick up some shades for the summer or stock up on contact lens cleaner. There are plenty more savings where those came from!

Program locations

Choose from thousands of national chains such as:

- Pearle Vision® Centers
- Sears® Optical
- LensCrafters®
- Target® Optical
- JCPenney® Optical

Plus, you can go to many eye doctors in private practice. To find one near you, go to www.aetna.com or call 1-800-793-8616.

<table>
<thead>
<tr>
<th>Product or Service</th>
<th>What You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eye exams</strong> (For plans that cover eye exams)</td>
<td>See your plan documents for details.</td>
</tr>
<tr>
<td><strong>Eye exams</strong> (For plans that DO NOT cover eye exams)</td>
<td></td>
</tr>
<tr>
<td>Complete eye exam</td>
<td>$42</td>
</tr>
<tr>
<td>Standard contact lens fit and follow-up</td>
<td>$40 (plus $42 exam fee)</td>
</tr>
<tr>
<td>Specialty contact lens fit and follow-up (for example, toric, bifocal, gas permeable)</td>
<td>$10 off retail (plus $42 exam fee)</td>
</tr>
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**Lenses (per pair, uncoated plastic)**

<table>
<thead>
<tr>
<th>Product or Service</th>
<th>What You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single vision</td>
<td>$40</td>
</tr>
<tr>
<td>Bifocal</td>
<td>$60</td>
</tr>
<tr>
<td>Trifocal</td>
<td>$80</td>
</tr>
<tr>
<td>Standard progressive (no-line bifocal)</td>
<td>$120</td>
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</tbody>
</table>

**Eyeglass frames**

40% off retail price

**Lens options, per pair (add to lens price above)**

<table>
<thead>
<tr>
<th>Product or Service</th>
<th>What You Pay</th>
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</thead>
<tbody>
<tr>
<td>Standard polycarbonate (includes ultraviolet and scratch-resistant coating)</td>
<td>$40</td>
</tr>
<tr>
<td>Scratch-resistant coating</td>
<td>$15</td>
</tr>
<tr>
<td>Ultraviolet (UV) coating</td>
<td>$15</td>
</tr>
<tr>
<td>Solid or gradient tint</td>
<td>$15</td>
</tr>
<tr>
<td>Standard antireflective coating</td>
<td>$45</td>
</tr>
<tr>
<td>Glass</td>
<td>20% off retail price</td>
</tr>
<tr>
<td>Photochromic glass</td>
<td>20% off retail price</td>
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</table>

**Contact lenses**

15% off retail price (5% for disposables)

**Contact lens replacement by mail**

Call 1-800-391-5367 to order a new pair.

**More vision items**

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<thead>
<tr>
<th>Product or Service</th>
<th>What You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>20% off retail price</td>
<td></td>
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</tbody>
</table>

**LASIK eye surgery**

15% off retail prices (5% off special advertised prices) for U.S. Laser Network services. You must call 1-800-422-6600 to schedule an appointment.

*EyeMed Services and Compensation Schedule, 3/09. Prices are subject to change. Discounts may not be available on certain brand-name vision materials (that is, designer eyeglass frames) in which the manufacturer imposes a no-discount practice.
Aetna Natural Products and Services™ discount program

Save on a natural path to good health

You get the Aetna Natural Products and Services discount program to help. You can save on massage therapy, natural products, online provider consultations and more.

You get the program at no extra cost

It’s built right into your Aetna benefits and insurance plan. And it helps you save on services health plans normally don’t cover. Once you’re an Aetna member, just log in to Aetna Navigator, our secure member website at www.aetna.com to start saving.

Save on natural therapy services

Get at least 25 percent off the normal fee for these services through the ChooseHealthy® program:*  
- **Massage therapy**, to release tension and improve circulation  
- **Acupuncture**, to heal areas of pain or stress with the use of needles  
- **Chiropractic care**, to ease neck and back pain by adjusting the spine  
- **Dietetic counseling**, for advice from registered dieticians on the foods you should eat

**How to start**

Find a program provider at www.aetna.com. Then take your Aetna ID card to your appointment for savings on the spot.

Save on over 2,400 health and wellness products

You get at least 15 percent off the retail price through the ChooseHealthy program. Free standard shipping, too.

**Get discounts on:**

- Over-the-counter vitamins  
- Herbal and nutritional supplements  
- Aromatherapy products  
- Homeopathic remedies  
- Natural body care products  
- Yoga equipment and more

**How to start**

You can order by phone or the web. Visit Aetna Navigator, our secure member website at www.aetna.com for details.

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*The ChooseHealthy program is made available through American Specialty Health Networks, Inc. (ASH Networks) and Healthyroads, Inc., subsidiaries of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.*
Get medical consultations online — and save

You’ll get access to a network of medical doctors — the Vital Health Network.

These doctors can help you enhance your body’s ability to prevent disease by using its natural powers.

**You get:**

- Advice on natural remedies for joint pain, allergies, headaches and many other conditions
- Secure messaging with a Vital Health Network doctor on the topic you chose
- 30 percent off the retail price of 1 online consultation
- 50 percent off the retail price of 2 or more online consultations

**How to start**

Log in to Aetna Navigator, our secure member website at [www.aetna.com](http://www.aetna.com).

To start your consultation, just choose a condition and answer a few questions.

After you connect with the doctor online, you’ll get a customized treatment plan for healthy living. Just visit Aetna Navigator, our secure member website to view your plan.

**No paperwork, no waiting**

The Aetna Natural Products and Services discount program is easy to use. You can start saving as soon as you’re an Aetna member!

**More advantages:**

- No referrals
- No claim forms to mail in
- No limits on how many times you can save

If your plan covers any of these services, figure out your plan costs before using these discounts. You could pay less that way.
Preventive care
Good health begins with prevention. So we’ve developed an array of wellness programs and services to help you and your family stay healthy through all the stages of your life.

Member health education reminders
To help prevent, detect and monitor problems early on, we mail women age 40 and over reminders encouraging them to schedule an annual mammogram. We also send important health information, a chart of recommended preventive care guidelines and a tear-off wallet card to schedule and track this important information.

Aetna Health Connections™ disease management
This program features Aetna nurses and programs, including MedQuery®, and is an important part of our new Aetna Health Connections health and wellness portfolio. Our newly redesigned capabilities support 35 conditions and integrate care for members with multiple conditions. The program includes cutting-edge technology to help improve patient safety, doctor communication and more.

This integrated, holistic approach using capabilities unique to Aetna delivers premier medical management for our members that no one in the industry can match. It includes innovative and individualized clinical programs, information and support for totally integrated health management that optimizes our members’ state of health. Members are viewed holistically — considering multiple diseases or conditions across all benefits plans — to deliver customized programs based on their individual needs and preferences.
Prevention programs — helping you and your family stay healthy

### Aetna Health Connections disease management program conditions and content

<table>
<thead>
<tr>
<th>Vascular</th>
<th>Orthopedic/ Rheumatologic</th>
<th>Cancer</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Heart failure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Diabetes — adult and pediatric</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Coronary artery disease (CAD)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Peripheral artery disease (PAD)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Hypertension — adult and pediatric (high blood pressure)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Cerebrovascular disease/stroke (CVA)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Hyperlipidemia (high cholesterol)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Pulmonary</strong></td>
<td>- Osteoporosis</td>
<td></td>
</tr>
<tr>
<td>- Asthma — adult and pediatric</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Chronic obstructive pulmonary disease (COPD)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Osteoarthritis (OA)*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Rheumatoid arthritis (RA)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Chronic lower back pain</td>
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</tr>
</tbody>
</table>

### Gastrointestinal

- Gastro esophageal reflux disease (GERD)
- Peptic ulcer disease
- Inflammatory bowel disease (IBD) (Crohn’s disease)
- Chronic hepatitis

### Neuro-Geriatric

- Geriatrics
- Migraines
- Seizures
- Parkinsonism

### Cancer

- General cancer
- Breast cancer
- Lung cancer
- Lymphoma/Leukemia
- Prostate cancer
- Colorectal cancer

### Renal

- Chronic kidney disease
- End-stage renal failure

### Other

- Weight management — adult and pediatric
- Cystic fibrosis — adult and pediatric
- HIV
- Hypercoagulable state
- Sickle cell disease — adult and pediatric
- Depression**

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*Not scored by Clinical Stratification and Identification (CSID) process.
**Addressed as a comorbid condition.
Aetna’s provider network in Washington has more than 31,793 physicians and 95 hospitals.* So whichever plan you choose, you will be able to find the provider to best suit your needs.

Choose the right health plan for you and your family in three easy steps:

1. **How much are you spending?**

Evaluate your pay stubs, receipts and canceled checks for all your medical spending and add the total amount to the total cost of your premium, copayments, deductibles and coinsurance. Think about your needs for next year. Here are some common scenarios:

- Are you or your dependents scheduled for any surgical procedures?
- Will you be seeing a specialist for a recently diagnosed condition?
- Are you or your spouse pregnant or planning a pregnancy?

Use DocFind to search for a provider or select a primary care physician (PCP).

**www.aetna.com/docfind**

Call the Member Services number on the back of your ID card to order a provider directory.

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*According to the Aetna Enterprise Provider Database as of January 2011. Network subject to change.

**Prescription coverage starts at a copay level post-deductible.
2. What are your choices?

Check with your company to see which plans are available.

- Compare the premium, deductibles, copayments and out-of-pocket maximums on each plan.
- Review the limitations on each plan: Chiropractic care, acupuncture and physical therapy are some common benefits with limited visits.

3. Choose the right plan.

Now that you know your health care spending for the past year and the plan choices offered by your employer, determine your needs for the coming year.

- Add up what you will pay for premiums, copayments and deductibles under your new plan based on last year’s expenses or what you think might happen this year.
- Review the coinsurance maximum amount and decide if it’s affordable should a major medical condition develop.
- Remember: The most expensive plan is not necessarily the best one for you and your family.
- Complete the process by submitting the necessary paperwork and updating your doctors of any changes.

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Health care terms to know

- **Premiums** are the amount you pay for your insurance policy, often deducted from your paycheck.

- **Deductibles** are paid out of pocket each year before your medical plan covers expenses. Each family member usually has a separate deductible to meet before the medical plan starts coverage.

- **Copayments (copay)** are flat fees charged each time you visit the doctor or use certain medical services, regardless of the cost of the procedure. Doctors’ visits and pharmaceutical purchases are often subject to copays.

- **Coinsurance** requires you to pay a percentage of the cost of the medical services. Most plans require either a coinsurance or copay — usually not both.

- **Coinsurance maximum or maximum out-of-pocket expense** is the maximum amount you’ll have to spend before your medical bills are covered by the medical plan. Sometimes, certain services, such as pharmacy, may not count toward the coinsurance maximum. Copayments may still apply.
**Dental products**

<table>
<thead>
<tr>
<th>Plan features</th>
<th>DMO®</th>
<th>PPO</th>
<th>Freedom-of-Choice*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage for preventive care</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>No primary care dentist requirement</td>
<td></td>
<td>●</td>
<td></td>
</tr>
<tr>
<td>No referrals</td>
<td></td>
<td>●</td>
<td></td>
</tr>
<tr>
<td>Out-of-network access</td>
<td></td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>No claim forms</td>
<td>●</td>
<td></td>
<td>●</td>
</tr>
<tr>
<td>No deductibles</td>
<td>●</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No dollar annual maximums</td>
<td>●</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*All family members must be enrolled in the same plan.


**A healthy body starts with a healthy smile**

Research suggests that serious gum disease, known as periodontitis, may be associated with many health problems. This is especially true if serious gum disease continues without treatment.1,2

Now, here’s the good news. Researchers are discovering that a healthy mouth may be important to your overall health.1,2

Need to find a participating dentist? Just visit DocFind or give us a call.

www.aetna.com/docfind

1-888-702-3862
Aetna Life Insurance Company plans protect you from financial loss.

Aetna’s Group Life Insurance for employees — insurance solutions you can rely on

Nothing is more reassuring than knowing financial resources are available when you need them most. Aetna’s products provide your dependents financial support when it counts.

Protection for the future

You’ll be glad to know that if your employer selects Aetna to offer you a variety of life insurance products, with more than 150 years’ industry experience, your future is in good hands.

Basic Term Life

The building block of financial security. You get company-sponsored protection with flexible benefits schedules and guaranteed coverage up to a designated amount.

AD&D Ultra®

This leading-edge product provides you better financial security than typical accidental death and dismemberment plans and then some. That’s because AD&D Ultra includes coverage for education or dependent child care expenses upon the death of the insured.
Understanding precertification and how it helps you

Some drugs need precertification before your plan will cover them. This simply means we need to approve them first for you. Doing this helps make sure the drug is being used at the right dose, for the right reasons. This helps keep you safe. It can also help you find another drug that costs less and is just as effective — something you could talk about with your doctor.

Your doctor will contact us by phone, fax or e-mail. If your request is not approved and you still want the drug, you will have to pay the full price of the prescription. All decisions are made based on FDA guidelines and current medical findings. Learn more about this at www.aetna.com/formulary.

Start your Aetna plan with peace of mind

New plans often come with new rules. We want to help make the change easier. Once your plan starts, you don’t have to worry about getting approval for most covered drugs for your first 90 days.

In your first 90 days:

- If you need a covered drug that normally needs approval first, you’ll be able to get that drug without the approval.
- For clinical reasons, some drugs will still need to be approved first, even in your first 90 days. This may be because of questions about dosing, quantity or other health concerns.

After 90 days:

- You will need approval for any new drugs your doctor prescribes that would normally require precertification.
- Any prescription you filled during the first 90 days will still be covered as long as you get the drug at the same strength and quantity as originally prescribed.
- If you doctor changes the dosage of your medication, you may then need to get it approved first. This will happen if the dosage is more than what the FDA recommends.

Getting to know your Aetna prescription drug plan

Know what drugs are covered

You and your doctor can choose from hundreds of quality, cost-effective drugs. Your plan covers brand-name and generic drugs on the Aetna Preferred Drug List. (You may also see this called a “formulary.”) It was developed based on advice from many different health care specialists. And all drugs on it are approved by the U.S. Food and Drug Administration (FDA).

Your plan also covers many drugs that are not on this list. Remember though, you’ll often pay less for drugs on our list.

To see this list or learn about medication alternatives, go to www.aetna.com/formulary.

Understand precertification and how it helps you

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Specialty Pharmacy Medications

With your new Aetna Specialty CareRxSM benefit, you can get your first fill at a retail pharmacy. In order to receive coverage, your second fill and all other refills will need to come from a participating specialty pharmacy.

For a full list of specialty pharmacy medications, please visit www.aetnaspecialtycarerx.com.
Mandatory generic
Under this provision, the member pays the applicable copay only if the physician requires brand (and generic is available). If the member requests brand when a generic is available, the member pays the applicable copay plus the difference between the generic price and the brand price.

Over-the-counter drugs may be an option
Many health conditions can be treated safely with drugs you can get without a prescription. We call these drugs “over the counter” because you can buy them at your local stores. You don’t have to go to a pharmacy.

These drugs have been approved by the FDA as safe and effective, and they often have the same active ingredients as an original prescription version. Always talk to your doctor before taking over-the-counter drugs.

Your plan does not cover prescription drugs if a similar drug is available over the counter. This includes drugs like Claritin® and Prilosec® 20 mg. Please ask your doctor what will work best for you.

Limitations and exclusions
Drugs that are not covered under the standard prescription drug benefits program include, but are not limited to:

- Drugs used for weight loss, including the treatment of obesity
- Over-the-counter drugs
- Nutritional supplements
- Smoking cessation aids or drugs
- Growth hormones
- Prophylactic drugs for travel
- Test agents and devices, other than diabetic test agents
- Performance, athletic performance, or lifestyle-enhancement drugs and supplies
- Cosmetics or any drugs used for cosmetic purposes or to promote hair growth, including health and beauty aids
- Replacement for lost or stolen prescriptions

For a complete list of what is not covered by your prescription drug plan, refer to your plan documents after enrollment.

Find out more
Once you are enrolled, log in to Aetna Navigator, our secure member website at www.aetna.com. You’ll find benefits and claims information, the Preferred Drug List, cost estimates, and more. You can also refer to your Summary of Benefits or call us at the toll-free number on your Aetna member ID card.
How will I find a doctor or specialist?

Start your search at www.aetna.com (or, if you are already a member, log in to Aetna Navigator). Click on Find a Doctor. Use the simple online instructions to perform a general search. You also may search for a particular physician by name, specialty or other options.

How to find your Washington plan

When performing a search in DocFind, you will be asked to select a plan name. Some of the names of our Washington plans appear by their network names. Here is a quick reference to identify your plan:

<table>
<thead>
<tr>
<th>Medical plan name as it appears in DocFind</th>
<th>Common plan names</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open Choice® PPO</td>
<td>PPO</td>
</tr>
<tr>
<td></td>
<td>VALUE</td>
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<tr>
<td></td>
<td>SAVER</td>
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<td></td>
<td>HDHP</td>
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<tr>
<td></td>
<td>HSA</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Dental plan name as it appears in DocFind</th>
<th>Common plan names</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental Maintenance Organization (DMO)</td>
<td>DMO</td>
</tr>
<tr>
<td>Dental PPO/PDN with PPO II Network</td>
<td>PPO</td>
</tr>
<tr>
<td>Freedom-of-Choice* Choose the plan based on current election DMO or PPO</td>
<td></td>
</tr>
</tbody>
</table>

*All family members must be enrolled on the same plan
How to complete the enrollment form application

Please be sure to complete your enrollment form thoroughly.

The sections noted below are frequently overlooked.

1. Enter your date of hire here.
2. Select the medical plan(s) offered by your employer. If dental plans are offered, select your dental plan next.
3. Insert your Social Security number here.
4. Sign here if you are waiving coverage for yourself.
5. If you are currently covered under your company’s plan or by another plan, complete this section to ensure no pre-existing limitations will be imposed.
6. Sign and date here to complete the form.
Your member ID card

After you enroll, you will receive ID cards that look like this. If you need care before your ID card arrives in the mail, you may log in to Aetna Navigator and print a temporary ID card. Make sure to present your Aetna ID card when receiving care from participating providers or when accessing emergency care. Your ID card identifies you as an Aetna member.

1. Plan in which you are enrolled.

2. Additional information, including precertification number for mental health and substance abuse services.

3. Call this number to speak with a Member Services representative.
Review the material in this brochure and speak with your employer or human resources representative about the choices available to you.

We look forward to welcoming you and your family as our newest members!

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 neither an offer or invitation to contract. The models depicted are not Aetna members. An application must be completed to obtain coverage. Rates and benefits vary by location. 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/dental services. Dental benefits and health/dental insurance plans contain exclusions and limitations.

Not all health/dental 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. Health/dental information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Discount programs provide access to discounted services and are NOT insured benefits. The member is responsible for the full cost of the discounted services.

HealthEquity, Inc. is the custodian of health saving accounts and independently offers investment services. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Aetna Specialty Pharmacy refers to Aetna Specialty Pharmacy, LLC, a subsidiary of Aetna Inc., which is a licensed pharmacy that operates through specialty pharmacy prescription fulfillment. 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.