

Freedom! Visit any doctor you like.

Quality Point-of-Service® (QPOS®) Plan

**Choose care from
your primary doctor
or any other doctor,
anytime.**

We want you to know®





Visit a

**Enjoy the freedom to visit any doctor you choose.
It's all about getting access to care, your way.**

OPTION #1

Visit your PCP

- Choose any PCP from Aetna's network. Since the choice is personal, each family member can choose his or her own PCP.
- Your PCP will give you a referral if you need care from another doctor. When you visit a specialist with a referral from your PCP, you pay less than if you go to one on your own. See your plan documents to find out when you need a referral.
- You can change your PCP at anytime. Just call Member Services at the number on your ID card. Or visit our Aetna Navigator® member website at www.aetna.com.
- When you visit your PCP you pay a copay. This is a set amount you pay during your visit or a percentage of the amount covered under your health benefits and health insurance plan.

Check out the enclosed Aetna Plan Design and Benefits summary. There, you'll find information on coverage and costs.

OPTION #2

Visit any doctor

Go to any licensed doctor or specialist, in or out of Aetna's network, without a referral.

You'll have to:

- Meet an annual deductible — the amount you pay each year before the plan begins to pay.
- Then, pay a portion of your doctor's charges.

You may also have to:

- File your own claims.
- Pay the difference between the amount covered by your plan and the amount charged by your doctor.
- Get approval from Aetna to make sure certain services are covered.

Your out-of-pocket costs are typically higher when you see an out-of-network doctor.

Go for lower costs and fewer hassles

Usually, you pay less when you visit network doctors. That's because doctors in our network have contracted with Aetna for rates that are often much lower than their regular fees.

Seeing a PCP or any network doctor is easy. He or she will:

- Get plan approval before giving certain care.
- File claims for you.

Health benefits and health insurance plans are offered, underwritten or administered by: Aetna Health Inc., Aetna Health of California Inc., Aetna Health of the Carolinas Inc., Aetna Health of Illinois Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company and/or Aetna Life Insurance Company; and in Arizona and Texas, by Aetna Health Inc. and/or Aetna Health Insurance Company (Aetna). Each insurer has sole financial responsibility for its own products.

doctor, any doctor.

Finding a doctor 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)**.

You'll like being free
to choose.



Get 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:

- Review your plan and benefits information.
- Print a summary of your doctor visits, medical tests, prescriptions and other activities to share with your doctor.
- Look up costs for office visits, medical tests, surgeries and more.
- Compare hospitals in your area for certain diagnoses and procedures to help you decide where to get care.
- Research prescription drugs and compare the cost of brand-name versus generic drugs.
- Access the Healthwise® Knowledgebase for information on thousands of health topics in English and Spanish.

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."

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-5 09/07, HMO/OK GA-3 11/01.

Plan for Your HealthSM website

This easy-to-use website is 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.

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

InteliHealth® website

An interactive site where you can research health, dental and wellness information from sources you can trust — including doctors from Harvard Medical School!

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.



Easy to use.
Wide-open access.
Enroll today!