

Freedom of choice!

Aetna Choice® POS II Plan

Visit your PCP or
any network doctor,
anytime.

The choice is yours!

We want you to know®





It's great

Here's a plan that let's you take charge. Now you can enjoy the freedom and flexibility to get the care you need, when you need it.

Go ahead — take a look at your options!

OPTION # 1

Visit your PCP.
Personal, simple, reasonable.

You don't have to choose a Primary Care Physician (PCP), but you may want to. Your PCP helps you learn about your health and how to manage it. You may even save money by having a PCP.*

Your PCP will:

- Give you check-ups and treat you for illnesses and injuries.
- Get approval before giving you certain services. This is called "precertification."**
- File claims for you.

OPTION #2

Visit any network doctor.
No referrals, no hassles.

You don't need a referral to visit a doctor in Aetna's network. Plus, you usually pay less when you stay in network. That's because network doctors have agreed to offer you special prices. These are often lower than the doctor's usual fees.

Your network doctor will:

- Get approval before giving you certain services.
- File claims for you.

Visiting a network doctor may cost more than visiting your PCP.

OPTION #3

Go to any licensed doctor.
It's your call.

Visit any licensed doctor you choose. You can see out-of-network doctors, without a referral.

You may have to:

- Get approval from Aetna before receiving certain services.
- File your own claims.
- Pay the difference between the amount paid by your health plan and the amount charged by your doctor. This is sometimes called "balance billing."

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

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

*In Texas, PCP means physician (primary care). In Washington, PCP refers to primary care provider.

**In Texas, this approval is known as "pre-service utilization review" and is not "verification" as defined by Texas law.

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

Administered by Aetna Life Insurance Company (Aetna).

to have options!

Finding a doctor is easy!

Find one, fast!

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)**.

Choose from three ways
to get care. It's completely
your call!



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.

[†]PlanForYourHealth is a public education program from Aetna and The Financial Planning Association.



Freedom of choice
for you and your
family.
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).

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. 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.

This plan is not regulated by your state.

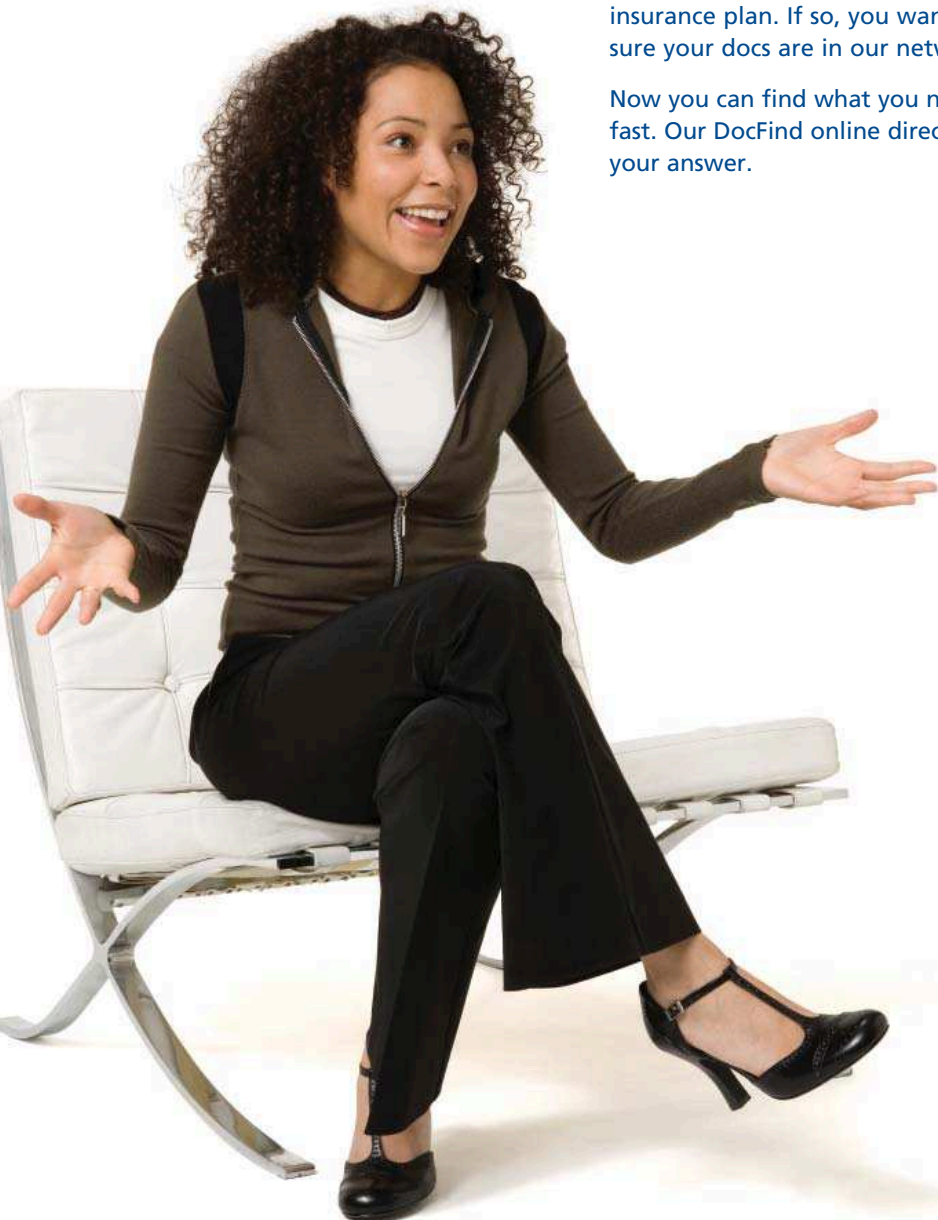
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www.aetna.com

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Find the right doctor

DocFind® Online Directory



Looking for a new primary care doctor?
In need of a dentist or orthodontist?
Do you want to find a specialist,
hospital or special care facility?

Maybe you're thinking about signing up
for an Aetna⁺ health benefits or health
insurance plan. If so, you want to make
sure your docs are in our network.

Now you can find what you need —
fast. Our DocFind online directory is
your answer.

Search for health
care professionals —
anytime, anywhere
you have Internet
access.

It's great to have a ready resource!

You can rely on one website that's easy
to use. It lets you find doctors and
facilities for almost any need. Search by:

- City, state, zip
- Specialty
- Hospital relationship
- Provider name
- Gender

You can also get extra information:

- Plans accepted by each doctor
- Medical schools attended
- Board certification status
- Languages spoken

Plus, check out:

- Office locations
- Handicap access
- Maps and driving directions

Tap into the latest information

We update our DocFind online directory
three times a week to make sure
you have the latest information on
participating doctors and facilities.

You can even see a listing of transplant
and children's heart surgery facilities.
They're included in the Institutes of
Excellence™ network.

Talk about a terrific resource!

We want you to know®



¿Necesita DocFind en español?

¡No hay problema! Simplemente haga clic en el botón "Versión en español" en la parte superior de la página principal de DocFind para cambiar a la versión en español.

See more about your doctor

DocFind shows the added value your doctor offers. You can see if your doctor has ways to help you save time and money. Plus, you can see whether he or she has earned recognition for quality care. DocFind tells you about many programs your doctor may work with, including:

Aexcel® — An Aetna program for specialists. These doctors have met certain care and cost standards.

ePrescribing — With this service, doctors can use a computer to write your prescription. They can also check for harmful drug problems and suggest safer treatment options.

Online visits — You can use this service to talk with your doctor online. You can also set up routine visits with your doctor.

Electronic payment options — These services make it easier for you to pay your doctor. And they can help you save money, too.

National Committee for Quality Assurance (NCQA) recognition — This program helps you find doctors who meet NCQA standards of care. NCQA is a non-profit group that works to improve health care quality.

DocFind can do the work for you

If you're an Aetna member, you can register on your secure Aetna Navigator® member website. Once you do, you'll get a personalized version of DocFind.

Each time you sign on, it automatically fills in your plan name and zip code. That makes your search even easier!

And while you're on Aetna Navigator:

- Check on the status of a claim
- Ask for ID cards
- Contact Member Services

Need a paper directory?

If you're an Aetna member and don't have computer or Internet access, no problem. Just call the toll-free Member Services number on your Aetna ID card. If you're not yet a member, call **1-888-87-AETNA (1-888-872-3862)**.

**Find what you need.
Use the DocFind
online directory.
It's fast and easy!**

To log on to DocFind ...

Aetna Members: Sign on to your Aetna Navigator member website. Click on "Find Doctors, Dentists & Facilities."

Nonmembers: Go to www.aetna.com. Click on "Find a Doctor."

Questions while you're searching? Click the "Contact DocFind" link at the top of any page. This lets you send us your question or comment.

†The Aetna companies that offer, underwrite or administer benefits coverage include 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. In Arizona and Texas, in-network and out-of-network referred benefits are underwritten by Aetna Health Inc. or Aetna Life Insurance Company. For self-funded accounts, benefits coverage is provided by your employer with administrative services only provided by Aetna Life Insurance Company (Aetna). In MD, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156.

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Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al 1-888-98-AETNA (1-888-982-3862).

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 benefits and health insurance plans contain exclusions and limitations. If you are in a plan that requires the selection of a primary care physician and your primary care physician is part of an integrated delivery system or physician group, your primary care physician will generally refer you to specialists and hospitals that are affiliated with the delivery system or physician group. IPA arrangements do not currently exist in Missouri. 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, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23 and/or GR-29.

We want you to know®
**Aetna**®

www.aetna.com

The time is yours!

Aetna Navigator® Member Website



Life doesn't have a pause button. Sometimes, you can't get to the important stuff until the day is done. Or before it starts. Either way, Aetna Navigator has you covered.

Aetna Navigator is your members-only website. It's secure, so your information is protected. Use it whenever you like to manage your health and your health benefits.

- Wondering about the status of a claim?
- Need a temporary or replacement Aetna[‡] dental ID card?
- Want to change your primary care dentist (PCD)?

As an Aetna Dental® member, you can do it all right here — 24 hours a day, 7 days a week.

*If available in your area.

[‡]Dental benefits and dental insurance plans are offered, underwritten or administered by: Aetna Dental Inc., Aetna Dental of California Inc., Aetna Health Inc., Aetna Health of California Inc., Aetna Health of the Carolinas Inc., Aetna Health of Illinois Inc. or Aetna Life Insurance Company (Aetna).

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Get secure,
personalized dental
benefits and health
information anytime,
24/7.

Make the most of your dental benefits and dental insurance plan

- Review who's covered on your plan.
- Find a dentist who participates in your network.
- Compare in- and out-of-network costs for the most common dental procedures — before you visit the dentist. You'll also see how much you can save by visiting an Aetna network dentist.
- Print your Health History Report — a handy summary of your dental visits, tests and more — and share it with your dentist.
- Link to health information online.
- Communicate with Member Services.

See the reverse side for details.

It's easy to get started!

Go to www.aetna.com. Click on "Register Now" in the "Members: Secure Information" section.

Find what you need, when you need it

The Aetna Navigator Health Information Guide is your starting point to find answers to questions about your health care, types of treatment, cost of services and more. It provides you with links to tools, programs and health content on Aetna Navigator.

The guide gives you easy access to many Aetna resources that can help you make more informed decisions about your health care, such as:

- Finding a doctor in Aetna's network, seeing the doctor's prices* and learning how to prepare for your visit, before you go
- Learning about your Aetna pharmacy benefits
- Finding a hospital in Aetna's network and comparing hospitals when you are seeking care
- Viewing costs for services at hospitals and other medical facilities*
- Reviewing a secure record of your medical history
- Checking your claims, account balances and payments
- Signing up for Aetna programs that can help you live a healthier life

To find the guide, go to the Aetna Navigator home page and click on "Take Action on Your Health." Then select "Health Guide."



Don't delay!
Visit your secure
website today!

www.aetna.com

Aetna Navigator puts you in charge

Take action on your health:

- Print wallet-size temporary dental ID cards and order replacement member ID cards.
- Use your personalized DocFind® online directory to find dental care professionals and facilities that participate in your plan — in English or Spanish.
- Get Aetna Member Services phone numbers and mailing addresses.
- Send secure e-mails to Aetna Member Services (also available in Spanish); from the claims detail page, send messages about specific claims with important information already filled in.
- Ask for e-mail alerts when new information, such as Explanation of Benefits (EOB) statements, becomes available.
- Print standard Aetna forms.

Link to health information:

- Visit Simple Steps to Better Dental Health® at www.simplestepsdental.com. Developed along with Columbia University College of Dental Medicine, it's a family-friendly dental information resource with lots of information and handy tools. And it's designed to help you prevent problems, understand conditions and explore treatments for dental needs.
- Search the Healthwise® Knowledgebase for information about thousands of health topics (in English and Spanish). You can log on using your secure member website at www.aetna.com.



Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Dental benefits and dental insurance plans contain exclusions and limitations. Aetna does not provide care or guarantee access to health services. 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: GR-9, GR-9N, GR-23 and/or GR-29.

We want you to know®



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