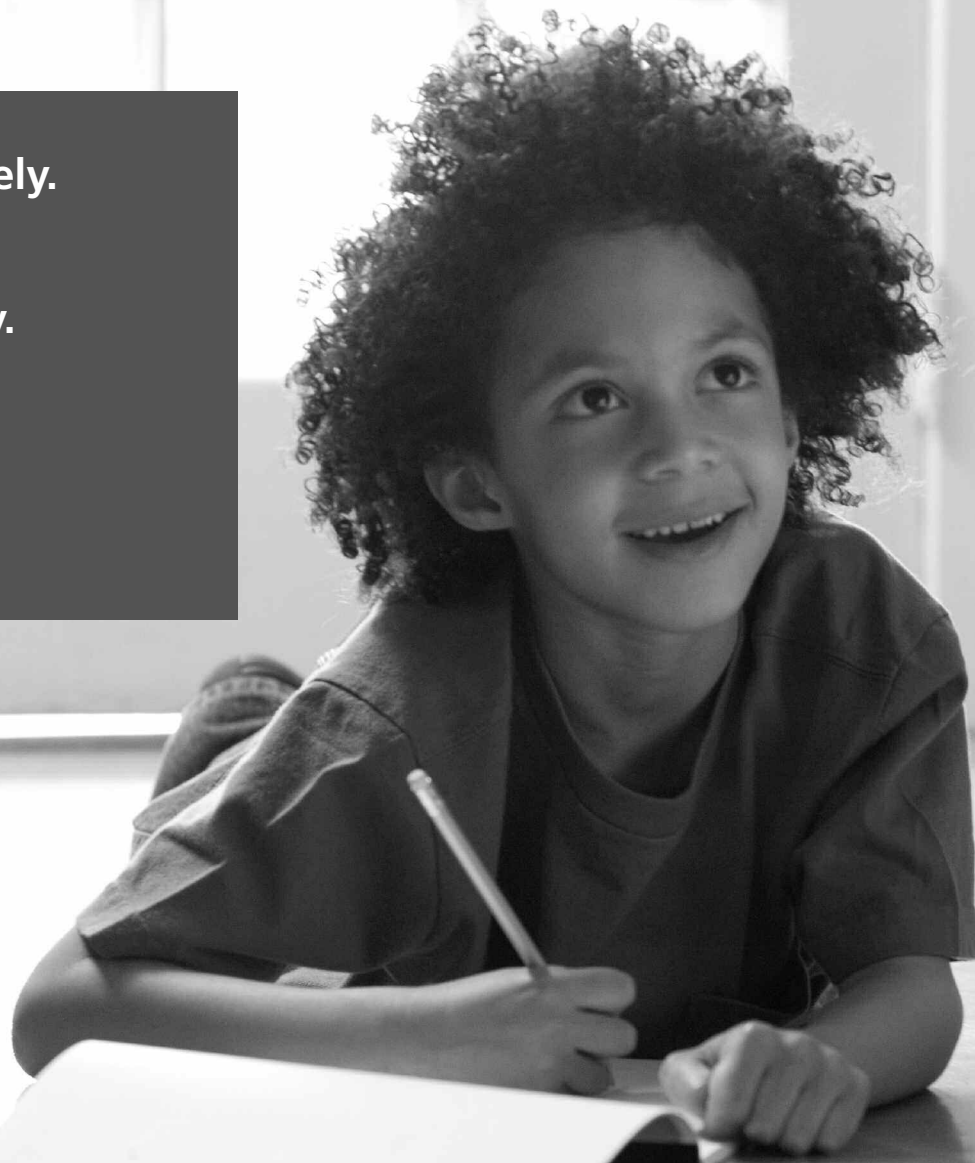


More value for your health care dollars

Aetna Value NetworkSM HMO

Choose wisely.
Be healthy.
Save money.



We want you to know[®]





Make decisions about your health care with confidence. Aetna Navigator can help.

A healthy advant

A plan that accents your relationship with a primary care doctor

The Aetna Value Network HMO health benefits plan is all about you — providing sound coverage at an affordable price, with access to a wide network of cost-efficient health care professionals. Through this plan, you'll also have the services, information and tools you need to get the most from your health benefits. Plus a cost savings that makes you feel good, too!

Using your HMO plan

STEP #1

Choose your PCP

- With this plan, you'll select a primary care physician (PCP) who can develop a deeper understanding of your health needs — to better manage your care.
- Choose one PCP for your entire family, or select a different PCP for each family member. Your dependent children living outside the Aetna Value Network HMO service area may be eligible to enroll in a separate PPO plan.
- Change your PCP anytime by calling the Member Services number on your ID card (received after you enroll) or by visiting our Aetna Navigator™ website at www.aetna.com.

STEP #2

Visit your PCP for care

Your PCP will:

- Provide routine and preventive care, including treatment for certain illnesses and injuries.
- Help you make important medical decisions.
- Refer you to another participating doctor or specialist and coordinate your follow-up care, if necessary. For any questions or concerns about accessing and obtaining services from Aetna Value Network specialty physicians, please call Member Services. If you're already a member, use the number shown on your ID card. All others may call 1-888-98-AETNA (1-888-982-3862).
- Obtain coverage approval from Aetna (called precertification) before providing certain medical services. *Precertification* helps to determine if the services you seek are covered under your plan.

age – at a lower cost

STEP #3

Pay the applicable amount

- When your PCP provides covered services, or refers you to another Aetna Value Network provider, you'll be responsible for either a *copay* (a flat dollar amount) or *coinsurance* (a percentage of covered expenses).
- For a list of covered services and the amount you'll be responsible to pay, please refer to the Plan Design and Benefits summary in your enrollment packet.

Find a doctor. DocFind makes it easy!

With our DocFind® online directory, you can customize your search by specialty and location. Looking for a pediatrician within your zip code? How about a surgeon affiliated with a nearby hospital? It's all here — plus maps and directions to a doctor's office. DocFind even lets you search by a doctor's gender and languages spoken. DocFind is updated three times a week, giving you the most up-to-date information.

When searching for a doctor from the Aetna Value Network, first choose "Aetna Standard Plans" as the Plan Category and then "Aetna Value Network HMO."

DocFind en Español?

Click on the "Version en español" button at the top of the DocFind home page to switch to a Spanish version.

Need a paper 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 have not received your ID card, call 1-888-87-AETNA (1-888-872-3862).



Our members-only website can help you better manage your health

Want to find the estimated cost of a procedure or service? Want to track a claim? It's all here at your fingertips, anytime. When you log on to your secure Aetna Navigator member website, you can:

- Check to see if a claim was paid.
- Compare hospital outcomes information in your area or anywhere in the country.
- Estimate and compare costs for:
 - > Medical procedures, including surgeries
 - > Office visits, including physicals and emergency room visits
 - > Medical tests, including lab tests, X-rays and MRIs
 - > Diseases and conditions — up to a year's estimated in-network costs for facilities, doctors and tests for specific conditions such as asthma and pregnancy
 - > Prescription drugs

- Help yourself stay well by creating your own action plan for making healthy changes to your lifestyle.
- Access interactive health and wellness information from Harvard Medical School.
- Search our online encyclopedia for details on hundreds of health conditions.
- Rate your health care professional.
- Contact Member Services with questions (also available in Spanish).

Log on to our member website today, or take a tour

If you're already an Aetna member, go to www.aetna.com and link to Aetna Navigator. Click on "Register Now" and follow the prompts. If you're not a member yet, 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 material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Aetna arranges for the provision of health care services. However, Aetna itself is not a provider of health care services, and therefore, cannot guarantee any results or outcomes. Consult the plan documents (e.g., Schedule of Benefits, Evidence of Coverage, Group Agreement) to determine governing contractual provisions, including procedures, exclusions and limitations relating to the plan. The availability of a plan or program may vary by geographic service area and by plan design. Health benefits plans contain exclusions and some benefits are subject to limitations or visit maximums. With the exception of Aetna Rx Home Delivery® service, all participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Aetna. Aetna Rx Home Delivery, LLC, is a subsidiary of Aetna Inc. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change. Notice of the change shall be provided in accordance with applicable state law.

Aetna Value Network health care providers will refer you to other specialists and hospitals within the network. However, if the network does not include a provider qualified to meet your medical needs, you may request to have services provided outside the network. Your request will be reviewed and will require prior authorization from Aetna to be a covered benefit.

Information supplied by Aetna IntelliHealth® or Healthwise® Knowledgebase is for informational purposes only, is not medical advice and is not intended to be a substitute for proper medical care provided by a physician. Not all topics discussed within the audio health service are covered expenses under your individual health benefits plan.

While this material is believed to be accurate as of the print date, it is subject to change.

A healthy step. A simple choice.

Enroll today!

Get health information from a registered nurse

In the middle of the night, your telephone can feel like your best friend. Just call our Informed Health® Line at 1-800-556-1555 to:

- Talk to registered nurses, who can provide information on over 5,000 health and wellness topics.
- Listen to the Audio Health Library, a recorded collection of more than 2,000 health topics. You can easily transfer to a registered nurse at any time during your call.

While only your doctor can diagnose, prescribe or give medical advice, the Informed Health nurses provide information on thousands of health topics. They can also help you learn how to ask your doctor the right questions — and describe health symptoms more effectively.

Remember, *always contact your doctor first* with any health questions or concerns.

We want you to know®
**Aetna**®

www.aetna.com