Affordable, easy-to-use health benefits.
Innovative tools to keep you informed.
No referrals required.
Welcome to the Open Access HMO Plan from Aetna*

The true worth of any health benefits plan is how it works for you. That’s why with the Aetna Open Access HMO plan, we put you and your health at the center of everything we do ... with the coverage, services, information and resources to help you get the most from your health benefits.

Enrollment in our Open Access HMO plan puts these advantages on your side ...

- Extensive provider network
- Primary care physician (PCP) to coordinate your care
- No claim forms
- Emergency coverage — anytime, anywhere
- DocFind® online provider directory
- Aetna Navigator™ self-service member website, featuring your personal benefits information
- Hospital Comparison Tool for comparing area hospitals
- Price-A-Drug™ tool for comparing retail drug prices
- And more, depending on your employer’s plan design!

How Your Aetna Open Access HMO Plan Works

Although you are not required to select a PCP**, we encourage you to do so.

By choosing a PCP, you have the opportunity to work with a physician who can develop a deeper understanding of your health needs to better manage your care. And, you could lower your costs for covered services. You can select one PCP for your entire family, or choose a different PCP for each family member. With a wide selection of physicians and health care providers to choose from, your family doctor may already participate in the Aetna network!

To choose a PCP:

- Visit DocFind, our online provider directory, at www.aetna.com, or
- Refer to your printed Aetna directory.

If a printed directory is not included with this enrollment kit, you may order one by contacting your employer or calling 1-800-323-9930.

You can change your designated PCP at any time by calling the Member Services number on your ID card (received after you enroll) or by logging on to Aetna Navigator.

You have the freedom to seek care one of two ways, every time you need it!***

**“Aetna” is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna companies that offer or administer benefits coverage include Aetna Health Inc., Aetna Health of California Inc., Aetna Health of the Carolinas Inc., Aetna Health of Illinois Inc. or Aetna Life Insurance Company, and in Arizona — Aetna Health Inc. or Aetna Life Insurance Company.

For the Commonwealth of Virginia, one or more of the following policy numbers may apply: HMO/VA NAMEAMEND-1 5/02; HMO/VA GA-1 01/02; HMO/VA Amendment to GA ELR-1 05/02; HMO/VA COC-1 07/99; HMO/VA AMEND-URGENT-1 07/01; HMO/VA COC-AMEND-3 07/02; HMO/VA SB-1 10/02; HMO/VA SUPSVSEND-4 01/02.

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

***In case of emergency, call 911 or your local emergency hotline. Or, go directly to the nearest emergency care facility.

†In Texas, this approval is known as “pre-service utilization review” and is not “verification” as defined by Texas law.
Valuable Tools To Keep You Informed

Included with your plan are important tools and resources that make it easier to use your benefits and help you make more informed health care decisions.

DocFind, Our Online Provider Directory

Find the doctor that’s right for you — DocFind makes it easy!

DocFind, our online provider directory, is available to you 24 hours a day, 7 days a week, even before you become an Aetna member. Simply log on to www.aetna.com and click on DocFind. Then, follow the on-screen instructions.

DocFind is updated three times a week, giving you the most up-to-date information available on health care providers in our networks. To help you find the right provider for you, customize your search by using the following categories:

- Name
- Specialty
- Gender
- Location
- Hospital affiliation
- Languages spoken

You can also get maps and driving directions to the provider’s office, and print a user-friendly version of your search results.

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 the toll-free Member Services number on your ID card. If you are not yet an Aetna member and are considering enrollment in our plan, call 1-800-323-9930.

Aetna Navigator Member Self-Service Website

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

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

2. Click on Aetna Navigator.
3. Register as a new user, or log on using your secure 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.

More valuable tools on back…
Valuable Tools (continued)

Our secure connection lets you:

- View information about who is covered on your plan.
- Search for a participating provider on DocFind, our online provider directory.
- You can also change your primary care physician and/or dentist.
- Check the status of a claim or review an Explanation of Benefits (EOB).
- If your plan has a Flexible Spending Account (FSA), you can check account balance(s), payment details and use tools for understanding and managing health care and dependent care spending accounts.
- Contact Member Services online with benefits questions (also in Spanish).

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

- Hospital Comparison Tool that compares hospital outcome information about medical care provided by hospitals in your area, based on criteria important to you.
- Price-A-Drug* tool to help you estimate the cost of prescriptions before you buy.
- Price-A-Dental Procedure™ tool* that provides average in-network costs and typical out-of-network fees for certain procedures based on a geographic area.

*If included in your Aetna plan.

And, if you’re interested in learning more about a particular health condition, Aetna Navigator provides credible health information resources:

- Our award-winning Aetna InteliHealth® consumer website, for health, dental and wellness information provided by Harvard Medical School and the University of Pennsylvania School of Dental Medicine.
- Healthwise® Knowledgebase, a user-friendly online information tool that lets you research your own issues and preferences for health information.
- Interactive and Streaming Videos about topics such as asthma and heart health.

Take a tour of Aetna Navigator — even before you become a member — by going to www.aetna.com and selecting Aetna Navigator and Site Tour.

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.

If you need this material translated into another language, please call Member Services at 1-800-323-9930.
Si necesita este documento en otro idioma, por favor llame a Servicios al Miembro al 1-800-323-9930.

This managed care plan may not cover all 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 800-323-9930.

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 does not provide health care services and, therefore, cannot guarantee any results or outcomes. Consult the plan documents (Schedule of Benefits, Certificate of Coverage, 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 geographical service area. Some benefits are subject to limitations or visit maximums. Aetna does not recommend the self-management of health problems, nor do we promote any particular form of medical treatment. You should consult your health care provider for the advice and care appropriate for your specific medical needs. With the exception of Aetna Rx Home Delivery, 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. Certain primary care providers are affiliated with integrated delivery systems or other provider groups (such as independent practice associations and physician-hospital organizations), and members who select these providers will generally be referred to specialists and hospitals within those systems or groups. However, if a system or group does not include a provider qualified to meet member’s medical needs, member may request to have services provided by non-system or non-group providers. Member’s request will be reviewed and will require prior authorization from the system or group and/or Aetna to be a covered benefit. IPA arrangements do not currently exist in the State of Missouri. Information provided through Aetna InteliHealth (www.intelihealth.com) or Healthwise Knowledgebase is provided “AS IS” without warranty of any kind, either express or implied, including without limitation, the implied warranties of merchantability or fitness for a particular purpose, and is presented without any warranty as to its reliability, accuracy, timeliness, usefulness or completeness. Aetna assumes no responsibility for any circumstances arising out of the use, misuse, interpretation or application of any information supplied by Aetna InteliHealth or Healthwise Knowledgebase. Information supplied by Aetna InteliHealth or Healthwise Knowledgebase is for informational purposes only, is not medical advice and is not intended to be substitute for proper medical care provided by a physician. While this material is believed to be accurate as of the print date, it is subject to change.