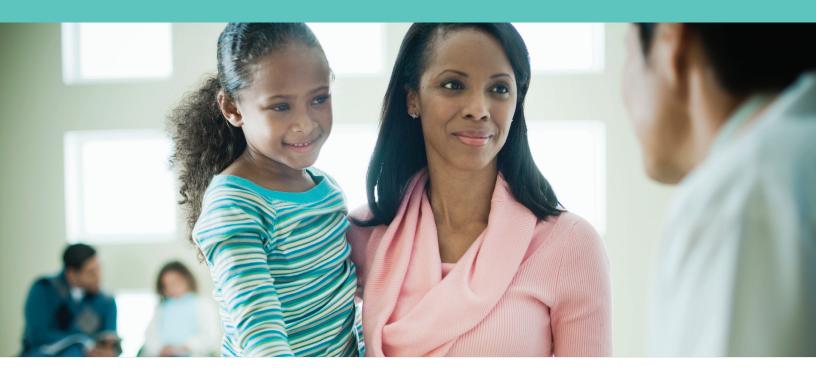
Quality health plans & benefits Healthier living Financial well-being Intelligent solutions

aetna®



Walk right in to convenient care

Participating retail walk-in clinics

Make ER waits a thing of the past

Of course, it's second nature for many of us to hit the emergency room (ER) if we're suddenly sick or injured — a sound idea, in most cases. But if you've come down with a minor illness or injury, like strep throat or the flu, a hefty ER wait time — and an even heftier hospital bill — might not be your best option.* In fact, quicker, more affordable and more convenient treatment is closer than you think: your local walk-in retail clinic.

Many of these convenient health care spots are open seven days a week, even nights and weekends. That makes them an easy option. Use them when you have a common ailment and need to see a doctor, but it's after business hours. Plus, when you opt for care from one of almost 650 Aetna-contracted clinics instead of your local ER, your savings can really add up.

See the savings

If you're like many Americans, deductibles and coinsurance are a part of your world. But the dramatically lower costs you'll pay for clinic visits will feel like instant relief. Take a look at what you could save:

Non-emergency service	Average ER cost ¹	Average walk-in cost¹
Strep throat	\$750 – \$1,000	\$77
Ear infection	\$750 – \$1,000	\$77
Flu vaccination	\$750 – \$1,000	\$77
Sinus infection	\$750 – \$1,000	\$77

^{*}It is best to call your own primary care doctor first when faced with a non-life-threatening condition.

¹Average retail and ER pricing. Based on Aetna average claims costs. Data accessed October 2015. For illustrative purposes only.

Seven great reasons to go retail

If you've already walked in to your local retail clinic — congrats. You've taken a great step toward protecting your health and your wallet at the same time. If not, there are plenty of reasons to start:

- **No appointments needed.** The name says it all just walk right in.
- **Convenient hours.** Some clinics are open seven days a week, with extended evening and weekend hours, just like the ER.
- **Lower prices.** You'll pay an average of \$77 per clinic visit¹ compared to the \$750 to \$1,000 average ER price.*
- Quicker care. The average ER visit tops four hours,² while clinic visits are generally an hour or less.
- Many locations. With almost 650 (and growing) freestanding and retail-based clinics nationwide, you can find a spot close to your home or job. You might even find a spot in your neighborhood's Rite Aid®, CVS/pharmacy® or Walgreens®.
- **Skilled staff.** Clinics are overseen by a doctor, with nurse practitioners or physician assistants onsite.
- **Recommendations.** If you ever need more extensive care, clinics can refer you to a local doctor, emergency room or urgent care center.

Have an urgent medical need?

If you need care that's more than minor, we also contract with **urgent care centers** to give you an affordable alternative to the ER, at an average cost break of up to seven times less than your typical ER cost. The sites are staffed with doctors to handle urgent medical matters. And just like retail clinics, evening and weekend hours are available, with no appointments needed.

If your medical need is more than urgent — for example, characterized by chest pain, trouble breathing, bad bleeding or other symptoms that are serious or put your life at risk — you should go straight to your local ER.

Finding a clinic is easy

Get familiar with the urgent care and walk-in clinics in your neighborhood before you need them. Here's how:

- 1. Visit www.aetna.com.
- 2. Click on "Find a Doctor."
- 3. Select "Urgent Care Centers" or "Walk-In Clinics."

Plenty of services

If you're thinking an ER is the only place that can handle your health issue, think again. Retail clinics not only offer care for minor illnesses and injuries, they also offer plenty of other services you probably didn't realize. Walk-in clinics can provide vaccinations or treat:

- Routine allergies
- Ear infections
- Strep throat
- Colds and flu
- Athlete's foot
- Minor insect bites
- Poison ivy
- Sprains, and more

Walk in to convenience, savings and good health. Consider the advantages of your local walk-in retail clinic.

In Idaho, health benefits and health insurance plans are offered and/or underwritten by Aetna Health of Utah Inc. and Aetna Life Insurance Company. For all other states, health benefits and health insurance plans are offered and/or underwritten by Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). In Florida, by Aetna Health Inc. and/or Aetna Life Insurance Company. In Utah and Wyoming, by Aetna Health of Utah Inc. and Aetna Life Insurance Company. In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

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Policy forms issued in Oklahoma include: HMO OK COC-5 09/07, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23 and/or GR-29/GR-29N.

Policy forms issued in Idaho include: GR-23, GR-9/GR-9N, GR-29/GR-29N, AL HCOC 02, Al HGrpPol 01, ID COC V001 2015 ACA, ID Grp Ag01 2015, GR-96814 02, ID HNO GA 2015 and AL ID HNO COC Amendment-2016-CR1 V001.



^{*}Member responsibility may vary based on plan design; for some plans, copays apply. Emergency room copays are typically higher than walk-in clinic copays.

Average retail and ER pricing. Based on Aetna average claims costs. Data accessed October 2015. For illustrative purposes only.

²Urgent Care Association of America. The case for urgent care (complimentary white paper). September 1, 2011. Available at http://c.ymcdn.com/sites/www.ucaoa.org/resource/resmgr/files/whitepaperthecaseforurgentca.pdf. Accessed November 4, 2015.