

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

aetna®

# Get health care your way

## Aetna Choice® POS II Plan

[www.aetna.com](http://www.aetna.com)

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**A point-of-service** plan lets you visit network and out-of-network doctors and hospitals. It's your choice.





## A health insurance plan designed to give you choices

### This plan gives you flexibility.

- You can visit any doctor you want, in the Aetna network or out.
- And you don't need to get a referral form to visit one.

You don't have to choose a primary care physician (PCP)\* either. But you may want to.

That's because PCPs in our network do more than give you a checkup — they know you, your medical history, and they can help guide you on important health decisions and direct your care.

And, depending on your specific plan, seeing a PCP could cost less.

This plan also gives you access to tools, tips, programs and services. They can help you find doctors, estimate costs and more.

### Looking for your exact copay amounts? Or what your plan covers and doesn't cover?

All employer health plans are different. This booklet gives a general idea of how the Aetna Choice POS II plan works and how to get the most out of it.

For details like copays and coinsurance — what you owe for care — and what's covered, check your Summary of Benefits and Coverage document. It should be in your enrollment kit. If you do not have it, ask your employer.

\*In Texas, PCP is known as physician (primary care). In the State of Washington, PCP refers to primary care provider.

**Health insurance plans are offered, underwritten and/or administered by Aetna Life Insurance Company (Aetna).**

# How your plan works

## You pick your doctors — no referrals needed to see them

### Option 1: Use the Aetna network\*\*

Network doctors contract with us to offer rates that are often much lower than their regular fees. So choosing a PCP or another network doctor will help you save money.

Your PCP and network doctors also work directly with us. They will send us claims for the services you receive. And get approval\*\*\* for coverage of some services when it's needed.

This is all behind-the-scenes work that you don't have to worry about when you choose network doctors.

Plus, they're easy to find. Just visit [www.aetna.com](http://www.aetna.com).

**This network option typically costs you less.**

### Option 2: Go outside the network\*\*

You can also visit licensed providers who are not in our network. Out-of-network doctors and hospitals do not contract with us. So that means:

- They normally charge more for their services
- You might have to pay the difference between what your plan pays for services and the amount they charge

They also do not work with us like network providers do. They generally don't send us claims or get approval\*\*\* for coverage when needed. So you may need to handle these details on your own.

**This out-of-network option typically costs you more.**

## Tools to help you find network doctors and more

### Finding a PCP or network doctor is easy

**Use our online directory.** You can find doctors by name, specialty and location. You'll also find maps, directions and more. You can even look for doctors who speak your language. Visit [www.aetna.com](http://www.aetna.com) to get started.

**Or get a printed directory.** If you are already an Aetna member, call Member Services to get one. The toll-free number is on your Aetna ID card. If you're not an Aetna member yet — or haven't received your ID card — call **1-888-87-AETNA (1-888-872-3862)**.

### Sign up for your members-only website

When you're an Aetna member, you get tools and resources to help you manage your health and your benefits. All of your plan information and cost-saving tools are in one place — your secure member website. You just need to sign up. Register at [www.aetna.com](http://www.aetna.com). And then log in anytime.

**Need help registering?** Ask Ann, your virtual assistant. Chat with her anytime.

### Here's a way to estimate costs once you enroll

Our Member Payment Estimator lets you compare and estimate costs† for office visits, tests and surgeries. This online tool factors in any deductible, coinsurance and copays that are part of your plan, plus Aetna's contracted rates. You can see how much you'll have to pay and how much Aetna will pay. To use the estimator tool, go to [www.aetna.com](http://www.aetna.com) and log in to your secure member website.

### For help over the phone

You can speak to Member Services anytime during regular business hours. Our representatives are here to help answer any questions you have about your plan. Just call the toll-free number on your Aetna ID card.



The Aetna Mobile app puts our most popular online features at your fingertips. It's available for iPhone® and Android™ mobile devices. Visit [www.aetna.com/mobile](http://www.aetna.com/mobile).

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

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

†Estimated costs not available in all markets. The tool gives you an estimate of what you would owe for a particular service based on your plan at that very point in time. Actual costs may differ from the estimate if, for example, claims for other services are processed after you get your estimate but before the claim for this service is submitted. Or, if the doctor or facility performs a different service at the time of your visit.

**Network or out-of-network doctors, and no referrals.**  
It's your choice. Enroll today in Aetna Choice POS II.

### When you're on the go



Our iTriage® app makes it easy to look up symptoms, find a doctor near you, make an appointment and so much more. It's available on most mobile devices — and it's free.

Download iTriage today or visit [www.itriagehealth.com](http://www.itriagehealth.com).

**If you require language assistance, please call the Member Services number on your Aetna ID card, and an Aetna representative will connect you with an interpreter. If you're deaf or hard of hearing, use your TTY and dial 711 for the Telecommunications Relay Service. Once connected, please enter or provide the Aetna telephone number you're calling.**

**Si usted necesita asistencia lingüística, por favor llame al número de Servicios al Miembro que figura en su tarjeta de identificación de Aetna, y un representante de Aetna le conectará con un intérprete. Si usted es sordo o tiene problemas de audición, use su TTY y marcar 711 para el Servicio de Retransmisión de Telecomunicaciones (TRS). Una vez conectado, por favor entrar o proporcionar el número de teléfono de Aetna que está llamando.**

This material is for information only. Health insurance 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. Apple, the Apple logo and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android and Google Play are trademarks of Google Inc. iTriage is a free mobile app from Aetna. Information on iTriage is general in nature and is not intended and should not be used to replace the advice of a health care professional. Network provider information may be limited. 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](http://www.aetna.com).

**This insurance product is not regulated by the State of Texas.**

[www.aetna.com](http://www.aetna.com)