



Be choosy

Aetna Choice[®] POS II Plan
Health care that gives you choices

aetna[®]

aetnastateohioemployee.com



A health insurance plan where your choice takes the lead

This plan gives you flexibility

- You can visit any doctor you want, in or out of our network.
- 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 and your medical history. 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? Let's walk through this plan and see what's covered.

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. You can also visit aetnastateohioemployee.com or call **1-800-949-3104**.

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

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 our 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'll send us claims for the services you receive. And get approval for coverage of some services when it's needed.

Don't worry — this is all behind-the-scenes work when you choose network doctors.

Plus, they're easy to find. Just visit:
aetnastateohioemployee.com.

This network option may cost you less.

Option 2: If needed, go outside our 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 be balance-billed 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 may cost you more.

Tools to help you find network doctors and more

Find the right PCP or network doctor just for you

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. Try it out at **aetna.com**.

Or get a printed directory. Call Member Services to get one. The toll-free number is on your ID card. If you haven't received your ID card — call **1-800-949-3104**.

It's your website, so be sure to sign up

As a member with us, you get tools and resources to help you manage your health and your benefits. You'll find all your plan information and cost-saving tools in one place — your secure member website. You just need to sign up! Members can register at **aetna.com**.

Once logged in to your secure member website, you can find providers by clicking *Find Care*. You can search by either provider name or by the type of provider.

You have our number — just call us

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 ID card.

Here's a way to estimate costs once you enroll

Our Member Payment Estimator tool 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 we will pay. To use the estimator tool, go to **aetnastateohioemployee.com** and log in to your secure member website.

The Aetna Mobile app puts our most popular online features at your fingertips. It's available for Android™ and iPhone® mobile devices. Visit **aetna.com/mobile**. Once logged in, click on *See Coverage & Costs*. Then click *Estimate Costs*. You can search by name of procedure or by top category under each service.

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

**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.

Choice of doctors, plus no referrals, equals a plan made for you.

Enroll in Aetna Choice POS II today.

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.

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The Aetna logo consists of the word "aetna" in a bold, lowercase, sans-serif font. The letter "a" is stylized with a vertical line through its center. A registered trademark symbol (®) is located at the top right of the letter "a".

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