



Free to choose

Aetna Open Access[®] Managed Choice[®] plan
Visit any doctor, no referrals needed

aetna[®]

aetna.com

Let's walk through this plan and see what's covered

This plan lets you visit any doctor, anytime you need care. No referrals are needed.

And you don't need to choose a primary care physician (PCP) either.* But you may want to, so you can get the most value out of your plan. PCPs do more than give you a checkup. They build a relationship with you and help you stay healthy. Plus, you may even lower your costs by having a PCP.

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

Looking for your exact copay amounts?

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

For details like copays and what's covered, check your Summary of Benefits and Coverage document. It should be in your enrollment kit. If you don't have it, ask your employer.

Your options	Pick your doctor	How it works
Network option	Choose any PCP from our network. Or go to any network doctor without a referral. Network doctors contract with us to offer rates that are often much lower than their regular fees. This helps you save.	Visit your PCP or network doctor, who will: <ul style="list-style-type: none">• Provide care when you're sick or hurt• Get approval from us before giving you certain services**• File claims for you Visiting any network doctor who is not your selected PCP may cost you more out of pocket.
Out-of-network option	Choose any licensed doctor or specialist without a referral. A specialist is a doctor who focuses only on treating certain conditions or diseases. For example, a dermatologist treats skin conditions.	When you visit the doctor, you may have to: <ul style="list-style-type: none">• Get approval from us before receiving certain services**• File your own claims• Pay the difference between the amount paid by your plan and the amount charged by your doctor Your out-of-pocket costs may be higher when you see a doctor not in our network.

*In Texas, PCP is known as physician (primary care). In the State of Washington, PCP refers to primary care provider.
**In Texas, this approval is known as "pre-service utilization" review and is not "verification" as defined by Texas law. In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.
Health insurance plans are offered, underwritten and/or administered by Aetna Life Insurance Company (Aetna).



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. If you're already a member, call Member Services to get one. The toll-free number is on your ID card. If you're not an Aetna member yet — or haven't received your ID card — call **1-888-982-3862**.

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

When you're a member, 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**.

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 **aetna.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**.

***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.

We place you and your family first. Get a plan with freedom of choice.

Enroll in Aetna Open Access
Managed Choice 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.

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. 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. Android and Google Play are trademarks of Google Inc. 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 **aetna.com**.

Policy forms issued in Oklahoma include: GR-23 and/or GR-29/GR-29N.

Policy forms issued in Missouri include: AL HGrpPol 01R5.

