

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

aetna®

# The Power of Choice



When you're building a healthier life,  
every choice counts.

  
GUARDIAN®



**Open Enrollment:  
October 26 to November 8, 2016**

We invite you to take a fresh look at Aetna.

**To learn more** about your Aetna benefits options and tools, visit [www.aetnanonmember.com](http://www.aetnanonmember.com).

## Health care is changing.

Gone are the days of *only* treating you when you're sick. Now the focus is on helping you stay healthy. By giving you the tools you need, we help you make informed health care decisions, because even the smallest ones add up.

That's where the power of choice comes in. Each year during enrollment, you have the power to choose the benefits that work best for you and your family. Because just as health care changes, so do your needs.

Aetna is committed to helping build healthier lives. We are building a simpler, more connected health care system that helps you to choose the right care at the right time, with less hassle.





## 10 reasons to choose the Aetna High Deductible Health Plan

- 1 **Comprehensive medical coverage** for a wide range of services
- 2 **Free in-network preventive care** to help you catch any health problems early
- 3 **Cost of care tools** to help you know the cost before you receive care
- 4 **Cutting-edge mobile technology** to check symptoms, find a doctor, get a cost estimate, pay a bill and check balances
- 5 **A national network** of more than 1 million health care providers
- 6 **DocFind® online directory** of network doctors and other health care providers at [www.aetna.com](http://www.aetna.com)
- 7 **Wellness programs** to help you reach your health goals
- 8 **Free maternity care program** to help your baby get off to the best start possible
- 9 **Online tools and resources** to help you manage your benefits, health and health care
- 10 **24/7 help** and answers via e-mail, online or by phone

## Benefits at a glance

The chart below compares benefits and coverage between the HDHP options.

	Gold In network/Out of network	Silver In network/Out of network
<b>Annual deductible</b>		
Single	\$1,500/\$3,000	\$3,000/\$6,000
Family*	\$3,000/\$6,000	\$6,000/\$12,000
<b>Annual out-of-pocket maximum (includes the annual deductible)</b>		
Single	\$4,000/\$8,000	\$6,000/\$12,000
Family**	\$8,000/\$16,000	\$12,000/\$24,000
<b>What you pay for covered services***</b>		
Preventive care	0%/30%	0%/45%
Doctor visit	10%/30%	25%/45%
Specialist visit	10%/30%	25%/45%
Emergency care	10%/10%	25%/25%
Hospital		
Inpatient	10%/30%	25%/45%
Outpatient	10%/30%	25%/45%

\*The entire family deductible must be satisfied before the plan pays a portion of the cost.

\*\*If an individual family member meets the individual out-of-pocket maximum, the plan will cover 100% of costs for that individual for the remainder of the calendar year. Other family members will be covered at the coinsurance levels until the remainder of the family out-of-pocket maximum is reached.

\*\*\*After deductible, except for eligible in-network preventive care. Emergency care is after in-network deductible for both in- and out-of-network.



# Plan resources and extras

The Aetna High Deductible Health Plan comes with these tools and resources to help you live healthy, spend wisely and know more about your care.



## Get answers to your benefits and claims questions

The Aetna Concierge is your single point of contact for all your health and benefits questions. We make it easy to learn about and use your plan, including connecting you directly with the resources you need.



## Access your secure member website at [www.aetna.com](http://www.aetna.com)

With Aetna Navigator®, you'll have 24/7 access to information and tools, including:

- Ask Ann, your virtual online assistant who can answer questions based on your health plan
- DocFind to find network doctors in your area for the plan you're in
- Access to claims – check the status of a claim and review claims history
- Cost of care tools to see what you'll owe before making an appointment
- Your Aetna ID card online – view or print your ID card or order a replacement card
- Access to free wellness programs
- Member discounts on health care products and services



## Call for 24/7 nurse support

Call the Informed Health® Line for reliable answers, information and advice from registered nurses any time, day or night.<sup>1</sup>



## Compare costs, shop smarter for care

With the Member Payment Estimator, you can find out your personalized out-of-pocket cost estimates before you go to the doctor. The tool takes into account your deductible and coinsurance, as well as the network doctor, hospital or outpatient facility you choose.<sup>2</sup>

The cost of the same service can vary from provider to provider. For example, services provided by participating freestanding facilities tend to be much less expensive than at hospitals.

See what you'll pay for many health care services and procedures, including:

- Routine exams and specialist visits
- Tonsillectomy and cataract surgery
- CT scans, MRIs, mammograms and colonoscopies
- Maternity care



## Download the free Aetna Mobile app<sup>3</sup>

With Aetna Mobile, you'll get the information you need, instantly. You can:

- Find a doctor – it's easy to search for doctors, dentists and specialists in your area.
- Check benefits and coverage information – just clear, accurate details when you click.
- Pull up your ID card information – if you left your ID card at home, it's no problem.
- Member Payment Estimator – get real-time estimates on the go.
- Search claims – no more guesswork when you don't have the paperwork with you.
- Look up symptoms on the iTriage® app – it's easy to search symptoms, conditions and medications.<sup>4</sup>
- Message Center – one location for all Aetna e-mail correspondence from Member Services.
- Use the Urgent Care Finder – for immediate help in an emergency. Because every minute counts.
- Contact Us – for fast answers to your plan questions.

To learn more, visit [www.aetna.com/mobile](http://www.aetna.com/mobile).



## Talk to a doctor 24/7/365

With Teladoc®, you can talk with U.S. board-certified doctors any time, day or night, by phone or video chat.<sup>5</sup> Teladoc doctors can diagnose and prescribe treatment for routine, non-emergency conditions, including the flu, ear infections, allergies, poison ivy, pink eye, urinary tract infections and more.

It's a convenient and affordable alternative to costly urgent care and ER visits for non-emergency medical care. You also save the time spent driving and then sitting in a waiting room. Teladoc doctors will call you back within 16 minutes, on average.

For more information, visit [www.teladoc.com/aetna](http://www.teladoc.com/aetna).



## Give your baby a healthy start in life

- Aetna's free Beginning Right® maternity program offers support both during and after your pregnancy through valuable information, resources and services. You can:
  - Take a pregnancy risk survey to help find and avoid possible health problems.
  - Learn about prenatal care, labor and delivery, newborn and baby care, depression, breastfeeding and more.
  - Get special information "for Dad or partner."
  - Talk to our registered nurses for extra support if your pregnancy is high risk.
- Our NeoCare Solutions<sup>SM</sup> program makes it easier for parents who have a baby in neonatal intensive care (NICU) by helping support, educate and empower them. You won't have to fend for yourself during this uncertain time. You'll get the information you need through Neo, a tablet based app, and direct communication with an experienced coach. Visit [www.neocaresolutions.com](http://www.neocaresolutions.com) to learn more.



## Achieve your wellness goals

- Simple Steps To A Healthier Life® is a personalized, online health and wellness program that includes a health assessment and suite of online health coaching. Simple Steps encourages participants to identify and reduce health risks and improve and maintain healthy lifestyles. Get help to:
  - Quit smoking
  - Lose weight
  - Eat healthier
  - Manage diabetes
  - Improve back health
  - Manage cholesterol
  - Reduce stress
- The Aetna Discount Program offers a variety of discounts on health care products and services in the following categories:
  - At home products
  - Books
  - Fitness
  - Hearing
  - Natural products and services
  - Oral health care
  - Vision
  - Weight management

There's no extra cost to use these discounts and you can use them as often as you like. They are easy to use, with no claim forms or referrals needed.

- Aetna In Touch Care<sup>SM</sup> offers versatile resources to provide the support you need when you need it most:
    - For an acute or chronic health condition, a highly experienced nurse will work one on one with you for the individualized support you need to make progress in the face of big challenges.
    - In less severe situations, we support you with dynamic virtual care. Virtual care provides convenient, personalized online tools designed to help you adopt new lifestyle behaviors. You can make small changes that have a big impact on your health. You can also call an In Touch Care nurse as needed.
- Aetna In Touch Care is built right into your benefits. These resources are confidential and cost nothing extra. And they can make a huge difference in how you feel.

<sup>1</sup> While only your doctor can diagnosis, prescribe or give medical advice, the Informed Health Line nurses can provide information on more than 5,000 health topics. Contact your doctor first with any questions or concerns regarding your health care needs.

<sup>2</sup> 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.

<sup>3</sup> Standard text messaging and other rates from your wireless carrier may apply.

<sup>4</sup> 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.

<sup>5</sup> Teladoc operates subject to state regulation and may not be available in certain states.

This material is for informational purposes only. For self-funded plans, coverage is offered by your employer with administrative services only provided by Aetna Life Insurance Company (Aetna). Health benefits and 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. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a dentist, physician or other health care professional. 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).

Your HSA will be administered by Optimum. There may be fees associated with a Health Savings Account (“HSA”).

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