



# All together

## **Aetna Choice® POS II plan**

Health care that gives you options

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# Manage your benefits, connect to care, handle claims — from anywhere

The Aetna Health<sup>SM</sup> app and your Aetna<sup>®</sup> member website are personalized, seamless and easy to use. Once you're a member, here's how you can connect:



Get the Aetna Health app by texting “GETAPP” to **90156** for a link to download the app and create an account. Message and data rates may apply.\*



Go to **Aetna.com** to create an account and log in to your member website.

## More ways to connect



### Use our provider search tool

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 **Aetna.com** to try it out.



### 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.

\*Terms and conditions: [Bit.ly/2nIJFYG](https://bit.ly/2nIJFYG). Privacy policy: [Aetna.com/legal-notices/privacy.html](https://Aetna.com/legal-notices/privacy.html). By texting **90156**, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna Health app. Consent is not required to download the app. You can also download it from the App Store<sup>®</sup> or the Google Play<sup>™</sup> store.

**For self-funded plans, coverage is offered by your employer and administrative services are provided by Aetna Life Insurance Company (Aetna).**

# How your plan works

## You pick your doctors — no referrals needed

### 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 may have to choose a primary care physician (PCP). To determine details like this, check your Summary of Benefits and Coverage document.

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.

### Option 1: Use our network\*\*

#### In network

Network doctors contract with us to offer rates that are often 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.

Visit **Aetna.com** to find a network doctor.

**This network option may cost you less.**

### 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 an idea of how the Aetna Choice POS II plan works.

For details like copays, coinsurance 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.

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

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

#### Out of 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 may cost you more.**

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

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

Enroll in Aetna Choice POS II today.

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Visit **[Aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html](https://www.aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html)** to view or print your medical, dental or vision plan disclosures. Here, you can also find state requirements and information on the Women's Health and Cancer Rights Act.

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