

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

**aetna**<sup>®</sup>

An easy-to-use health plan  
with no referrals



**Aetna Elect Choice<sup>®</sup> EPO  
(Open Access) Plan**





## Welcome to your EPO plan

### Here are the advantages:

#### You won't need a referral — ever

The Aetna Elect Choice EPO® (Open Access) Plan is an open access plan. That means you can visit any network doctor or specialist without a referral.

#### Bigger network

The Aetna EPO plan is a network plan, just like an HMO. The difference is that you get an even larger network of doctors and hospitals to choose from with the EPO plan.

#### Same perks

The Aetna EPO plan has all the same features that you had with the Aetna HMO plan. And preventive care is covered at 100 percent, without a copay.

## To enroll

Just fill out an application form, available from your benefits or personnel office, during your transfer period. If you have any questions, call the toll-free Member Services number at **1-800-445-8742**. For the hearing impaired, call (TDD) **1-877-301-5038**.

### Enrollment in the Aetna health benefits plan puts these advantages at your fingertips:

#### Exceptional member services

- Find doctors with the DocFind® search tool
- Talk to a registered nurse — day or night
- Find out what your symptom could mean with a handy app

#### Cost-saving features

- Save on the CalorieKing™, Jenny Craig® and Nutrisystem® weight-loss programs
- Get discounts on hearing and vision exams, products and services
- Enjoy the guaranteed lowest rates on participating gym memberships
- Get discounts on natural products like vitamins and supplements
- Save on chiropractic care, acupuncture, massage therapy and more

#### Benefits for good health

- Access prescriptions with no annual limit on what the plan covers
- Get nurse support for more than 35 chronic conditions
- Give your baby a health beginning





## How the Aetna Elect Choice EPO (Open Access) Plan works

Here's a plan that lets you visit any doctor in the Aetna network. And you don't need a referral when you visit one. The plan also gives you access to tools, tips, programs and services. Use them to find network doctors, estimate costs and more.

The options	Pick your doctor	How it works
<b>Visit your primary care provider (PCP)</b>	<b>Visit any PCP from the Aetna EPO network.</b> You don't have to pick a PCP, but you might find it helpful to have one.  If you do pick a PCP, you can change them anytime. Just call Member Services at the number on your Aetna ID card. Or change it online through your secure member website.	<b>Your PCP will:</b> <ul style="list-style-type: none"> <li>• Provide care</li> <li>• Get approval from us before providing you certain services</li> <li>• File claims for you</li> </ul> <b>With this option, your copay is lower.</b>
<b>Visit any network provider or specialist</b>	<b>Visit any network provider or specialist without a referral.</b> Network providers contract with Aetna to offer rates that are often lower than their regular fees.  A specialist is a provider who focuses only on treating certain conditions or diseases. For example, a dermatologist treats skin conditions. A cardiologist treats heart problems.	<b>The network provider or specialist will:</b> <ul style="list-style-type: none"> <li>• Provide care</li> <li>• Get approval from us before giving you certain services</li> <li>• File claims for you</li> </ul> <b>With this option, your copay is higher.</b>
<b>You must see a PCP or network providers for the plan to cover and help pay for care.</b> Providers are professionals and facilities that provide health care services. Doctors, hospitals and labs are examples of providers.		

### Pay nothing for checkups and certain screenings

Your copay is \$0 when you visit a PCP or other in-network provider for annual checkups, and certain screenings and immunizations. Your provider must code these services as "preventive care" to get this level of benefit.

## 2015 Summary of Benefits

### Aetna Elect Choice EPO (Open Access) Plan

<b>YOUR CHOSEN PRIMARY CARE PROVIDER (PCP)</b>	
Office Visit	\$15 copay
After Hours/Home Visits	\$20 copay
<b>OTHER IN-NETWORK DOCTORS AND SPECIALISTS</b>	
Office Visit	\$20 copay
Diagnostic Outpatient Testing	\$20 copay
Outpatient Therapy	\$20 copay
<b>PREVENTIVE CARE</b>	
Routine Physicals	\$0 copay
Routine Eye Exam	\$0 copay
Routine GYN Exam	\$0 copay
Mammogram	\$0 copay
Well-Child Care	\$0 copay
<b>EMERGENCY ROOM</b>	
	\$75 copay
<b>HOSPITALIZATION (INPATIENT SERVICES)</b>	
Room and Board (semiprivate)	\$300 per admission copay
Surgery and Anesthesia	Included in above
Medical and Surgical Specialist Care	Included in above
Diagnostic Testing	Included in above
<b>OUTPATIENT SURGERY</b>	
	\$75 copay
<b>MATERNITY</b>	
First OB Visit	\$15 copay
Hospital	\$300 per admission copay
<b>MENTAL HEALTH</b>	
Inpatient	\$300 per admission copay
Outpatient	\$15 copay per visit
<b>SUBSTANCE ABUSE</b>	
Inpatient Rehabilitation	\$300 per admission copay
Outpatient Rehabilitation	\$15 copay per visit
<b>SKILLED NURSING FACILITY</b>	
	\$75 copay
<b>HOME CARE</b>	
	\$0 copay
<b>CHIROPRACTIC CARE</b>	
	\$20 copay
<b>FINANCIAL</b>	
Deductible: Single/Family	None
Coinsurance	None
Coinsurance Limit: Single/Family	Not applicable
Annual Maximum Benefit	None

## Exceptional member services

Get your health information when you need it. Our member services and online tools make it easy for you to get answers to your health care questions. Most importantly, these services are available all day, every day.

### Get to know your plan — anytime, 24/7

You can register for your secure **Aetna Navigator**® member website to quickly get the health information you need.

- Review your plan and benefits information.
- Print summaries of your doctor visits, medical tests, prescriptions and more to share with your doctor.
- Look up costs for office visits, medical tests, surgeries and more.
- Research and compare the cost of prescription drugs.
- Compare hospitals in your area to help you decide where to get care.
- Access the Healthwise® Knowledgebase for information on thousands of health topics in English and Spanish.

### Take the free tour

Go to [www.aetna.com](http://www.aetna.com) and click “Log In/Register.” Then click on “Take a Tour.” If you’re already an Aetna member, you can log in with your user name and password or follow the prompts to register.

### Going somewhere? Take your health plan with you

Now you can access Aetna Navigator right from your doctor’s office or wherever you are — using your smartphone or mobile device. You can look to see if a doctor is in the network, show a digital copy of your ID card, contact Member Services and more. It’s Aetna Navigator in the palm of your hands!

To download the free app, text “Apps” to 44040\* or visit [www.aetna.com/mobile](http://www.aetna.com/mobile).

\*Standard text messaging rates may apply.

### Find network doctors in a snap

Use the DocFind® search tool at [www.aetna.com](http://www.aetna.com) to look up doctors, hospitals, labs and more. Be sure to search the larger EPO network. When asked to select a plan, scroll down to Open Access plans and choose: Elect Choice EPO (Open Access).

You’ll get more than a list of doctors who meet your search criteria. You’ll also get information about where the doctor was educated, gender, languages spoken, handicap accessibility, driving directions and more.

### Research trusted health information

Visit the Aetna IntelliHealth® website to research health, dental and wellness information from sources you can trust — including doctors from Harvard Medical School. Plus, you can sign up to receive free health-related e-mails. Go to [www.intelihealth.com](http://www.intelihealth.com) for more information.

### Talk to a registered nurse — day or night

Available 24 hours a day, 7 days a week, the Informed Health® Line gives you a quick, simple way to get answers to health and wellness questions from a trained team of registered nurses. While only your doctor can diagnose, prescribe or give medical advice, Informed Health Line nurses can offer information on thousands of health topics. Always consult your doctor first with questions or concerns about your health care needs.

### Find out what your symptom could mean

The iTriage® mobile app helps you find answers to two important questions: What could be wrong? and Where can I go for care? It can even help you connect with the doctor’s office to schedule an appointment. When you have a health issue, iTriage helps you make sense of all your health care options.



## Cost-saving features

Discount programs and services from Aetna

Who said nothing in life is free? Enroll in the Aetna Elect Choice EPO (Open Access) Plan and get Aetna extras — at no added cost.

Our discounts and services are your ticket to the small luxuries that can help keep you happy and healthy. The discounts and services are not insurance, so there are no approvals, referrals or claims. And you can use your discounts as often as you want.

**Learn more and start saving**  
Once your Aetna plan is active, you can log in to Aetna Navigator and click “See the discounts” under the *Health Programs* tab.

### The Aetna vision discounts give you eye-opening savings

Pay less for eye exams, contact lenses, and prescription and nonprescription eyeglasses — and even most designer frames.\*

### Where you can save

You can visit many doctors in private practice. Or you can go to national chains like JCPenney Optical, LensCrafters®, Target Optical®, Sears Optical® and Pearle Vision®.\*\*

### Great rates on eye exams

Your cost for an exam is discounted. Even if your health benefits or insurance plan covers your first exam, you can get another one later at a discounted price from a provider participating in the discount program network.

### More perks

- Contact lens replacements — delivered to your door
- Savings on LASIK eye surgery, including a free consultation
- Discounts on eye care items like sunglasses, contact lens cleaners and eyeglass chains

\*Certain brands impose a no-discount policy.

\*\*EyeMed Select Network and Provider List. April 2014.



### Relax, recharge and save with the Aetna natural products and services discounts

Save on good health, naturally. Get a discount on the normal fee for these services offered through the ChooseHealthy® program:\*

- Massage therapy
- Acupuncture
- Chiropractic
- Nutrition services

### Discounts on health and wellness products

You can also get a discount on the retail price on a variety of products like over-the-counter vitamins, yoga equipment, homeopathic remedies and more on the ChooseHealthy website.

### Save on medical consultations online

Get advice on natural remedies for many conditions from doctors in the Vital Health Network. You’ll get a discount on your first online consultation. Then you’ll get an additional discount for each one after that. Topics include headache, joint pain, allergies and more.

\*The ChooseHealthy program is made available through American Specialty Health Administrators, Inc., a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.



# Cost-saving features (continued)

## Aetna hearing discounts give you two ways to save

You get two options to meet your hearing needs:

### Hearing Care Solutions

You get:

- Savings on a large choice of hearing aids
- A two-year supply of batteries (up to 96 cells), with mail-order discounts you can use after this original supply runs out
- In-office service for one year
- Free cleanings, checks and battery-door replacements for the life of your hearing aid

### HearPO®

You get:

- Savings on many styles of hearing aids, including programmable and digital hearing aids from leading makers
- A two-year supply of batteries (up to 160 cells per hearing aid)
- Discounts on hearing exams and hearing aid repairs
- Free follow-up services for one year

## Use the Aetna Fitness discounts for your body . . . and budget

Get the guaranteed lowest rates at your choice of over 10,000\* gyms (and growing) in the GlobalFit® network. This offer is for new gym members only. If you belong to a gym now, or belonged recently, call GlobalFit at **1-800-298-7800** to see if a discount applies.

You also get:

- Free guest pass at most gyms
- Flexible membership options
- Easy billing through your bank account or major credit card
- Membership transfer to another participating gym or person\*\*
- Freezing of membership and travel\*\* privileges

### Save on home exercise equipment

Do you prefer to exercise in the privacy of your home? Get discounts on elliptical trainers, treadmills and strength equipment, and start building your home gym today.

### More healthy perks

Getting fit is just the start to a healthier you. You can also try out an at-home weight-loss program. Or get one-on-one health coaching\*\*\* to help you quit smoking, lower stress, lose weight and more.

\*GlobalFit website. [www.globalfit.com/fitness](http://www.globalfit.com/fitness). March 2014.

\*\*Call GlobalFit for more information.

\*\*\*By HealthAdvocate, through GlobalFit.

## Look and feel better with the Aetna weight management discounts

Lose weight, feel great and save on some of today's most popular weight-loss programs and meal plans.

### Save with CalorieKing

Learn to control your weight long term.

- Join an annual or monthly CalorieKing program, then get a 7-day free trial period.†
- You'll get a discount when you continue your annual program membership.††
- With either an annual or monthly program membership, you also save on products in the CalorieKing online store.

You also get CalorieKing's Food and Exercise Diary, extensive food database, personalized goals and more.

### Save with Jenny Craig

You can choose a free 30-day program or a percentage off the Jenny All Access Program enrollment fee.††† You can either:

- Get weekly, face-to-face support and motivation at one of 497 locations.
- Enjoy the convenience and privacy of getting your support and motivation over the phone each week.

And you get one-on-one support from your personal consultant, planned and personalized menus, and more.

### Save with Nutrisystem

Lose weight and learn how to keep it off.

- Save on any 28-day NutrisystemSuccess™ weight-loss meal plan.†
- Get other offers when you purchase a plan.
- Enjoy a larger discount when you sign up for Auto-Delivery.††

You also get food delivered right to your door, high-quality protein shakes, personalized activity plans and more.

†You can cancel your program membership at any time during the first 7 days by logging in to the program and following the instructions in Payment and Account Details under Account Settings. If you do not cancel during the first 7 days, your credit card will be charged on the 8th day.

††If you are already a CalorieKing member, you will need to terminate your current CalorieKing account and rejoin to receive the Aetna discounted membership price.

†††Plus the cost of food and the cost of shipping (if applicable). Offer applies to initial enrollment fee only and is valid only at participating Centers and through Jenny Craig At Home. Each offer is a separate offer and can be used only once per Member. No cash value. Restrictions may apply.

†Offer good on new 28-day Auto-Delivery orders only. With Auto-Delivery you receive a discount off Nutrisystem's regular 28-Day Plan price and free shipping to the continental U.S. only.

††The Aetna discount offers do not apply to any plan in which you are already enrolled. To receive the discounted rate, you must wait until your current plan ends. If you are enrolled in Auto-Delivery, you must cancel it and then re-enroll to receive the discounted rate.





# Aetna programs to keep you healthy — at no added cost

## Support like never before — Aetna Health Connections<sup>SM</sup> disease management program

### Ready to be your healthiest you?

You can get solid support managing your condition with the disease management program. And it's included with your Aetna plan, so you can start living healthier right away.

### Support for more than 35 conditions

This includes diabetes, heart disease, cancer, low back pain and digestive conditions. If you have a condition, it's likely to be covered.

### Work one on one with a registered nurse

An Aetna nurse will act as your health coach. You choose why, when and how often to speak with him or her.

You can work with your nurse:

- Before or after your doctor visits
- When you're looking for healthier lifestyle choices
- To understand your doctor's treatment plan

Only your doctor can decide on the best care for you. But your nurse is by your side with tips and ideas to help.

### Technology looks out for your health and safety

You benefit from smart technology that keeps scanning your health plan records. So if you visit the doctor or pick up a prescription, the system "knows" you did it.

It also scans the information in your online Personal Health Record. Then it compares that information with current care guidelines to help you be safer and healthier.

This technology can suggest:

- Stopping or adding a drug
- Considering a procedure or test not given
- Thinking about preventive care or wellness options

### Manage your condition with online programs

You have access to online disease management programs, too. They can supplement the progress you're making with your nurse.

Program topics include:

- General condition management
- Pain management
- Low back pain
- High cholesterol
- Diabetes
- High blood pressure

If you feel that you could benefit from Aetna Health Connections, contact Member Services at 1-800-445-8742. You may also get a call or letter from an Aetna nurse, depending on your situation.

## Give your baby a healthy start — Beginning Right<sup>®</sup> maternity program

The Beginning Right maternity program comes with your Aetna health plan. Use it throughout your pregnancy and after your baby is born.

### Learn what's best for a healthy pregnancy

The more you know, the better chance you have for good health . . . for you and your baby.

You'll get educational materials on:

- Prenatal care
- Signs of preterm labor
- What to expect before and after delivery
- Newborn care, and more

If you are identified as "at risk" or "high risk," you'll receive two follow-up calls after delivery. Your nurse case manager will check in to see if you and your baby are doing well. You can also get a screening for depression and even more support if needed.

You'll have access to nurses and other health educators who speak English and Spanish. You can also get translation services in over 170 languages. Plus you can receive printed materials in English or Spanish.

### Take our pregnancy risk survey

to find out if you have any health conditions or risk factors that could affect your pregnancy. To give your pregnancy a healthy boost with Beginning Right, call 1-800-CRADLE-1 (1-800-272-3531).

### Go online and learn more about women's health

Visit Aetna Women's Health at <http://womenshealth.aetna.com> for information on pregnancy and baby care, as well as:

- Reproductive health
- Heart health
- Menopause
- Migraines
- Breast health
- Depression

Take our pregnancy risk survey to find out if you have any health conditions or risk factors that could affect your pregnancy. To give your pregnancy a healthy boost with Beginning Right, call 1-800-CRADLE-1 (1-800-272-3531).

# Access to prescriptions

If you chose the Aetna prescription drug plan, you will not have an annual maximum limit on your coverage. For a 30-day supply, you pay:

- \$10 for generic medications
- 30 percent of the total cost of the drug for formulary brand-name medications, plus the difference between the formulary and generic price
- 50 percent of the total cost of the drug for nonformulary brand-name medications, plus the difference between the nonformulary brand-name and generic price
- For a 90-day supply through mail-order delivery, you pay a \$20 copay for generic medications

Brand-name medications and nonformulary brand-name medications are covered at the same level as noted above through mail-order delivery.

The Aetna national pharmacy network provides members with access to over 60,000 pharmacies located in 50 states, the District of Columbia, Puerto Rico and the Virgin Islands. You can look up participating pharmacies on DocFind or by contacting Member Services at the toll-free phone number on your Aetna ID member card.





# Questions and answers about the Aetna Elect Choice EPO (Open Access) plan

## **Q: Where can I find a list of doctors and hospitals in the network?**

**A:** You can use City of New York’s custom DocFind search tool at [www.aetna.com/nycity\\_employees](http://www.aetna.com/nycity_employees). This is the most up-to-date resource for finding participating doctors, hospitals, pharmacies, and other medical providers and services.

## **Q: Do I have to pick a PCP?**

**A:** You don’t have to choose a primary care provider (PCP), but you may want to. That’s because PCPs do more than give you a checkup. They know you, your medical history, and they can help guide you and direct your care.

## **Q: Where can I find out how much I will pay for certain services?**

**A:** Your copay information is printed on your Aetna member ID card. You can also look in your member enrollment materials. See the Summary of Benefits Chart on pages 4 – 5 in this brochure, as well as in the Certificate of Coverage. If you cannot find the information you need, you can call Member Services at 1-800-445-8742. For the hearing impaired, call (TDD) 1-877-301-5038.

## **Q: What does Aetna consider an emergency?**

**A:** An emergency medical condition means your symptoms are sudden and severe. If you don’t get help right away, an average person with average medical knowledge will expect that you could die or risk your health. For a pregnant woman, that includes her unborn child.

You do not have to get approval for emergency services.

## **Q: Am I covered when I am outside my “home” service area? Can I see network doctors anywhere?**

**A:** Plan members, including covered dependents away from home, are covered for emergency and urgent care when outside their normal or home service area. (For a description of what Aetna considers an emergency, see previous question.)

You can get emergency and urgent care from a doctor, a walk-in clinic, an urgent care center or an emergency facility.

In case of an accidental injury or life-threatening medical emergency where you are admitted to an inpatient facility, you (or someone on your behalf) should notify your PCP (if you have one) as soon as possible.

If you have any questions about our worldwide, 24-hour emergency coverage, please contact Member Services at 1-800-445-8742. For the hearing impaired, call (TDD) 1-877-301-5038.

## **Q: What if I lose my Aetna member ID card and have an appointment the same day?**

**A:** You can print a temporary ID card from your secure member website.

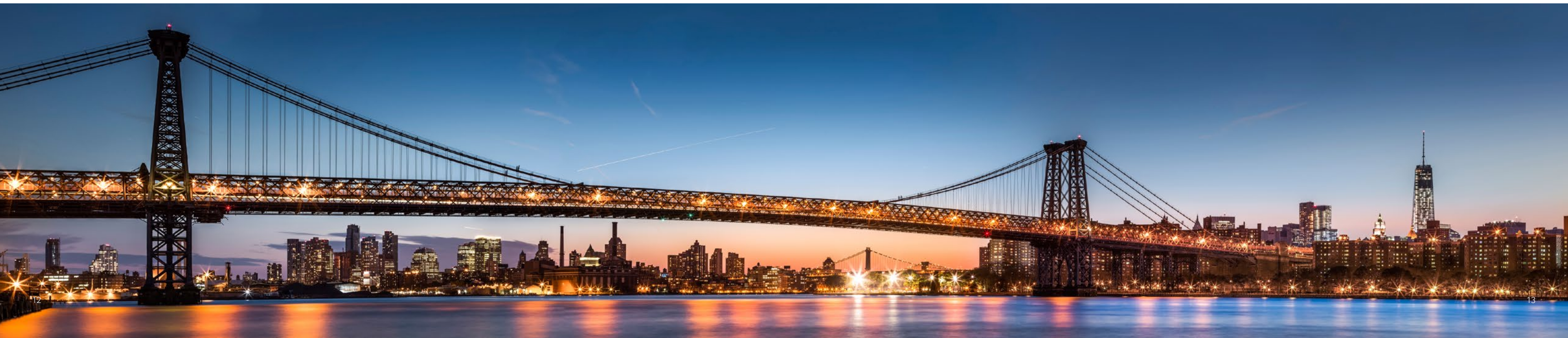
- Log in or register with Aetna at [www.aetna.com](http://www.aetna.com)
- Look under “Request & Changes”
- Select “ID card”
- Print your temporary ID card

You can also display a digital copy of your Aetna ID card through the Aetna Mobile app. See the next page for more information.

To have a permanent card mailed to you, just call Member Services at 1-800-445-8742. For the hearing impaired, call (TDD) 1-877-301-5038.

## **Q: How can I find out if my doctor submitted my claim?**

**A:** Go to [www.aetna.com](http://www.aetna.com) and log in or register. The Claims tab shows a quick view of the most recent claims on file. Each claim line includes the date of service, and patient and provider name. Click on the “details” link to access the Claim Details screen and view more information about the selected claim. There is also a link to search for other claims on file. Or you can call Member Services at 1-800-445-8742. For the hearing impaired, call (TDD) 1-877-301-5038.





**Find what you need — wherever, whenever —  
with Aetna Mobile**

Two ways to download your free Aetna Mobile app:

- Text “Apps” to 44040 to download now\*
- Scan the code with your mobile device

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



\*Standard text messaging rates may apply.





If you need this material translated into another language, please call Member Services at **1-800-445-8742**.

For the hearing impaired, call (TDD) **1-877-301-5038**.

Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al **1-800-445-8742**.

Para personas con problemas de audición únicamente, llame (TDD) **1-877-301-5038**.

Health benefits 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. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Discount programs provide access to discounted prices and are not insured benefits. The member is responsible for the full cost of the discounted services. Aetna may receive a percentage of the fee you pay to the discount vendor. 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).

**aetna**<sup>®</sup>