Top pick

Open Access Aetna Select℠ plan
Your choice of network doctors without referrals

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A plan that lets you choose from quality network doctors

This plan lets you visit any doctor in our network. And you do not need a referral when you visit one.

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

This plan also gives you access to tools, tips, programs and services. They can help you find network 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 Open Access Aetna Select 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 do not have it, ask your employer.

Your options	Pick your doctor	How it works
PCP option	**Choose any PCP from our network.** Again, choosing one is not necessary, but you might find it helpful to have one. You can change your PCP anytime. Just call Member Services at the number on your ID card. Or do it online through your secure member website.	**Your PCP will:** • Give you checkups or treat you when you're sick or hurt • Get approval from us before giving you certain services • File claims for you **With this option, you may pay less out of pocket.** Your copay may be lower when you visit your PCP for care. A copay is a fixed amount you pay at the time of a visit.
Any network provider	**Visit any network doctor or specialist without a referral.** Network doctors contract with us to offer rates that are often lower than their regular fees. A specialist is a doctor who focuses only on treating certain conditions or diseases. For example, a dermatologist treats skin conditions. A cardiologist treats heart problems.	**The network doctor or specialist will:** • Provide care • Get approval from us before giving you certain services • File claims for you **Visiting a network doctor may cost more than visiting your PCP.** And you may have a higher copay to visit specialists.

You need to see network providers for this plan to cover and help pay for care.* Providers are professionals and facilities that provide health care services. Doctors, hospitals and labs are examples of providers.

*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 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**.

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.

Your choice in quality care made simple.

Why not enroll 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. 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**.

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