

Aetna's Benefits Plans

AETNA HEALTHFUND™

HMO

ELECT CHOICE® EPO

AETNA OPEN ACCESS® HMO

AETNA OPEN ACCESS ELECT CHOICE® (EPO)

QUALITY POINT-OF-SERVICE® (QPOS®)

MANAGED CHOICE® (POS)

USACCESS®

AETNA CHOICE™ POS

AETNA CHOICE™ POS II

AETNA OPEN ACCESS
MANAGED CHOICE® (POS)

OPEN CHOICE® (PPO)

TRADITIONAL CHOICE® INDEMNITY



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Find Aetna's Benefits Plans and more detailed information at www.aetna.com.

Aetna's Benefits Plans

- Find Aetna's Benefits Plans and more detailed information at www.aetna.com.
- Aetna offers some "direct access" programs that do not require patients to obtain referrals for certain services, regardless of their benefit plan. These include direct access for Ob/Gyn-related services, routine vision exams by participating providers, or other direct access programs mandated under various state laws and regulations.
- Please submit all referrals electronically, whenever possible.

National Advantage™ Program (NAP)

This nationwide network program offers eligible NAP patients access to negotiated rates for covered services through Aetna contract arrangements with health care providers and through third-party vendors. The NAP network consists of hospitals, ancillary facilities, and physicians.

- Access the list of NAP providers via the DocFind® tool on Aetna's website, or call the toll-free number on your patient's NAP member ID card.

Information for IPA/PMG Affiliated Physicians

- The processes for referral, precertification, and laboratory and radiology services for providers participating in Aetna through their affiliation with an Independent Practice Association (IPA) or Physician Medical Group (PMG) may differ from those outlined here. In some cases, patients must obtain Ob/Gyn-related services from a provider affiliated with their PCP's IPA/PMG. IPA/PMG affiliations generally affect administration of the following plans: HMO (including Open Access), POS (including USAccess) and Aetna HealthFund. Please contact your IPA/PMG administrator for details.



Aetna HealthFund™ ID cards are being revised and will be available at a later date. The new design will contain:

- the AHF logo alone, or
- the AHF logo and the corresponding Aetna medical product offered as part of the Aetna HealthFund™ plan

	YES	NO
PCP Selection Required	<input type="checkbox"/>	<input checked="" type="checkbox"/>
PCP Referral Required	<input type="checkbox"/>	<input checked="" type="checkbox"/>

- Patients receive highest benefit level by accessing participating providers.
- Patient receives an allocated health fund from employer to assist with payments, deductibles and coinsurance.
- Once the health fund is depleted, **the patient is responsible for the applicable deductibles and coinsurance.**
- Health care providers should bill Aetna directly for all services.

Precertification

- The admitting or treating physician is responsible for precertification.
- Access the list of services requiring precertification via Aetna's secure website. Information is also available by calling the precertification phone number on the patient's member ID card.

Laboratory and Radiology Services*

- **Laboratory:** All laboratory work should be performed by an Aetna participating provider.
- **Radiology:** Patients should be directed to a participating radiology facility.

*Some markets may require a valid physician order.

For more laboratory and radiology information, visit Aetna's secure website for physicians at www.aetna.com or contact Provider Services.



[HMO]

[PLAN NAME]	[GROUP NUMBER]	[NAP]
[PLAN NAME]	[VALID:10/01/2003]	[RX]
[ID#]	[MEMBER NAME]	
[ABCDEFGA [JOHN DOE]]		
[DR NAME]:	[DR 123-456-7890]	[123456]
[IPA NAME]		
[DDS NAME]:	[DR 123-456-7890]	[123456]
<hr/>		
[MEMBER SERVICES]	800-123-4567	DR [] HO []
[PRECERTIFICATION]	800-123-4567	SP [] ER []
[BEHAVIORAL HLTH VENDOR]	800-123-4567	AS [] UC []
		MH [] RX []

	YES	NO
PCP Selection Required	<input checked="" type="checkbox"/>	<input type="checkbox"/>
PCP Referral Required	<input checked="" type="checkbox"/>	<input type="checkbox"/>

- Services outside of Aetna's participating provider network are not covered, except emergency/out-of-area urgent care, prior approval of a nonparticipating provider request, or prior approval of a Medical Excellence case.

Precertification

- The admitting or treating physician is responsible for precertification.
- Access the list of services requiring precertification via Aetna's secure website. Information is also available by calling the precertification phone number on the patient's member ID card.

Laboratory and Radiology Services*

- **Laboratory:** 1. Patients should be directed to a participating provider (some markets may require the use of a capitated laboratory). 2. For stat lab work, patients should be directed to a participating facility.
- **Radiology:** Patients should be directed to a participating radiology facility (some markets may require the use of a capitated radiology facility).

*Some markets may require a valid physician order.

For more laboratory and radiology information, visit Aetna's secure website for physicians at www.aetna.com or contact Provider Services.



EC

[CUSTOMER NAME]

[GRP 123456-010-001]

[999-99-9999]

SAMPLE CARD

[PCP: NAME]

[123-456-7890]

RX

COPAYS

PCP: \$ []

SPC: \$ []

HO: \$ []

ER: \$ []

UC: \$ []

[MEMBER SERVICES

1-800-123-4567]

[PRECERTIFICATION ONLY

1-800-123-1234]

[PAYOR NUMBER 60054 0036]

	YES	NO
PCP Selection Required	<input checked="" type="checkbox"/>	<input type="checkbox"/>
PCP Referral Required	<input checked="" type="checkbox"/>	<input type="checkbox"/>

- Services outside of Aetna’s participating provider network are not covered, except emergency/ out-of-area urgent care.

Precertification

- The admitting or treating physician is responsible for precertification.
- Access the list of services requiring precertification via Aetna’s secure website. Information is also available by calling the precertification phone number on the patient’s member ID card.

Laboratory and Radiology Services*

- **Laboratory:** All laboratory work should be performed by an Aetna participating provider.
- **Radiology:** Patients should be directed to a participating radiology facility.

*Some markets may require a valid physician order.

For more laboratory and radiology information, visit Aetna’s secure website for physicians at www.aetna.com or contact Provider Services.



[CUSTOMER LOGO]

[AETNA OPEN ACCESS]	[GROUP NUMBER]	[NAP]
[PLAN NAME]	[VALID:10/01/2003]	[RX]
[ID#]	[MEMBER NAME]	
[ABCDEFGA [JOHN DOE]]		

[DR NAME]:	[DR 123-456-7890]	[123456]
[IPA NAME]		
[DDS NAME]:	[DR 123-456-7890]	[123456]

		DR []	HO []
[MEMBER SERVICES	800-123-4567]	SP []	ER []
[PRECERTIFICATION	800-123-4567]	AS []	UC []
[BEHAVIORAL HLTH VENDOR	800-123-4567]	MH []	RX []

YES

NO

PCP Selection Required

NOTE: New York State **requires** a PCP selection.

- Specialist copay applies for covered services from all participating providers other than the selected PCP.

NOTE: In Texas, **PCP copay** applies when a patient visits any PCP.

PCP Referral Required

Precertification

- The admitting or treating physician is responsible for precertification.
- Access the list of services requiring precertification via Aetna's secure website. Information is also available by calling the precertification phone number on the patient's member ID card.

Laboratory and Radiology Services*

- **Laboratory:** All laboratory work should be performed by an Aetna participating provider.
- **Radiology:** Patients should be directed to a participating radiology facility.

*Some markets may require a valid physician order.

For more laboratory and radiology information, visit Aetna's secure website for physicians at www.aetna.com or contact Provider Services.



AETNA OPEN ACCESS®

[CUSTOMER NAME]

EPO

[GRP 123456-010-001]

[999-99-9999]

SAMPLE CARD

RX

COPAYS

PCP: \$ []

SPC: \$ []

ER: \$ []

HO: \$ []

UC: \$ []

[PCP: NAME]

[TEL: 123-456-7890]

[MEMBER SERVICES

1-800-123-4567]

[PRECERTIFICATION ONLY

1-800-123-1234]

[PAYOR NUMBER 0064 0024]

	YES	NO
PCP Selection Required	<input type="checkbox"/>	<input checked="" type="checkbox"/>
PCP Referral Required	<input type="checkbox"/>	<input checked="" type="checkbox"/>

- Services outside of Aetna’s participating provider network are not covered, except emergency/ out-of-area urgent care.

Precertification

- The admitting or treating physician is responsible for precertification.
- Access the list of services requiring precertification via Aetna’s secure website. Information is also available by calling the precertification phone number on the patient’s member ID card.

Laboratory and Radiology Services*

- **Laboratory:** All laboratory work should be performed by an Aetna participating provider.
- **Radiology:** Patients should be directed to a participating radiology facility.

*Some markets may require a valid physician order.

For more laboratory and radiology information, visit Aetna’s secure website for physicians at www.aetna.com or contact Provider Services.



[QPOS]

[PLAN NAME]	[GROUP NUMBER]	[NAP]
[PLAN NAME]	[VALID:10/01/2003]	[RX]
[ID#]	[MEMBER NAME]	
[ABCDEFGA [JOHN DOE]]		
[DR NAME]:	[DR 123-456-7890]	[123456]
[IPA NAME]		
[DDS NAME]:	[DR 123-456-7890]	[123456]
[MEMBER SERVICES]	800-123-4567	DR [] HO []
[PRECERTIFICATION]	800-123-4567	SP [] ER []
[BEHAVIORAL HLTH VENDOR]	800-123-4567	AS [] UC []
		MH [] RX []

	YES	NO
PCP Selection Required	<input checked="" type="checkbox"/>	<input type="checkbox"/>
PCP Referral Required	<input type="checkbox"/>	<input checked="" type="checkbox"/>

- Patients receive highest benefit level by selecting a PCP and receiving **PCP referred** care through participating providers.
- Patients receiving covered services from a **nonparticipating provider** are subject to out-of-network deductibles and coinsurance.

Precertification

- The admitting or treating physician is responsible for precertification of services from Aetna’s participating providers. **Patients who choose nonparticipating providers are required to precertify those services themselves.**
- Access the list of services requiring precertification via Aetna’s secure website. Information is also available by calling the precertification phone number on the patient’s member ID card.

Laboratory and Radiology Services*

- **Laboratory:** 1. Patients should be directed to a participating provider (some markets may require the use of a capitated laboratory). 2. For stat lab work, patients should be directed to a participating facility.
- **Radiology:** Patients should be directed to a participating radiology facility (some markets may require the use of a capitated radiology facility).

*Some markets may require a valid physician order.

For more laboratory and radiology information, visit Aetna’s secure website for physicians at www.aetna.com or contact Provider Services.



MC

[CUSTOMER NAME]

[GRP 123456-010-001]

[999-99-9999]

SAMPLE CARD

[PCP: NAME]

[123-456-7890]

RX:

COPAYS

PCP: \$ []

SPC: \$ []

HO: \$ []

ER: \$ []

UC: \$ []

[MEMBER SERVICES

1-800-123-4567]

[PRECERTIFICATION ONLY

1-800-123-1234]

[PAYOR NUMBER 60054 0036]

	YES	NO
PCP Selection Required	<input checked="" type="checkbox"/>	<input type="checkbox"/>
PCP Referral Required	<input type="checkbox"/>	<input checked="" type="checkbox"/>

- Patients receive highest benefit level by selecting a PCP and receiving **PCP referred care** through participating providers.
- Patients receiving covered services from a participating provider **without a referral** are subject to out-of-network deductibles and coinsurance.

Precertification

- The admitting or treating physician is responsible for precertification of services from Aetna’s participating providers. **Patients who choose nonparticipating providers are required to precertify those services themselves.**
- Access the list of services requiring precertification via Aetna’s secure website. Information is also available by calling the precertification phone number on the patient’s member ID card.

Laboratory and Radiology Services*

- **Laboratory:** All routine lab work should be performed by an Aetna participating provider.
- **Radiology:** Patients should be directed to a participating radiology facility.

*Some markets may require a valid physician order.

For more laboratory and radiology information, visit Aetna’s secure website for physicians at www.aetna.com or contact Provider Services.



[USAccess]

[PLAN NAME]	[GROUP NUMBER]	[NAP]
[PLAN NAME]	[VALID:10/01/2003]	[RX]
[ID#]	[MEMBER NAME]	
[ABCDEFGA [JOHN DOE]]		

[DR NAME]:	[DR 123-456-7890]	[123456]
[IPA NAME]		
[DDS NAME]:	[DR 123-456-7890]	[123456]

[MEMBER SERVICES]	800-123-4567	DR []	HO []
[PRECERTIFICATION]	800-123-4567	SP []	ER []
[BEHAVIORAL HLTH VENDOR]	800-123-4567	AS []	UC []
		MH []	RX []

	YES	NO
PCP Selection Required	<input type="checkbox"/>	<input checked="" type="checkbox"/>

- The specialist copay applies for covered services from all participating providers other than the selected PCP.

PCP Referral Required	<input type="checkbox"/>	<input checked="" type="checkbox"/>
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This is a three-tiered benefit plan:

- Patients receive highest benefit level by selecting a PCP and receiving **referred care** through participating providers.
- Patients receive second-highest benefit level when self-referring and accessing **only** participating providers.
- Patients receive the lowest benefit level when self-referring and accessing nonparticipating providers.

Precertification

- The admitting or treating physician is responsible for precertification of services from Aetna’s participating providers. **Patients who choose nonparticipating providers are required to precertify those services themselves.**
- Access the list of services requiring precertification via Aetna’s secure website. Information is also available by calling the precertification phone number on the patient’s member ID card.

Laboratory and Radiology Services*

- **Laboratory:** All laboratory work should be performed by an Aetna participating provider.
- **Radiology:** Patients should be directed to a participating radiology facility.

*Some markets may require a valid physician order.

For more laboratory and radiology information, visit Aetna’s secure website for physicians at www.aetna.com or contact Provider Services.



CHOICE™ POS II

[JOHN DOE]
 [GRP: 820105-010-00007]
 [8201-05-0010-01]
 TENNEW POSII
 [PCP: NAME]

RX

COPAYS:
 PCP: \$ []
 HO: \$ []
 ER: \$ []

[MEMBER SERVICES
 [PRECERTIFICATION ONLY
 [PAYOR NUMBER 60054 0028]

1-800-582-1472
 1-800-582-1472]

YES **NO**

PCP Selection Required

- Specialist copay applies for covered services from all participating providers other than the selected PCP.

NOTE: In Texas, **PCP copay** applies when a patient visits any PCP.

PCP Referral Required

Precertification

- The admitting or treating physician is responsible for precertification of services from Aetna’s participating providers. **Patients who choose nonparticipating providers are required to precertify those services themselves.**
- Access the list of services requiring precertification via Aetna’s secure website. Information is also available by calling the precertification phone number on the patient’s member ID card.

Laboratory and Radiology Services*

- **Laboratory:** All laboratory work should be performed by an Aetna participating provider.
- **Radiology:** Patients should be directed to a participating radiology facility.

*Some markets may require a valid physician order.

For more laboratory and radiology information, visit Aetna’s secure website for physicians at www.aetna.com or contact Provider Services.



AETNA OPEN ACCESS®

[ABC COMPANY]

MC

COPAYS

[GRP 123456-010-001]

[999-99-9999]

SAMPLE CARD

RX

PCP: \$ []

SPC: \$ []

ER: \$ []

HO: \$ []

UC: \$ []

[PCP: NAME]

[TEL: 123-456-7890]

[MEMBER SERVICES

1-800-123-456]

[PRECERTIFICATION ONLY

1-800-123-456]

[PAYOR NUMBER 60054 0024]

YES

NO

PCP Selection Required

- Specialist copay applies for covered services from all participating providers other than the selected PCP.

PCP Referral Required

- Patients receive highest benefit level by accessing care through participating providers.
- Patients receiving covered services from a **nonparticipating provider** are subject to out-of-network deductibles and coinsurance.

Precertification



- The admitting or treating physician is responsible for precertification of services from Aetna's participating providers. **Patients who choose nonparticipating providers are required to precertify those services themselves.**
- Access the list of services requiring precertification via Aetna's secure website. Information is also available by calling the precertification phone number on the patient's member ID card.

Laboratory and Radiology Services*

- Laboratory:** All laboratory work should be performed by an Aetna participating provider.
- Radiology:** Patients should be directed to a participating radiology facility.

*Some markets may require a valid physician order.

For more laboratory and radiology information, visit Aetna's secure website for physicians at www.aetna.com or contact Provider Services.

		PPO	
[CUSTOMER NAME]			
[GRP 123456-010-001]			
[999-99-9999]		RX	
SAMPLE CARD			
COPAYS			
AO/V \$[] M/H \$[]			
MEMBER SERVICES/PRE CERTIFICATION		[1-800-123-4567]	
[PAYOR NUMBER 60054 0036]			

	YES	NO
PCP Selection Required	<input type="checkbox"/>	<input checked="" type="checkbox"/>
PCP Referral Required	<input type="checkbox"/>	<input checked="" type="checkbox"/>

- Patients receive highest benefit level by accessing participating providers.
- Patients receiving covered services from a **nonparticipating provider** are subject to out-of-network deductibles and coinsurance.

Precertification

- The admitting or treating physician is responsible for precertification of services from Aetna’s participating providers. **Patients who choose nonparticipating providers are required to precertify those services themselves.**
- Access the list of services requiring precertification via Aetna’s secure website. Information is also available by calling the precertification phone number on the patient’s member ID card.

Laboratory and Radiology Services*

- **Laboratory***: All laboratory work should be performed by an Aetna participating provider.
- **Radiology**: Patients should be directed to a participating radiology facility.

*Some markets may require a valid physician order.

For more laboratory and radiology information, visit Aetna’s secure website for physicians at www.aetna.com or contact Provider Services.



[CUSTOMER LOGO]

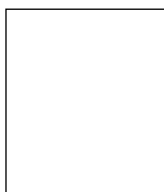
[CUSTOMER NAME]

[GRP 123456-010-001]

[999-99-9999]

SAMPLE CARD

RX



MEMBER SERVICES/PRE CERTIFICATION

[1-800-123-4567]

[PAYOR NUMBER 60054 0035]

ANNUAL RENEWAL DATE [1/01/01]

	YES	NO
PCP Selection Required	<input type="checkbox"/>	<input checked="" type="checkbox"/>
PCP Referral Required	<input type="checkbox"/>	<input checked="" type="checkbox"/>

- There is no network of participating providers; patient has access to all licensed providers.
- Patients are responsible for all appropriate deductibles and coinsurance.

Precertification

- Precertification is required for inpatient hospitalization and is **the patient's responsibility**. Requirements vary per plan, so the patient should call the precertification phone number on his or her member ID card.

Laboratory and Radiology Services

- Laboratory and radiology services are available from any licensed provider.

