

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

aetna[®]

Washington Enrollment Guide



Your Aetna plan features,
and how to sign up

www.aetna.com

**At Aetna, we are committed
to putting you at the center
of everything we do.**

You can count on us to provide
member tools and value-added
programs that enhance
your member experience.



Welcome to Aetna!

Whatever your healthy is, we can help you get there. Everyone's healthy is different. For your family, how you define your healthy may include what's healthy for your budget too. We understand that, and that's why we provide multiple benefits and insurance plans that can help you reach your healthy while keeping your financial health on track too.

With Aetna, you can choose the path that gets you closer to your healthy. Whether your goal is lower monthly premiums, lower out-of-pocket costs at doctor's visits or easy access to out-of-network care, we have plans that will work hard for you.

We know that part of everyone's healthy is knowing that you're making smart choices when it comes to your health care. So we give you the power to do that at every step along the way. Find a doctor online, check the status of a claim and compare out-of-pocket costs before you go. Our tools and resources help make sure your family's well-being is always well-coordinated. And you'll have the right tools to manage your health care for a healthier you. Let's work together to find your healthy.

Table of Contents

Aetna Navigator® secure member website	4
Health care transparency tools	5
Personal Health Record	6
Informed Health® Line	7
Urgent care	7
Special programs for the special needs of women	7
At home products discounts	8
Book discounts	8
Fitness discounts	8
Hearing discounts	9
Natural products and services discounts	9
Oral health care discounts	9
Vision discounts	10
Weight management discounts	10
Prevention programs	11
Medical products	12
Getting to know your Aetna prescription drug plan	13
Group Life Insurance for employees	15
Finding a doctor or specialist	16
Completing the enrollment form application	17
Your member ID card	18

Aetna Navigator®

secure member website

When you need up-to-date information about your health benefits or insurance plan or want information about a particular health condition, here's where you'll find it!

You can turn to your secure Aetna Navigator, member website, a single source for online health and benefits information. It's convenient, and easy to use:

1. Go to **www.aetna.com**.
2. Click on Log In/Register.
3. Register as a new user, or log in using your secure user name and password.
4. Find a wealth of credible health care information and self-service functions—available to you anytime of the day or night—from wherever you have Internet access.

Your secure website lets you:

- View information about who is covered on your plan
- Get an ID card
- Find doctors, pharmacies or hospitals with our DocFind® search tool
- Check the status of a claim or review an Explanation of Benefits (EOB)
- Contact Member Services with benefits questions (also available in Spanish)

Use Aetna Navigator's online tools to manage your benefits and help you make more informed health decisions:

- **Hospital Comparison tool**—helps you decide where to receive care for specific procedures, conditions and diagnoses. You can compare hospitals based on four factors you consider important:
 1. Number of patients treated per year
 2. Complication rates
 3. Mortality rates
 4. Length of stay
- **Price-A-DrugSM tool**—helps you estimate the cost of prescriptions before you buy
- **Estimate the Cost of Care tool**—provides average in-and out-of-network costs for certain procedures based on a geographic area
- **Pharmacy benefits summary**—allows you to locate retail pharmacies; order prescriptions through our Aetna Rx Home Delivery® mail-order service; search and learn about medications; and review the medications available in the Aetna's formulary

And, if you're interested in learning more about a particular health condition, Aetna Navigator provides credible health information resources.

- **Simple Steps To A Healthier Life®** is an interactive online health and wellness program that can help you turn knowledge about your health into action for making positive health changes with:
 - Online health assessment
 - Tailored health reports
 - Personalized action plan and online wellness programs
 - Easy-to-find health information, resources and tools
- **Aetna SmartSourceSM** search tool delivers relevant health information that's specific to you, based on where you live, your Aetna health plan, and other information.

Aetna SmartSource scans our vast resources to bring you in a single search:

- Specialists in your local area
 - Related medications, treatment options and estimated health costs
 - Aetna programs that may help you manage your condition
 - Easy-to-understand health articles and tips
- **Aetna IntelliHealth®** website, our interactive consumer website for credible health, dental and wellness information provided by Harvard Medical School
 - **Healthwise® Knowledgebase**, a user-friendly online information tool that lets you research your own issues and preferences for health information. It also has interactive and streaming videos about topics such as asthma and heart health.



Health care transparency tools

You can make more informed health care decisions by using our online transparency tools before visiting a doctor or hospital.*

Our transparency tools allow you to:

- View and compare rates for participating doctors.
- Look up costs for medical procedures at facilities in select locations around the country and quickly identify medical specialists who are high performers in their field based on clinical quality and efficiency.**
- Use at your convenience since the information is available 24/7 through Aetna Navigator.

To access our health care transparency tools, log in to Aetna Navigator. Click on Cost of Care from the home page. There, you can use the easy online instructions to:

- Check rates for doctors and specialists for common treatments and procedures.
- Compare hospital costs side by side.
- Get personalized cost estimates to find out what you'll pay before you go.

*Always consult your doctor about your health care decisions. Members cannot view rates for dentists, vision providers or certain types of health care professionals with these tools.

**Clinical quality and efficiency information is based on Aexcel® designation for specialists in 12 specialty categories. You can learn more about our Aexcel designation in our *Understanding Aexcel* brochure available under the Learn More section of DocFind. We regularly upgrade our tools to provide the latest cost and clinical quality and efficiency information about our network providers.

Personal Health Record

Store all your health information in one place and make history!

Your Personal Health Record* is a secure online tool that makes it easy to:

- Keep your health information in a single, safe place.
- Track doctor visits, prescriptions and more, for you and your family.
- Give your doctor a more complete health history.
- Receive timely, personalized health alerts and preventive care reminders.

Much of your health information is ready for you to see now

Information from your Aetna health claims automatically appear in your Personal Health Record. And, you can easily add more information. List your allergies, your family history and more. It's up to you. The more you enter, the better picture you and your doctors will get of your overall health.

Use it to talk to your doctors with ease

The Personal Health Record can help you team up with your doctors. You can share your Personal Health Record online with individual doctors by making it available through a secure website many doctors already use. You also can print your Health Summary to share at office visits or to help you fill out medical forms when you see a new doctor.

Stay safe and healthy with alerts and reminders

Your Personal Health Record helps you get the care you need. If you're due for a checkup or other important screening, you might see a reminder when you log in. You may also receive a message if there's an alternative treatment that may improve your care. And, if you give us permission, you can get e-mails telling you that a new alert or reminder is in your secure Personal Health Record.

Your personal health records can go where you go

Our relationship with Microsoft makes your personal health information portable. You can transfer a copy of your Aetna Personal Health Record from Aetna Navigator directly to Microsoft HealthVault at www.healthvault.com/personal. Your information will be stored on this secure, web-based consumer health platform and remains available if you change jobs or health plans.

You can also print and save a PDF copy of your health record for your own files through the same Aetna Navigator location.

Print your personalized Emergency Card

You can print an Emergency Information Card that pulls information from several sections of your Personal Health Record. It provides first responders with your emergency contact's name and phone number, your insurance details, any medications you are taking, allergies if you have any, and information about whether you have a living will or have designated your organs for donation. All this detail in a printout that folds and fits in your wallet.

Be sure the information in these sections is accurate and up to date, and start using your Aetna Personal Health Record today!

It's easy to get started.

Visit your Personal Health Record today or use our Walk Me Through guide to explore how this resource works on your own.

Visit www.aetna.com/showcase/phr/ for answers to the most common questions from our members.

*The Aetna Personal Health Record should not be used as the sole source of information about the member's health history.

Informed Health® Line

Access to a registered nurse — 24/7!

With our Informed Health Line, you can talk to a registered nurse anytime, day or night. Just call our 24-hour toll-free number (available upon enrollment). While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurses can provide information on thousands of health topics. They can also tell you how to ask the right questions and describe health symptoms more effectively during your next visit to your doctor. Remember, always contact your doctor first with any questions or concerns regarding your health care needs.

Urgent care

For care that is not minor, such as fractures, sprains or other urgent injuries, we contract with urgent care centers to offer you an economical alternative to visiting an emergency room. Urgent care sites are staffed with physicians to handle urgent medical needs. Typically, urgent care centers offer evening and weekend hours with no appointments needed.

Check your plan design and benefits summary to see how much you will pay when you visit an urgent care center. To find the closest care center near you, simply log in to Aetna Navigator, select DocFind and follow the easy online instructions.

Special programs for the special needs of women

Ongoing health management

Work, family, friends. Too much to do, too little time to do it. That's today's woman. Add health needs that change over time, and you'll know why we offer services and information to help you manage your health.

Prevention programs for women

Our preventive programs can help women benefit from:

- Preventive screening reminders for breast and cervical cancer
- Culturally focused initiatives to help reduce health disparities among women of diverse ethnic backgrounds

Women's health online

Go to <http://womenshealth.aetna.com> for information on women's health issues — from heart health, breast cancer and pregnancy to baby care and other topics important to women, as well as:

- An interactive body mass index tool
- A pregnancy guide
- USDA Food Plate recommendations
- Information on diet and nutrition

For ob/gyn care, no referrals needed

For an annual well-woman exam, unlimited visits for gynecologic problems and routine maternity care, you can schedule an appointment with participating obstetrical, gynecological or women's health care professionals without a referral.

Beginning Right® maternity program

The Beginning Right maternity program offers information and services to expectant mothers, including care coordination by obstetrical nurses experienced in preterm labor education, breastfeeding support and more. We want to make sure expectant mothers have the information needed to make informed decisions about health care while pregnant or planning a pregnancy. Expectant mothers enrolled in both our medical and dental plans, along with our Beginning Right maternity program, may also receive enhanced dental benefits (additional cleaning or treatment of periodontal (gum) disease, fully covered with no deductible) during pregnancy.

Special maternity care

From the start of pregnancy to birth, expectant mothers receive services and educational materials to help give their newborns a healthy start.

Moms-to-be receive:

- Educational materials, available in English or Spanish, that cover:
 - Prenatal care
 - Labor and delivery
 - Newborn and baby care
 - Breastfeeding
 - Postpartum depression
- A pregnancy risk survey and nurse care coordination for high-risk pregnancies
- A program to help you stop smoking



Member Discounts

At home products

You can get discounts on products for your home and family that best fit your needs and your life, such as **Omron Healthcare, Inc.** blood pressure monitors.

Books

You can save on books, DVDs, and more.

- **American Cancer Society Bookstore:** Save on your purchase of books, greeting cards and kits.¹ Order online or by phone.
- **Mayo Clinic Bookstore:** Save on books and DVDs purchased online.
- **Pranamaya:** Save on yoga DVDs, CDs, online videos and books.

Fitness

Regular exercise can help you maintain a healthy weight and look and feel better. It can also lower your risks for:

- Alzheimer's disease
- Depression and anxiety
- Diabetes
- Heart disease
- High blood pressure

You can save on gym memberships² and name-brand home fitness and nutrition products that support a healthy lifestyle with services provided by **GlobalFit®**.

¹Includes two or more books combined as a special discount package.

²Participation is for new gym members only. If you belong to a gym now, or belonged recently, call GlobalFit to see if a discount applies.

Hearing

You can take care of your hearing and save money with **Hearing Care Solutions** and **HearPO**[®].

Hearing Care Solutions

- A discounted rate on hearing exams
- Hundreds of hearing aid models at low prices
- A two-year supply of batteries (up to 96 cells), then join a discount battery mail-order program
- Free in-office service of hearing aids for one year after purchase
- Free routine services (cleanings, checks and battery door replacements) for the life of the hearing aid

HearPO

- A discounted rate on hearing exams
- Savings on many hearing aid styles
- A cost break on the newest hearing-aid technologies, including programmable and digital instruments from leading manufacturers
- Discounts on hearing aid repairs
- Free follow-up services for one year
- Free batteries (up to 160 cells per hearing aid)

Natural products and services

You and your family can save on specialty health care products and services, including online consultations:

- **The ChooseHealthy^{®1} program:** You'll get a discount off the normal fee for acupuncture, chiropractic, massage therapy and nutrition services. And get a discount off the retail price of health and wellness products.
- **Vital Health Network:** You can get a discount off the retail price of an online consultation with a Vital Health Network doctor for one topic. Then, save more off the retail price of an online consultation for additional topics.

Oral health care

Taking care of your teeth is important. Who doesn't enjoy a healthy smile and fresh breath?

You can take care of your teeth and save money on oral health care products from **Epic Dental** and **Waterpik**[®].

Epic Dental

You can save on Epic Dental products that contain xylitol, a natural sweetener that does not cause cavities. In fact, xylitol has been shown to prevent tooth decay.² Save on gum, mints, toothpaste and more.

Waterpik

You can save on **Waterpik** oral health care products that help keep your mouth as healthy as it can be.

¹The 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.

²Guideline on Xylitol Use in Caries Prevention. American Academy of Pediatric Dentistry, Council on Clinical Affairs. Vol. 35, No. 6. 2011. Available at: www.aapd.org/media/policies_guidelines/g_xylitoluse.pdf. Accessed March 18, 2014.

Vision

You can take care of your vision and save with **EyeMed**.

Get discounts on:

- Eye exams
- Eyeglass frames and lenses
- Contact lenses and solutions
- LASIK surgery
- Sunglasses (prescription and non-prescription)
- And more!

Use any eye care provider in the **EyeMed** nationwide network, at the following retail chains:

- Lenscrafters®
- Pearle Vision®
- Target Optical®
- Sears Optical® locations
- JCPenney Optical

You also can use any of the thousands of participating eye doctors in private practices.

You can get these discounts even if you have other vision benefit coverage. If you do have coverage, check your plan requirements first.

Weight management

You can meet your weight loss goals, get healthier and save money on **CalorieKing®**, **Jenny Craig®** and **Nutrisystem®**.

• CalorieKing

- Join an Annual or Monthly CalorieKing Program. Programs have a seven-day free trial period.¹
- Then save when you continue your Annual Program membership.²
- With either an Annual or Monthly Program membership, you can also save on products in the CalorieKing online Store.

• Jenny Craig

Choose from these offers:

- FREE 30-Day Program³
- Percent off the Jenny All Access Program enrollment fee³

• Nutrisystem

- Save on any 28-Day Nutrisystem® Success™ weight loss meal plan.⁴
- Plus, get other offers from Nutrisystem when you purchase a plan.

With all programs and plans, enjoy one-on-one help, personalized menus, online tools, chat rooms and more.

Visit your secure Aetna Navigator® member website at **www.aetna.com** for more details about all available discounts.

Prevention programs — helping you and your family stay healthy

Preventive care

Good health begins with prevention. So we've developed an array of wellness programs and services to help you and your family stay healthy through all the stages of your life.

Member health education reminders

To help prevent, detect and monitor problems early on, we mail reminders encouraging you to schedule important annual health screenings. We also send important health information, a chart of recommended preventive care guidelines and a tear-off wallet card to schedule and track this important information.

Aetna Health ConnectionsSM disease management program

You can work one-on-one with an Aetna nurse, by phone or online, to support and help you manage any of over 35 medical conditions or diseases. Our nurses can help you understand your condition, stick to your doctor's treatment plan and so much more. The program supports these conditions:

Vascular

- Heart failure
- Diabetes – adult & pediatric
- Coronary artery disease (CAD)
- Peripheral artery disease (PAD)
- High blood pressure – adult & pediatric
- Cerebrovascular disease/stroke (CVA)
- High cholesterol

Pulmonary

- Asthma – adult & pediatric
- Chronic obstructive pulmonary disease (COPD)

Orthopedic/Rheumatologic

- Osteoporosis
- Osteoarthritis (OA)*
- Rheumatoid arthritis (RA)
- Chronic lower back pain

Gastrointestinal

- Gastro esophageal reflux disease (GERD)
- Peptic ulcer disease
- Inflammatory bowel disease (IBD) (Crohn's Disease)
- Chronic hepatitis

Neuro-Geriatric

- Geriatrics
- Migraines
- Seizures
- Parkinsonism

Cancer

- General cancer
- Breast cancer
- Lung cancer
- Lymphoma/Leukemia
- Prostate cancer
- Colorectal cancer

Renal

- Chronic kidney disease
- End stage renal failure

Other

- Weight management – adult & pediatric
- Cystic fibrosis – adult & pediatric
- HIV
- Hypercoagulable state
- Sickle cell disease – adult & pediatric
- Depression**

*Not scored by Clinical Stratification and Identification (CSID) process.

**Addressed as a comorbid condition.

Medical products

Health care terms to know

Premiums:

The amount you pay for your insurance policy, often deducted from your paycheck.

Deductibles:

The amount you pay out of pocket each year before your medical plan covers expenses. Each family member usually has a separate deductible to meet before the medical plan starts coverage.

Copayments (copay):

Flat fees charged each time you visit the doctor or use certain medical services, regardless of the cost of the procedure. Doctor's visits and pharmaceutical purchases are often subject to copays.

Coinsurance:

Your percent share of the costs for medical services. Most plans require either a coinsurance or copay — usually not both.

Coinsurance maximum or maximum out-of-pocket expense:

The maximum amount you'll have to spend before all of your medical bills are covered by the medical plan. Sometimes, certain services, such as pharmacy, may not count toward the coinsurance maximum. Copayments may still apply.

Choose the right health plan for you and your family in three easy steps:

1. How much are you spending?

Evaluate your pay stubs, receipts and canceled checks for all your medical spending and add the total amount to the total cost of your premium, copayments, deductibles and coinsurance. Think about your needs for next year. Here are some common scenarios:

- Are you or your dependents scheduled for any surgical procedures?
- Will you be seeing a specialist for a recently diagnosed condition?
- Are you or your spouse pregnant or planning a pregnancy?

2. What are your choices?

- Check with your company to see which plans are available.
- Compare the premium, deductibles, copayments and out-of-pocket maximums on each plan.
- Review the limitations on each plan: Chiropractic care, acupuncture and physical therapy are some common benefits with limited visits.

3. Choose the right plan.

- Now that you know your health care spending for the past year and the plan choices offered by your employer, determine your needs for the coming year.
- Add up what you will pay for premiums, copayments and deductibles under your new plan based on last year's expenses or what you think might happen this year.
- Review the coinsurance maximum or maximum out-of-pocket amount and decide if it's affordable if a major medical condition develop.
- Remember: The most expensive plan is not necessarily the best one for you and your family.
- Complete the process by submitting the necessary paperwork and updating your doctors of any changes.

Getting to know your Aetna prescription drug plan

Know what drugs are covered

You and your doctor can choose from hundreds of quality, cost-effective drugs. Your plan covers brand-name and generic drugs on the Aetna Preferred Drug List. (You may also see this called a “formulary.”) It was developed based on advice from many different health care specialists. And all drugs on it are approved by the U.S. Food and Drug Administration (FDA).

Your plan also covers many drugs that are not on this list. Remember though, you’ll often pay less for drugs on our list.

To see this list or learn about medication alternatives, go to www.aetna.com/formulary.

Understand precertification and how it helps you

Some drugs need precertification before your plan will cover them. This simply means we need to approve them first for you. Doing this helps make sure the drug is being used at the right dose, for the right reasons. This helps keep you safe. It can also help you find another drug that costs less and is just as effective — something you could talk about with your doctor.

Your doctor will contact us by phone, fax or e-mail. If your request is not approved and you still want the drug, you will have to pay the full price of the prescription.

All decisions are made based on FDA guidelines and current medical findings. Learn more about this at www.aetna.com/formulary.

Mandatory generic

Under this provision, the member pays the applicable copay only if the physician requires brand (and generic is available). If the member requests brand when a generic is available, the member pays the applicable copay plus the difference between the generic price and the brand price.

Mail-order drugs

Your plan includes our Aetna Rx Home Delivery mail-order pharmacy. It fills prescriptions for maintenance medicine. This type of medicine is used regularly, to treat conditions like arthritis, asthma, diabetes or high cholesterol. If you need this type of drug, you can get up to a 90-day supply and free delivery right to your mailbox. With Aetna Rx Home Delivery you also get:

- Quick, confidential service
- Free standard shipping
- Pharmacists who check all prescriptions for accuracy and can answer questions any time

Specialty pharmacy medications

You can use our specialty pharmacy for drugs that require special handling. Aetna Specialty Pharmacy is our in-house specialty pharmacy that can fill your prescription specialty medicine. These types of drugs may be injected, infused or taken by mouth. Specialty medicine often needs special storage and handling and it must be delivered quickly. A nurse or pharmacist should monitor you during your treatment. Use Aetna Specialty Pharmacy to get this medicine sent right to your mailbox. With Aetna Specialty Pharmacy you also get:

- Free delivery that is reliable, secure and sent anywhere you choose
- Extra help when you need it — like injection training and side effect monitoring
- Proactive outreach to confirm your refills
- Free standard supplies
- Nurses and pharmacists who can help you 24 hours a day, every day

Over-the-counter drugs may be an option

Many health conditions can be treated safely with drugs you can get without a prescription. We call these drugs “over the counter” because you can buy them at your local stores. You don’t have to go to a pharmacy.

These drugs have been approved by the FDA as safe and effective, and they often have the same active ingredients as an original prescription version. Always talk to your doctor before taking over-the-counter drugs.

Your plan does not cover prescription drugs if a similar drug is available over the counter. This includes drugs like Claritin® and Prilosec® 20 mg. Please ask your doctor what will work best for you.

Limitations and exclusions

Drugs that are not covered under the standard prescription drug benefit program include, but are not limited to:

- Drugs used for weight loss, including the treatment of obesity
- Over-the-counter drugs
- Smoking cessation aids or drugs
- Growth hormones
- Prophylactic drugs for travel
- Test agents and devices, other than diabetic test agents
- Performance, athletic performance, or lifestyle enhancement drugs and supplies
- Cosmetics or any drugs used for cosmetic purposes or to promote hair growth, including health and beauty aids
- Replacement for lost or stolen prescriptions

For a complete list of what is not covered by your prescription drug plan, refer to your plan documents after enrollment.

Find out more

Once you are enrolled, log in to Aetna Navigator at www.aetna.com.

You'll find benefits and claims information, the Preferred Drug List, cost estimates and more. You can also refer to your Summary of Benefits or call us at the toll-free number on your Aetna member ID card.



Life Insurance — insurance solutions you can rely on

Protection for the future

Nothing is more reassuring than knowing financial resources are available when you need them most. Our products provide you and your dependents financial support when it counts. And, you'll be glad to know that with Aetna you have access to life insurance from a company with more than 150 years of industry experience. Your financial future is in good hands.

Basic Term Life

The building block of financial security. Our life insurance plans come with a variety of features including:

Accelerated death benefit — Also called the “living benefit,” this benefit provides payment if you become terminally ill. This payment can be up to 75 percent of the life insurance benefit.

Premium waiver provision — With this provision, you may stay covered up to age 65 without premium payments if you become permanently and totally disabled while insured due to an illness or injury prior to age 60.

Aetna Life Essentials

Your Aetna Life coverage includes access to Aetna Life Essentials, a package of programs and resources available to you and your beneficiaries at no extra cost. The Aetna Life Essentials programs help you address health, wellness, financial and emotional needs during your life, as well as for those critical caring and support needs you and your loved ones may have at the end of your life and after you've passed away.

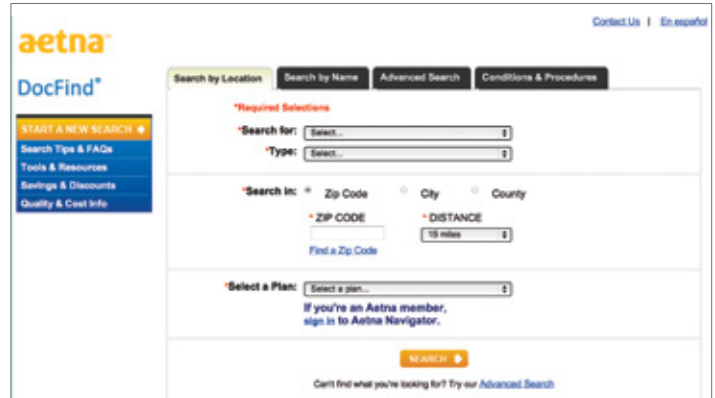
AD&D Ultra®

This progressive product provides you better financial security than typical accidental death and personal loss plans and then some. That's because AD&D Ultra includes coverage for education or dependent child care expenses upon the death of the insured.

Finding a doctor or specialist

Our provider network in Washington has more than 33,500 physicians and 102 hospitals.* So whichever plan you choose, you will be able to find the provider to best suit your needs.

Start your search at www.aetna.com (or, if you are already a member, log in to Aetna Navigator). Click on Find a doctor, dentist, facility or vision provider. Use the simple online instructions to perform a general search. You also may search for a particular doctor by name, specialty or other options.



Medical plan name as it appears in DocFind

Common plan names

Open Choice® PPO

- PPO
- Value
- Saver
- HSA
- HDHP

*According to the Aetna Enterprise Provider Database as of January 31, 2012. Network subject to change.

Completing the enrollment form application

Please be sure to complete your enrollment form thoroughly.

The sections noted below are frequently overlooked.

1. Date of hire.
2. Insert your Social Security number here.
3. Sign here if you are waiving coverage for yourself or any dependents.
4. Select the medical plan(s) offered by your employer.
5. Sign and date here to complete the form.

aetna Washington (1 – 50 Eligible Employees) Employee Enrollment/Change Form

WHEREVER THE TERM "SPOUSE" APPEARS IT WILL BE CONSTRUED TO INCLUDE REGISTERED AND NON REGISTERED DOMESTIC PARTNER.

Aetna PPO and Indemnity plans are underwritten by Aetna Life Insurance Company.

INSTRUCTIONS: You, the employee, must complete this enrollment form in full or it will be returned to you resulting in a delay in processing. You are solely responsible for its accuracy and completeness. **If waiving coverage, please complete Sections A and B.**

Member Aetna ID Number (if available)

Employer Name

1 **Effective Date** New Hire Change of Coverage Employee Termination COBRA for: Employee Dependent
 Rehire/Reinstatement Add Spouse/Dependent Child Remove Spouse/Dependent Child Length of Continuation: 18 36 Other _____
Date of Hire New Group Enrollment Name Change Cancel Coverage Original Qualifying Event Date _____
 Late Enrollment Other _____ Other _____ Reason _____
 Other _____

2 **A. Employee Information - Must be completed by the employee.**
Social Security Number _____ Last Name, First Name, M.I. _____ Job Title _____
Home Address (PO Box not acceptable) _____ Apt. No. _____ City, State _____ ZIP Code _____
Mailing Address (if different than above) _____ City, State _____ ZIP Code _____
Work Address _____ City, State _____ ZIP Code _____
Home Telephone _____ Work Telephone _____ Primary Language Spoken (Optional) _____ Number of Dependents including Spouse enrolling for coverage _____
Salary \$ _____ Hourly No. of Hours Worked Per Week _____ Check One Full-Time 1099 Seasonal COBRA
 Monthly Weekly Part-Time Retired Temporary Union

B. Declination/Waiver of Coverage - To be completed if medical coverage is declined or refused by an eligible employee and/or their eligible family members.
Medical Coverage Declined for: Myself Spouse Dependents
Reason for Declining Coverage
 Exchange Another group plan provided by my employer Individual coverage
 Spousal group coverage COBRA coverage Retiree coverage
 Parental Coverage TRICARE Military coverage Do not want
 Medicare VA coverage Other _____
 Medicaid Insurance through another job
I acknowledge I have been given the right to apply for this coverage; however, I am electing not to enroll. By declining this group coverage I acknowledge that I and/or my dependents may have to wait until the plan's next anniversary date to be enrolled for group coverage. I and/or my dependents have made this decision of my/their own accord, with no pressure from my employer, my employer's agent or the insurance carrier.
Please sign here ONLY if you are declining coverage for yourself or dependent(s). _____ Date (Month/Day/Year) _____
X Employee Signature

3 **C. Medical Coverage Selection - Please print clearly, using black ink. (Shaded sections for Employer/Aetna Use Only)**
4 **Control/Group No.** _____ **Suffix** _____ **Account** _____ **Plan No.** _____
Medical Yes No Check applicable boxes. Employee Spouse Child(ren)
 WA Bronze PPO Saver 4000 70/50 WA Silver PPO 1500 80/50 HSA WA Silver PPO Value 1750 80/50
 WA Gold PPO 1000 80/50 WA Silver PPO 2000 80/50 HSA WA Silver PPO Value 2000 70/50
 WA Gold PPO 250 80/50 WA Silver PPO Value 1250 80/50 WA Silver Indemnity 1500 80
 WA Gold PPO 500 80/50 WA Silver PPO Value 1500 80/50

Incapacitated Yes No

4 Child Stepchild Other **Name** (Last, First, M.I.) _____ **Sex** (MF) _____ **Social Security Number** _____

Birthdate (MMDD/YYYY) _____ Incapacitated Yes No

***Non Registered Domestic Partner must complete Affidavit of Domestic Partnership.**
If more space is needed to provide information for additional dependents check here and use a separate sheet of paper. Please staple to the back of this application.

E. Dependent Information - List any dependent in Section D living at another address.

Name	Address

Conditions of Enrollment
On behalf of myself and the dependents listed in Section D, I agree to or with the following:
1. I acknowledge that by enrolling in the following plans, coverage is provided by Aetna Life Insurance Company (referred to as "Aetna"): Aetna PPO and Indemnity plans.
2. I understand and agree that my employer's enrollment form will determine coverage and that there is no coverage unless and until both the eligible employee enrollment form and employer applications have been accepted and approved by Aetna.
3. Authorizations signed for the purpose of collecting information in connection with this enrollment form for an insurance policy, a policy reinstatement or a request for a change in policy benefits shall remain valid for thirty (30) months from the date signed. Authorizations signed for the purpose of collecting information in connection with a claim for benefits shall remain valid for the term of this coverage or for so long as allowed by law. The information, as well as other personal or privileged information, subsequently collected by the insurance institution or insurance producer may, in certain circumstances, be disclosed to third parties without authorization. A right of access and correction exists with respect to all personal information collected. Further disclosures required by Washington law will be furnished to the policyholder upon request. Personal information may be collected from persons other than the individual or individuals proposed for coverage.
4. The plan documents will determine the rights and responsibilities of member(s) and will govern in the event they conflict with any benefits comparison, summary or other description of the plan.
5. I understand and agree that providers and vendors are independent contractors in private practice and are neither employees nor agents of Aetna or its affiliates. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change.

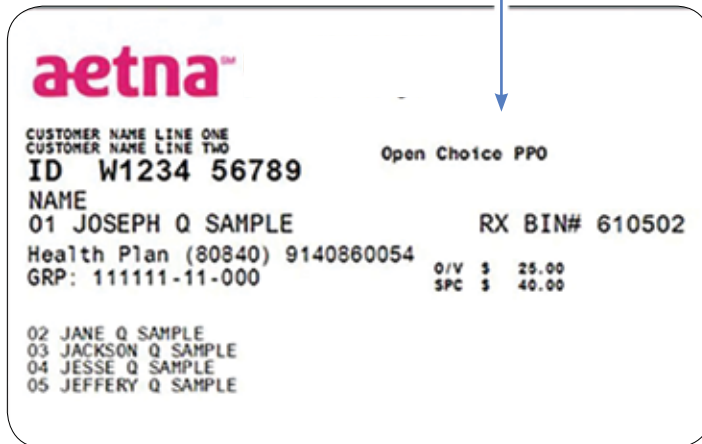
I represent that all information supplied in this form is true and complete. I have read and agree to the Conditions of Enrollment on this Employee Enrollment/Change Form. I understand that, in the event I fail to complete, sign and return this form to Aetna within 31 days (or 60 days if my dependent or I qualify for a special enrollment period) of the enrollment/change request, or for any reason Aetna does not receive notice of the above transaction request within a reasonable time following the event, my eligibility and my dependents' eligibility may be affected. I am employed by the employer shown on Page 1 at the regular place of business, and I am working full time at least 20 hours or more per week.
It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

5 **Employee Signature** _____ **Employee E-mail Address (optional)** _____ **Date (Month/Day/Year)** _____
X

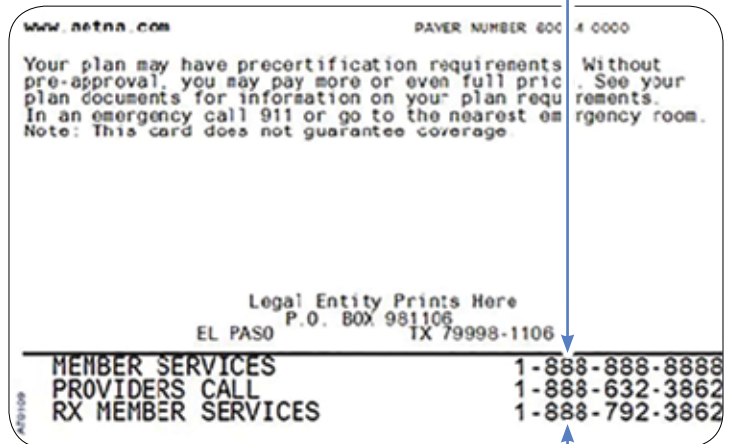
Your member ID card

After you enroll, you will receive ID cards that look like this. If you need care before your ID card arrives in the mail, you may log in to Aetna Navigator and print a temporary ID card. Make sure to present your Aetna ID card when receiving care from participating providers or when accessing emergency care. Your ID card identifies you as an Aetna member.

Plan in which you are enrolled.



Call this number to speak with a Member Services representative.



Additional information, including precertification number for mental health and substance abuse services.

Review the material in this brochure and speak with your employer or human resources representative about the choices available to you.

We look forward to welcoming you and your family as our newest members!

If you need this material translated into another language, please call Member Services at **1-888-98-AETNA (1-888-982-3862)**. Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al **1-888-98-AETNA (1-888-982-3862)**. This material is for information only and is neither an offer or invitation to contract. The models depicted are not Aetna members. An application must be completed to obtain coverage. Rates and benefits vary by location. 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 and life insurance plans contain exclusions and limitations.

Discount offers provide access to discounted services and are not part of an insured plan or policy. Discount offers are rate-access offers and may be in addition to any plan benefits. Check any insurance benefits you have before using these discount offers, as those benefits may result in lower costs to you than using these discounts. Discount offers are not guaranteed and may be discontinued at any time. Aetna makes no payment to the discount vendor. The member is responsible for the full cost of the discounted 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.

Aetna does not endorse any vendor, product or service associated with these discount offers. Vendors are independent of Aetna, not agents or employees thereof. Programs, products and services may not be available at all times. Certain offers may not be available in some states. Products may be subject to a warranty from the manufacturer. Aetna makes no representations or warranties, and disclaims all product warranties. The discount offers have no liability for providing or guaranteeing service and assumes no liability for the quality of service rendered. Aetna may receive a percentage of the fee paid to a discount vendor.

Aetna receives rebates from drug manufacturers that may be taken into account in determining the Aetna Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Aetna Rx Home Delivery refers to Aetna Rx Home Delivery, LLC, a subsidiary of Aetna Inc., which is a licensed pharmacy providing prescription services by mail. This pharmacy is a for-profit entity. Aetna Specialty Pharmacy refers to Aetna Specialty Pharmacy, LLC, a subsidiary of Aetna Inc., which is a licensed pharmacy that operates through specialty pharmacy prescription fulfillment. 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**.

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