Wisconsin – Aurora Accountable Care Network Enrollment Guide

Your Aetna plan features, and how to sign up

For businesses with 2-100 eligible employees in Wisconsin, located in the Aurora Accountable Care Network

www.aetna.com
Learn about:
Member tools, how to enroll, and value-added programs.
Welcome to Aetna!

At Aetna, we know that the true worth of any health insurance plan is how it works for you and your family. We also recognize all families are different, each with their own unique needs. Some families need a plan with lower out-of-pocket costs when they see their doctor; some need lower monthly premiums; and some need the option to seek out-of-network care. With Aetna, each family can pick the plan that best suits their unique individual needs. The choice is yours!

Plus, each Aetna health plan offers a number of valuable member tools and resources to help you and your family make more informed decisions about your health and well-being. Whether it’s finding a doctor online, checking the status of a pending claim, or finding the lowest-cost prescription for you and your family, Aetna plans provide you with the tools you need to manage your care.

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Aetna Navigator®
our secure member website

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

Aetna members can turn to Aetna Navigator, our secure member website, that provides you with a single source for online health and benefits information. It’s convenient, and easy to use:

2. Click on Log In.
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.

Our secure website lets you:

• Print temporary ID cards.
• View information about who is covered on your plan.
• Find doctors, pharmacies or hospitals on our DocFind® online provider directory.
• 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 the Aetna Rx Home Delivery® mail-order service; search and learn about medications; and review the medications available on 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
  - Features interactive and streaming videos about topics such as asthma and heart health

*If included in your plan.
No-Cost Health Incentive Credit

Earn $50 in just a few simple steps

You earn a $50 credit toward your out-of-pocket expenses when you:

- Complete or update your health assessment on Simple Steps To A Healthier Life.
- And, complete one Online Wellness Program (includes both the initial questionnaire & program survey 30 days after completion of the program).

If your spouse is covered under the plan, he or she is also eligible for the same incentive credit. So a family could save $100 in out-of-pocket expenses each year. Incentive rewards will be credited toward the deductible and maximum out-of-pocket limit. This program is included at no additional cost on all plans except Health Savings Account (HSA) compatible plans and Indemnity plans.
Personal Health Record
Put your Personal Health Record to work 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.

Portability ensures your personal health records go where you go
Our relationship with Microsoft allows you to 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.
Aetna Employee Assistance Program

Employee Assistance Program (EAP)*

Our Employee Assistance Program is a confidential program that gives you and members of your household access to useful services and support to help manage the everyday challenges of work and home. The EAP is available at no charge and includes:

Choice — A range of resources to help balance your personal and professional lives.

Easy access — You can reach EAP representatives anytime toll free at 1-866-672-5417 or on the web at www.aetnaeap.com.

Professional assistance — Our workplace-trained specialists provide confidential phone support, assessing needs and recommending an appropriate course of action. You and your household members receive three phone consultations per member in a calendar year.

*EAP is administered by Aetna Behavioral Health, LLC and Aetna Life Insurance Company.
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.

Walk-in clinics
Looking for a convenient way to get medical care? Consider a walk-in clinic. It’s a convenient alternative to the doctor’s office. If you aren’t feeling well and have trouble getting an appointment with your doctor, it’s your answer to non-emergency care right away.
And walk-in clinics are not just for when you are sick. You might be surprised by the full spectrum of services available at a walk-in clinic, many of which are staffed by physician assistants and nurse practitioners. They offer:
• Treatment for minor burns, stings or bites, strains, and cuts
• Care for earaches, flu and cold symptoms, sinus infections, and allergies
• Physicals and pediatric and gynecologic services
• Flu shots and other vaccinations
• X-ray and lab services

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, whereas walk-in clinics are staffed by nurse practitioners to care for minor ailments. And just like walk-in clinics, some urgent care centers offer evening and weekend hours with no appointments needed.
Check your plan design and benefits summary to get more information about coverage and costs to visit a walk-in clinic or urgent care center. To find the closest clinic or 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, women may schedule an appointment with participating obstetrical, gynecological or women’s health care professionals without a referral.

Beginning Right® maternity program
Our 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. Members 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, our maternity management program offers expectant mothers 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

A convenient solution for care on the go
Aetna Fitness℠ discount program

There are a million reasons to get fit
To name a few — you’ll look and feel better. When you have a healthy weight, you can also lower your risks for heart disease, high blood pressure, diabetes — even depression.

And with the Aetna Fitness discount program, you can save, too. Just for taking good care of yourself.

What you get with the program
You can:
• Save on gym memberships.
• Save on treadmills, elliptical trainers and more.
• Try an at-home weight-loss program.
• Get health coaching to stop smoking, lower stress and more.

Try a gym for free
You can get a free guest pass at most gyms. It’s a great way to check out the gym culture, services and equipment before you sign up. To get yours, visit www.globalfit.com/fitness.

How to save on a gym membership
You can choose and save at over 10,000 gyms® (and growing) in the GlobalFit® network. So it’s easy to find one near work or home.

Three easy steps:
Step 1: Visit www.globalfit.com/fitness to find a gym.
Step 2: Pick a gym, and follow the steps to sign up online.
Step 3: Print your confirmation and you’re set to go!

You can also call 1-800-298-7800 to sign up.

Keep in mind that this offer is for new gym members only. If you belong to a gym now, or belonged recently, you may not be able to get discounts at that gym.

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.
More reasons to join a gym through GlobalFit

You can:

• Choose from flexible membership options.
• Get easy billing through your bank account or major credit card.
• Visit a participating gym when you travel.*
• Transfer your membership to another participating gym or another person.*
• Freeze your membership for up to two months per calendar year.*
• Plus — your family members on your health plan can use the program, too!

Save on home exercise equipment, too

Rather get fit in your own home? You can do that, too.

You’ll get discounts on:

• Elliptical trainers
• Treadmills
• Resistance bands, mats, yoga accessories, and more!

More support for your healthy lifestyle

Getting fit is just the start to a healthier you.

You can also:

• Try out an at-home weight-loss program.
• Get one-on-one health coaching** to help you quit smoking, lower stress, lose weight and more.

Aetna Weight ManagementSM discount program

Lose weight and feel great! It’s easier with the Aetna Weight Management discount program.

You can save on some of today’s most popular weight loss programs, meal and diet plans from CalorieKing®, eDiets®, Jenny® and Nutrisystem®.

Save on CalorieKing

You can join an annual or monthly CalorieKing Program and try out the program free for 7 days.

Program options:

• Join an Annual or Monthly CalorieKing Program and take advantage of a 7-day free trial period.1
• Then get a discount when you continue your Annual Program membership.2
• With an Annual or Monthly Program membership, you also save when you buy products from the CalorieKing Store.

What else you get:

• When you join the Annual Program, you can also choose to receive a free copy of *The CalorieKing Calorie, Fat and Carbohydrate Counter* book3, with free shipping. You can take advantage of this free offer at any time during your first year of membership.
• Personalized goals based on your body and circumstances.
• Lessons and interactive tasks that guide you through the stages of weight loss and weight maintenance.
• Access to CalorieKing’s Food and Exercise Diary, and extensive food database, to monitor your personal calorie management progress.
• Access to CalorieKing’s member-only social network of forums, blogs and interest groups and much more!

Save on eDiets

Save4 on the eDiets Meal Delivery Plan, eDiets Online Diet Plan and purchases from the eDiets Online Store.

eDiets Diet Plans

Program Options:

• Save on the eDiets Meal Delivery Plan (5-day or 7-day) cost of food, delivered right to your door.
• Save on the price of your monthly or annual membership when you enroll in the eDiets Online Diet Plan.

What else you get:

• One-on-one professional support
• Customized menus, recipes and convenient food options
• Live phone, chat and e-mail support from certified and registered dieticians
• Easy-to-use diet tools such as eDiets Nutrition Tracker, Food Journal, Dining Out Guide
• 24/7 online member support and much more!

eDiets Online Store

Save on all purchases from the eDiets Online Store. Choose from DVDs, CDs, fitness and exercise equipment, vitamins and supplements, and more.

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*Not available for month-to-month memberships.
**By WellCall, Inc., through GlobalFit.
1You can cancel your program membership at any time during the first 7 days by logging into 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 eighth day.
2If you are already a CalorieKing member you will need to terminate your current CalorieKing Account and rejoin to receive the Aetna discounted membership price.
3Offer good in the continental United States, Alaska and Hawaii only.
4If you are already an eDiets member, you will need to cancel your current membership and re-enroll to receive the Aetna member discounted rate.
Save on Jenny
Choose from a wide range of program options to meet your individual needs and weight loss goals.

Program options:
• Start with a FREE 30-Day Program.¹
• Then get a discount on a Jenny Premium Program¹ available at participating Jenny centres and through Jenny At Home.

What else you get:
• Weekly one-on-one scheduled consultations
• Planned and personalized menus
• Plans to help you get active and stay motivated
• Online support and free Jenny eTools
• Customer care support by calling 1-800-JennyCare (536-6922)
• Message boards, live chat and more

Save on Nutrisystem
Enroll in a Nutrisystem weight loss meal plan and choose from over 130 menu items that help you control portion size and are easy to make.

Program options:
• Save on any 28-Day Nutrisystem® Success™ weight loss meal plan.²
• Get other offers available from Nutrisystem at the time you enroll.
• Get even bigger discounts with Auto-Delivery.³

What else you get:
• Tasty food and an easy-to-follow meal plan
• High-quality protein shakes for optimized nutrition
• My Daily 3™ personalized activity plans to help you get moving
• Transition and maintenance plans to help you keep the weight off
• Convenience, online tools, FREE coaching that Nutrisystem is known for

Visit Aetna Navigator, our secure member website at www.aetna.com for more details about the Weight Management discount program.

¹Plus the cost of food. Plus the cost of shipping, if applicable. Offer applies to initial membership fee only and is valid at participating centres in the U.S., Canada and Puerto Rico and through Jenny At Home. Each offer is a separate offer and can be used only once per person. Restrictions apply.
²The Aetna discount offers do not apply to any program in which you are already enrolled. To receive the discounted rate, you must wait until your current program ends. If you are enrolled in Auto-Delivery, you must cancel it and then re-enroll to receive the discounted rate.
³Offer good on new 28-Day Auto-Delivery programs only. With Auto-Delivery, you receive a discount off Nutrisystem’s regular 28-Day program price and free shipping to continental United States only.
Aetna HearingSM discount program

The Aetna Hearing discount program helps you and your family save on hearing exams, hearing aids and other hearing services. You can choose between two great offers at no additional premium cost:

• Hearing Care Solutions
• HearPO®

Advantages of Aetna Hearing discount program

• Hundreds of locations nationwide
• Discounted rates for hearing exams
• Thousands of hearing aid models to choose from
• Savings on batteries and routine services (cleanings, instrument checks and battery door replacements)

Please call each vendor directly for program details.

Hearing Care Solutions 1-866-344-7756
HearPO 1-888-HEARING (1-888-432-7464)
Aetna Natural Products and Services℠
discount program

Save on good health
You get the Aetna Natural Products and Services discount program to help. You can save on massage therapy, natural products, online provider consultations and more.

You get the program at no extra cost
It’s built right into your Aetna benefits and insurance plan. And it helps you save on services health plans normally don’t cover. Once you’re an Aetna member, just log in to Aetna Navigator, our secure member website at www.aetna.com to start saving.

Save on natural therapy services
Save off the normal fee for these services though the ChooseHealthy® program:*
• Massage therapy, to release tension and improve circulation
• Acupuncture, to heal areas of pain or stress with the use of needles
• Chiropractic care, to ease neck and back pain by adjusting the spine
• Dietetic counseling, for advice from registered dieticians on the foods you should eat

How to start:
Find a program provider at www.aetna.com. Then take your Aetna ID card to your appointment for savings on the spot.

*The ChooseHealthy program is made available through American Specialty Health Networks, Inc. (ASH Networks) and Healthyroads, Inc., subsidiaries of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.
Save on over 2,400 health and wellness products
You get discounts off the retail price through the ChooseHealthy program. Free standard shipping, too.

Get discounts on:
• Over-the-counter vitamins
• Herbal and nutritional supplements
• Aromatherapy products
• Homeopathic remedies
• Natural body care products
• Yoga equipment and more

How to start:
You can order by phone or the web. Visit Aetna Navigator, our secure member website at www.aetna.com for details.

Get medical consultations online — and save
You’ll get access to a network of medical doctors — the Vital Health Network.

These doctors can help you enhance your body’s ability to prevent disease by using its natural powers.

You get:
• Advice on natural remedies for joint pain, allergies, headaches and many other conditions
• Secure messaging with a Vital Health Network doctor on the topic you choose
• Discounts off the retail price of one online consultation
• Additional discounts off the retail price of two or more online consultations

How to start:
Log in to Aetna Navigator, our secure member website at www.aetna.com. To start your consultation, just choose a condition and answer a few questions.

After you connect with the doctor online, you’ll get a customized treatment plan for healthy living. Just visit Aetna Navigator to view your plan.

No paperwork, no waiting
The Aetna Natural Products and Services discount program is easy to use. You can start saving as soon as you’re an Aetna member!

More advantages:
• No referrals
• No claim forms to mail in
• No limits on how many times you can save

If your plan covers any of these services, figure out your plan costs before using these discounts. You could pay less that way.
**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 women age 40 and over reminders encouraging them to schedule an annual mammogram. 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 Connections℠ disease management**
This program features Aetna nurses and programs, including our CareEngine® technology, and is an important part of our new Aetna Health Connections health and wellness portfolio. Our newly redesigned capabilities support 35 conditions and integrate care for members with multiple conditions. The program includes cutting-edge technology to help improve patient safety, doctor communication and more.

This integrated, holistic approach using capabilities unique to Aetna delivers premier medical management for our members that no one in the industry can match. It includes innovative and individualized clinical programs, information and support for totally integrated health management that optimizes our members’ state of health. Members are viewed holistically — considering multiple diseases or conditions across all benefits plans — to deliver customized programs based on their individual needs and preferences.

### Aetna Health Connections℠ disease management program conditions and content

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<th>Vascular</th>
<th>Pulmonary</th>
<th>Neuro-Geriatric</th>
<th>Renal</th>
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<td>• Diabetes — adult &amp; pediatric</td>
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<td>• Migraines</td>
<td>• End stage renal failure</td>
<td>• Cystic fibrosis — adult &amp; pediatric</td>
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<td>• Coronary artery disease (CAD)</td>
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<td>• Seizures</td>
<td>• HIV</td>
<td>• Hypercoagulable state</td>
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<tr>
<td>• Peripheral artery disease (PAD)</td>
<td>• Osteoarthritis (OA)&lt;sup&gt;a&lt;/sup&gt;</td>
<td>• Parkinsonism</td>
<td>• Sickle cell disease — adult &amp; pediatric</td>
<td>• Hypercoagulable state</td>
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<tr>
<td>• Hypertension — adult &amp; pediatric (high blood pressure)</td>
<td>• Rheumatoid arthritis (RA)</td>
<td>• General cancer</td>
<td>• Depression&lt;sup&gt;b&lt;/sup&gt;</td>
<td>• Lung cancer</td>
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<td>• Cerebrovascular disease/stroke (CVA)</td>
<td>• Chronic lower back pain</td>
<td>• Breast cancer</td>
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<td>• Lymphoma/Leukemia</td>
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<td>• Hyperlipidemia (high cholesterol)</td>
<td>• Gastro esophageal reflux disease (GERD)</td>
<td>• Prostate cancer</td>
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<td>• Peptic ulcer disease</td>
<td>• Colorectal cancer</td>
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<td>• Inflammatory bowel disease (IBD) (Crohn’s Disease)</td>
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<td></td>
<td>• Chronic hepatitis</td>
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<sup>a</sup>Not scored by Clinical Stratification and Identification (CSID) process.
<sup>b</sup>Addressed as a comorbid condition.
Medical Products
How do I pick the right health benefits and insurance plan?

<table>
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<tr>
<td>No referrals</td>
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<td>Out-of-network access</td>
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<tr>
<td>No claim forms</td>
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<tr>
<td>A fund established to pay for eligible out-of-pocket health care expenses</td>
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<td>Tax Preferred Account</td>
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Better Outcomes
The Aurora Accountable Care Network uses evidence-based medicine to drive continuous clinical improvement. It uses a cost-per-episode approach that looks at all of the physician, hospital, pharmacy and ancillary costs incurred from the moment of diagnosis through recovery to identify the most effective treatments. This information is shared throughout our fully integrated network to continually improve health outcomes.

Use DocFind to search for a provider or select a primary care physician (PCP). Select Aetna Whole Health for your plan and Aurora Accountable Care network.

www.aetna.com/docfind

Call the Member Services number on your ID card to order a provider directory.
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 amount and decide if it’s affordable should 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.

Health care terms to know

**Premiums** are the amount you pay for your insurance policy, often deducted from your paycheck.

**Deductibles** are paid 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) are 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** requires you to pay a percentage of the cost of the medical services. Most plans require either a coinsurance or copay — usually not both.

**Coinsurance maximum or maximum out-of-pocket expense** is 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.
A healthy body starts with a healthy smile
Research suggests that serious gum disease, known as periodontitis, may be associated with many health problems. This is especially true if serious gum disease continues without treatment.\textsuperscript{1,2}

Now, here’s the good news. Researchers are discovering that a healthy mouth may be important to your overall health.\textsuperscript{1,2}

Need to find a participating dentist? Just visit DocFind or give us a call.

www.aetna.com/docfind

1-888-702-3862

### Dental Products
How do I pick the right dental benefits and insurance plan?\textsuperscript{*}

<table>
<thead>
<tr>
<th>Plan features</th>
<th>PPO</th>
<th>Freedom-of-Choice\textsuperscript{a} DMO</th>
<th>Freedom-of-Choice\textsuperscript{a} PPO</th>
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<tbody>
<tr>
<td>Coverage for preventive care</td>
<td>●</td>
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<tr>
<td>No primary care dentist requirement</td>
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<tr>
<td>No referrals</td>
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<tr>
<td>Out-of-network access</td>
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<tr>
<td>No claim forms</td>
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<tr>
<td>No deductibles</td>
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<td>No dollar annual maximums</td>
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</tbody>
</table>

\textsuperscript{*}All family members must be enrolled in the same plan.


Group Life and Disability Insurance

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 an Aetna life or disability insurance policy, you have access to products from a company with more than 150 years’ industry experience. Your financial future is in good hands.

Basic Term Life
The building block of financial security. You get company-sponsored protection with flexible benefits schedules and guaranteed coverage up to a designated amount.

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. Aetna Life Essentials are programs and resources for your 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.

Dependent Term Life
Financial protection for your spouse and dependent children.

AD&D Ultra®
This leading-edge product provides you better financial security than typical accidental death and dismemberment 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.

Disability
A serious injury or illness can keep you out of work. For a long time. With no paychecks coming in. Are you prepared for that? Our disability plans protect your income when you need it most. This product will replace a portion of your salary to help you meet the day to day expenses like your mortgage and groceries when an illness or injury prevents you from working. Disability coverage ensures you have some income so you can focus on getting better, if possible.

If you need to file a disability claim, Aetna Disability makes it easy for you, with 24-hour access to claim information online and tools to manage your benefits.
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.

Start your Aetna plan with peace of mind
New plans often come with new rules. We want to help make the change easier. Once your plan starts, you don’t have to worry about getting approval for most covered drugs for your first 90 days.

In your first 90 days:
• If you need a covered drug that normally needs approval first, you’ll be able to get that drug without the approval.
• For clinical reasons, some drugs will still need to be approved first, even in your first 90 days. This may be because of questions about dosing, quantity or other health concerns.

After 90 days:
• You will need approval for any new drugs that your doctor prescribes that would normally require precertification.
• Any prescription you filled during the first 90 days will still be covered as long as you get the drug at the same strength and quantity as originally prescribed.
• If your doctor changes the dosage of your medication, you may then need to get it approved first. This will happen if the dosage is more than what the FDA recommends.

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.

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).

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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.

Claritin® is a registered trademark of Schering-Plough HealthCare Products Inc.
Prilosec® is a registered trademark of AstraZeneca LLP.
Specialty Pharmacy Medications

With your new Aetna Specialty CareRx SM benefit, you can get your first fill at a retail pharmacy. In order to receive coverage, your second fill and all other refills will need to come from a participating specialty pharmacy.

For a full list of specialty pharmacy medications, please visit www.aetnaspecialtycarerx.com.

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
- Nutritional supplements
- 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 into Aetna Navigator, our secure member website 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.
How will I find a doctor or specialist?

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

How to find your Wisconsin Aetna Whole Health plan

When performing a search in DocFind, you will be asked to select a plan name. Some of the names of our Wisconsin plans appear by their network names. Choose Aetna Whole Health and Aurora Accountable Care network.
How to complete the enrollment form application

For groups with 2 to 50 eligible lives, please be sure to complete the WI Small Employer Uniform Employee Application for Group Health Insurance form thoroughly. The sections noted below are frequently overlooked.

1. Insert your Social Security number here.
2. Indicate your date of hire.
3. Sign here if you are waiving coverage for yourself or any dependents.
4. Select the medical plan(s) offered by your employer. If dental plans are offered, select your dental plan next.
5. Enter your dentist if enrolling in a DMO plan.
6. Sign and date here to complete the form.
How to complete the enrollment form application

For groups with 51 or more eligible lives, please be sure to complete your Aetna enrollment form thoroughly. The sections noted below are frequently overlooked.

1. Indicate your date of hire.
2. Select the medical plan(s) offered by your employer. If dental plans are offered, select your dental plan next.
3. Insert your Social Security number here.
4. Enter your dentist if enrolling in a DMO plan.
5. Sign here if you are waiving coverage for yourself or any dependents.
6. Sign and date here to complete the form.

NOTE: Before submitting this completed form to your employer, you may wish to protect the confidentiality of your health information by taping or stapling the form so that pages 2 and 3 are not visible.
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.
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!