

Health benefits close to home

Vitalidad PlusSM California con Aetna



A health plan for members who seek care in Mexico or California.

Vitalidad Plus California con Aetna

Aetna is pleased to offer Vitalidad Plus California con Aetna.

It's a simple, affordable medical plan designed to give members the comfort of visiting doctors that share their culture and language.

Vitalidad Plus California con Aetna offers ...

- An affordable HMO plan designed specifically for the needs of plan sponsors throughout California.
- Aetna's Vitalidad Plus California provider network includes local physicians and hospitals to serve the needs of members in California.
- HMO plans with affordable copays based on PCP location. Benefits for members who select a California PCP differ from the benefits for members who select a Mexico PCP.
- The Vitalidad Plus provider network, which includes one of Northern Mexico's leading HMO programs: SIMNSA.
- Doctors and practitioners who speak the member's language and address their culture-centric medical needs.
- Routine medical care locally, in either California or Mexico, and protection for emergency medical needs worldwide.*

How Vitalidad Plus California con Aetna works

The plan is available to plan sponsors wishing to provide access to an HMO provider network that includes both California and Mexico based providers.

Members select a primary care physician (PCP) located in either California or Mexico. The PCP coordinates the member's health care.

There are no deductibles to meet and low out-of-pocket maximums. Routine office visits, child and adult wellness visits, as well as diagnostic and X-ray services are covered under the plan. If a member has an accident that requires an emergency room visit while outside the plan service area, emergency room coverage and urgent care coverage are available with a copay.*

*See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage.

Aetna is a brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna companies that offer, underwrite or administer benefits coverage include Aetna Health Inc., Aetna Health of California Inc., Aetna Dental of California Inc. and Aetna Life Insurance Company (Aetna).



Vitalidad Plus California con Aetna provider network

NORTHERN CALIFORNIA

San Francisco / San Mateo

Physicians Integrated Medical Group

Santa Clara

Physicians Medical Group of San Jose

SOUTHERN CALIFORNIA

Los Angeles

All Care Medical Group
 Altamed Health Services
 Angeles IPA
 Associated Hispanic Physicians of Southern California
 Clinica Medical General/ Hispanic Physicians Association
 Exceptional Care Medical Group
 Family Health Alliance Medical Group
 Huntington Park Mission Medical Group
 La Salle Medical Associates
 La Vida IPA
 La Vida – Civic Center
 La Vida – Fox Hills
 La Vida – Gardena
 La Vida – Grand Avenue
 La Vida – Prairie Medical Center
 La Vida – San Pedro
 Nuestra Familia – Prospect Medical Group
 Prospect – Van Nuys/Sherman Oaks
 Serra Medical Clinic

Orange

Affiliated Doctors Of Orange County
 Arta Health Network, A Pro Med Corp
 Gateway Medical Group
 Genesis Healthcare
 Northwest Orange County Physicians
 Prospect – Orange
 Prospect – Professional Care

Riverside

Primecare Med Group Of Citrus
 Primecare Med Group Of Corona
 Primecare Med Group Of Hemet Community
 Primecare Med Group Of Moreno Valley
 Primecare Med Group Of Riverside
 Primecare Med Group Of Sun City
 Primecare Med Group Of Temecula

San Bernardino

Primecare Med Group Of Chino Valley
 Primecare Med Group Of Inland Valley
 Primecare Med Group Of Redlands
 Primecare Med Group Of San Bernardino

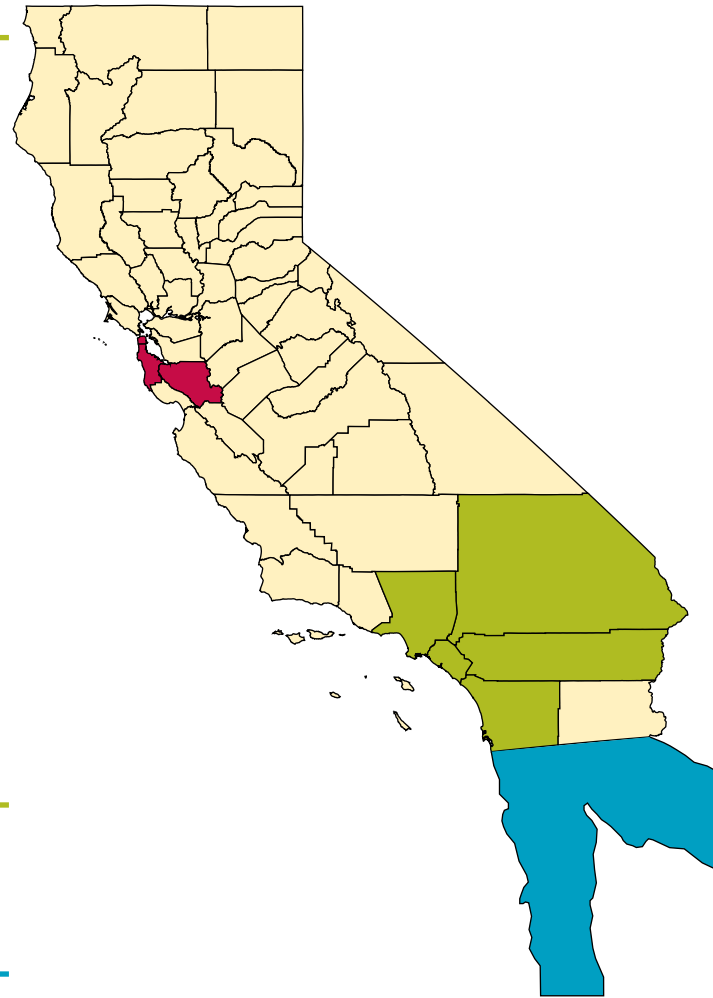
SAN DIEGO

Greater Tri-Cities IPA
 Mercy Physicians Medical Group
 Multicultural Primary Care Medical Group

Park Terrace Medical Associates
 Primary Care Associates Medical Group

MEXICO

SIMNSA Health Plan



Familiar, accessible health care

With Vitalidad Plus California con Aetna, members get affordable health benefits they can use when and where they need them. The plan offers them the security of visiting health professionals near their home.

The Vitalidad Plus California network includes doctors who understand the health needs of members. In Mexico, our arrangement with SIMNSA — Mexico's premiere HMO network — provides reassurance that members will receive access to care from qualified Mexican providers.

A sample summary of benefits available in Mexico and the United States are listed to the right. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage.

Coverage in California	Coverage in Mexico
\$10-\$40 copay for primary care physician and specialist visits	\$5/\$10 copay for primary care physician and specialist visits
Coverage for qualified preventive care — including immunizations and child and adult wellness exams	Coverage for qualified preventive care — including immunizations and child and adult wellness exams
Diagnostic labs and X-ray included	Diagnostic labs and X-ray services included
Affordable prescription drug copay	Affordable prescription drug copay
\$100 copay for emergency room visits	\$10/\$20 in-network emergency room copay
No lifetime maximums	No lifetime maximums

Limitations and exclusions

Medical

These plans do not cover all health care expenses and include exclusions and limitations. Members should refer to their plan documents to determine which health care services are covered and to what extent. The following is a partial list of services and supplies that are generally not covered. However, your plan documents may contain exceptions to this list based on state mandates or the plan design purchased.

Aetna Vitalidad Plus HMO

- All medical and hospital services not specifically covered or that are limited or excluded by your plan documents, including costs of services before coverage begins and after coverage terminates
- Cosmetic surgery
- Custodial care
- Dental care and dental X-rays
- Donor egg retrieval
- Experimental and investigational procedures (except for coverage for medically necessary routine patient care costs for members participating in a cancer clinical trial)
- Hearing aids
- Home births
- Immunizations for travel or work
- Implantable drugs and certain injectable drugs, including injectable infertility drugs
- Infertility services, including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in your plan documents
- Nonmedically necessary services or supplies
- Orthotics, except as specified in the plan
- Over-the-counter medications and supplies
- Radial keratotomy or related procedures
- Reversal of sterilization
- Services for the treatment of sexual dysfunction or inadequacies, including therapy, supplies or counseling.
- Special duty nursing
- Therapy or rehabilitation other than those listed as covered in the plan documents
- Weight reduction programs, or dietary supplements, except as preauthorized by HMO for medically necessary treatment of morbid obesity

Provider network through Sistemas Medicos Nacionales, S.A. de C.V. (SIMNSA). This Health Plan may be limited in benefits, rights and remedies under U.S. Federal and State Law. *Este Plan de Salud puede tener limitaciones en sus beneficios, derechos y resoluciones bajo las leyes federales estatales de Los Estados Unidos.*

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.

This material is for information only and is not an offer or invitation to contract. Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Health Information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice.

Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions.

Material subject to change.

Give members access to quality health care that's affordable.

Visit Aetna.com today for more information on Vitalidad Plus California con Aetna!

