New Jersey residents without group health coverage may be entitled to an Opportunity through Aetna Health.

New Jersey legislation has provided Aetna Health Inc. with the opportunity to offer our quality health care benefits to individuals who are not eligible for group health care coverage. If you are self-employed or have found it difficult to find the quality coverage you need because you don’t have coverage through your employer, Aetna may be able to help.

The New Jersey Individual Health Coverage Program offers benefits that include routine doctor visits, specialty care, hospitalization, emergency care, maternity and even gynecologic care. And unlike many traditional plans, we offer preventive care to promote good health habits. Free cancer screenings, routine checkups and well baby care are just a few of the programs that help to keep Aetna members healthy and happy.

The key to your better health is your family doctor.

As a member of this plan, you may choose a primary care physician near your home or workplace. You will select your primary care physician (PCP) from our directory of hundreds of area physicians, many of whom you may already know in your own neighborhood. You see this physician in his/her private office, not a clinic.

Your PCP acts as a coordinator for all your health care. He or she will monitor your progress through in-office care, specialist care and even hospital admissions. This way, you can always count on your physician to understand your medical history best.

Your health coverage is only as good as the company behind it.

Aetna’s commitment to quality can be seen at every level. All participating providers must meet our credentialing standards before they are admitted to our HMO network. Participating PCPs and specialists are closely reviewed for licenses, education, training, work experience and history of sanctions. And it doesn’t stop there. So our HMO members continue to receive quality care, Aetna continually reviews provider performance, health outcomes and member satisfaction through regular surveys and quality reporting processes.

Here’s how to apply.

Please carefully and completely fill out the enclosed Individual Plan application.

- Select your PCP from the New Jersey directory for yourself and any family members. Make sure any female age 18 years or older selects a gynecologist. Children under age 12 should have a PCP selected for them.
- Sign the application.
- See the enclosed Rate Schedule for your monthly rate. Make your check payable to Aetna.
- Mail the application with your payment in the envelope provided.
After your application and payment have been processed, your Individual Plan contract and identification card will be mailed to you separately.

The effective date of coverage depends upon receipt of payment at Aetna. If we receive payment on or before the 31st of the month, your coverage will be effective on the first of the following month. However, with respect to applications submitted during the October Open Enrollment Period by persons who are eligible for coverage under a Group Health Benefits Plan, Group Health Plan, Governmental Plan or Church Plan, or persons who wish to replace their current health benefit plan with an individual health benefits plan, the effective date of your coverage shall be January 1 of the following calendar year. Current coverage should not be terminated until new coverage is in effect.

Please fill out the application form right now — while you are still thinking about it. The sooner we receive your application form, the sooner you can begin protecting your family with the New Jersey Individual Health Coverage Program. Your family will thank you for it.

Important

For individuals seeking coverage through the New Jersey Individual Health Coverage Program in New Jersey, you are eligible if:

1. You and any applicable dependents are not currently participating in or eligible to participate in a group health plan offering the same or similar benefits for hospital and medical coverage, Medicare or Medicaid.

2. You and any applicable dependents are residents of New Jersey.

You and any applicable dependents must select primary care physicians and personal gynecologists (if appropriate) in New Jersey.

Any Questions:

Call 1-800-435-8742, Monday through Friday, 8 a.m. – 6 p.m.

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We want you to know™

www.aetna.com
A plan that leaves health care decisions to you and your doctor
To Your Health

When it comes to your health, few things are as important as putting you and your physician in charge of your medical treatment. At Aetna Health Inc., we recognize the important role your physician plays as your medical advisor — one who knows you, your medical history and your personal health concerns.

Our goal is simple — to provide you with access to quality health care benefits, so that you and your doctor can focus on your medical care. We offer you the coverage, health information and support that help you get the most from your health plan.

How Your Plan Works

It’s easy to use your program. Begin by selecting a primary care physician (PCP) from our network of providers. This is the doctor you choose to coordinate your overall health care. Each covered member of your family can choose a PCP.

As your personal medical counselor, your PCP will:

- Provide routine and preventive care
- Treat you for illnesses and injuries
- Help you make important medical decisions
- Refer you to a specialist when needed

You may see your PCP whenever you need care, with only a copay for each visit. Refer to your benefits summary sheet for applicable copayments.

Selecting a PCP

Since we have a large network of physicians, your family doctor may already participate with us.

The Benefits of an HMO From Aetna

You enjoy all the benefits of Aetna’s HMO plan:

- Routine checkups and preventive care
- Specialty care
- Hospitalization and surgery**
- Emergency care — anytime, anywhere (In an emergency, call 911 or your local emergency access code, if available)
- Mental health and substance abuse benefits

*Some benefits are subject to limitations or visit maximums. Your provider may be required to precertify or obtain prior approval of coverage for certain services such as non-emergency inpatient hospital care. Members are required to precertify mental health and substance abuse services.

**Refer to your plan documents for member cost-sharing provisions.
Special Programs To Help You Take Control of Your Health

You also have access to special programs and discounts:

- Reminders for important checkups, immunizations and preventive care screenings
- Ongoing education and support for chronic conditions such as asthma, heart failure, diabetes and low back pain
- Age-appropriate cancer screenings for age-eligible members
- Programs that support women’s unique health care needs
- Moms-to-Babies™ Maternity Management Program
- The 24-hour, toll-free Informed Health® Line that links you to a team of experienced registered nurses who can provide information on a variety of health issues*
- Vision One** program for discounts on eyeglasses, contact lenses, LASIK surgery and nonprescription eyewear
- Alternative health care programs, for savings on a variety of health products and services; in addition, the Natural Alternatives program offers savings on visits to acupuncturists, chiropractors and massage therapists***
- Fitness program for savings on health club memberships and home exercise equipment
- National Medical Excellence Program® to help eligible members access covered treatment for solid organ and bone marrow transplants, coordinate arrangements for treatment of members with certain rare or complicated conditions at certain tertiary care facilities across the country when those services are not available within 100 miles of the members’ home, and assist members in accessing emergency medical care when they are traveling temporarily outside of the United States
- Online customer service functions that allow you to change your primary care physician or primary care dentist, order ID cards and send e-mail inquiries to Member Services
- Interactive “Cool Tools,” including a medical dictionary, allergy and asthma quizzes, a pregnancy due-date calculator and a heart and breath odometer
- A preventive care planner that includes recommendations for screenings and immunizations

Aetna Navigator™ — www.aetnanavigator.com

Giving you the power to manage your health care.

Aetna Navigator provides a single location for the health and medical issues that matter most to you.

In one easy-to-use website, you can perform a variety of self-service functions and take advantage of a vast amount of health information from Aetna IntelliHealth™, one of the most trusted and comprehensive health sites available today offered in association with Harvard Medical School and the University of Pennsylvania School of Dental Medicine.

Log on to www.aetnanavigator.com today and check out some of Aetna Navigator’s distinct features:

- A wealth of health information from Aetna IntelliHealth, a premier provider of online consumer-based health, wellness and disease-specific information

*Informed Health Line nurses can only provide basic medical resource information. They cannot diagnose, prescribe or give medical advice. Members should contact their physicians first with any questions or concerns regarding their health care needs.

**Vision One is a registered trademark of Cole Managed Vision.

***Availability varies by service area.

Information provided through Aetna IntelliHealth (www.intelihealth.com) is provided “AS IS” without warranty of any kind, either express or implied, including without limitation, the implied warranties of merchantability or fitness for a particular purpose, and is presented without any warranty as to its reliability, accuracy, timeliness, usefulness or completeness. Aetna assumes no responsibility for any circumstances arising out of the use, misuse, interpretation or application of any information supplied by Aetna IntelliHealth. Information supplied by Aetna IntelliHealth is for informational purposes only, is not medical advice and is not intended to be a substitute for medical care provided by a physician.
Additional Information
Member Confidentiality

Aetna considers nonpublic personal member information (NPI) confidential and has policies and procedures in place to protect the information against unlawful use and disclosure. When necessary for your care or treatment, the operation of your health plan, or other related activities, we use NPI internally, share it with our affiliates, and disclose it to health care providers (doctors, dentists, pharmacies, hospitals and other caregivers), payors (employers who sponsor self-funded health plans, health care provider organizations, and others who may be financially responsible for payment for the services or benefits you receive under your plan), vendors, consultants, government authorities, and their respective agents. These parties are required to keep NPI confidential as provided by applicable law. Participating network/preferred providers are also required to give you access to your medical records within a reasonable amount of time after you make a request. To obtain a copy of our notice describing in greater detail our practices concerning use and disclosure of NPI, please call the toll-free Member Services number on your ID card or visit our website at www.aetna.com.

What’s Not Covered

This plan does not cover all health care expenses and includes exclusions and limitations. Read your plan documents and the insert included with this brochure carefully to determine which health care services are covered.

Pre-Existing Condition Limitation

Your plan has a pre-existing condition limitation. See the insert included with this brochure for more information.

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<table>
<thead>
<tr>
<th>PLAN OPTION</th>
<th>HMO 10 PLAN Out-of-Pocket Cost</th>
<th>HMO 15 PLAN Out-of-Pocket Cost</th>
<th>HMO 20 PLAN Out-of-Pocket Cost</th>
<th>HMO 30 PLAN Out-of-Pocket Cost</th>
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<tbody>
<tr>
<td>Primary Care Physician Visits</td>
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<tr>
<td>Office Hours</td>
<td>$10 copay</td>
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<tr>
<td>After-Hours/Home Visits</td>
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<tr>
<td>Specialty Care</td>
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<tr>
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<td>Diagnostic Outpatient Testing</td>
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<td>Outpatient Surgery</td>
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<tr>
<td>Hospitalization</td>
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<td>$100 copay per day</td>
<td>$150 copay per day</td>
<td>$250 copay per day</td>
<td>$300 copay per day</td>
<td>$1,000/calendar year up to 5 days/admission; maximum copay $1,500/calendar year up to 5 days/admission; maximum copay $2,500/calendar year up to 5 days/admission; maximum copay $3,000/calendar year up to 5 days/admission; maximum copay</td>
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<tr>
<td>Emergency Room</td>
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<td>$50 copay (credited toward inpatient admission if admitted within 24 hours as a result of an emergency)</td>
<td>$50 copay (credited toward inpatient admission if admitted within 24 hours as a result of an emergency)</td>
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<td>Maternity</td>
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<td>First Ob Visit</td>
<td>$25 copay</td>
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<tr>
<td>Hospital</td>
<td>$100 copay per day up to 5 days/admission; maximum copay</td>
<td>$150 copay per day up to 5 days/admission; maximum copay</td>
<td>$200 copay per day up to 5 days/admission; maximum copay</td>
<td>$300 copay per day up to 5 days/admission; maximum copay</td>
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<tr>
<td>Mental Health** and Substance Abuse***</td>
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<td>Inpatient (30 days per calendar year)</td>
<td>$100 copay per day up to 5 days/admission; maximum copay</td>
<td>$150 copay per day up to 5 days/admission; maximum copay</td>
<td>$200 copay per day up to 5 days/admission; maximum copay</td>
<td>$300 copay per day up to 5 days/admission; maximum copay</td>
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<tr>
<td>Outpatient (20 visits per benefit period)</td>
<td>$10 copay</td>
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<tr>
<td>Alcoholism***</td>
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<td>Inpatient (30 days per calendar year)</td>
<td>$100 copay per day up to 5 days/admission; maximum copay</td>
<td>$150 copay per day up to 5 days/admission; maximum copay</td>
<td>$200 copay per day up to 5 days/admission; maximum copay</td>
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<td>Outpatient (20 visits per benefit period)</td>
<td>$10 copay</td>
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<tr>
<td>Preventive Care</td>
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<tr>
<td>Routine Gyn Exam</td>
<td>$10 copay</td>
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<td>$20 copay</td>
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<tr>
<td>Prescription Drugs</td>
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<td>(30-day supply or amount listed in plan documents)</td>
<td>50% coinsurance per prescription</td>
<td>50% coinsurance per prescription</td>
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<tr>
<td>Durable Medical Equipment</td>
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*Refer to your plan documents for a complete list of terms, benefits, exclusions and limitations.

**Biologically based Mental Illness treatment covered in the same way as any other illness.

***One inpatient day can be exchanged for two outpatient visits or partial hospital days after outpatient benefits have been exhausted. Approval of this exchange will be based on medical necessity.
The following benefits information supplements the applicable sections of the accompanying HMO plan benefits brochure.

Additional Information

- All members must select a participating primary care physician located in New Jersey. Female members have direct access to participating gynecologists who must also be located within New Jersey.
- All non-emergency specialty and hospital services require a prior written referral from your primary care physician.

Prescription Coverage

Drugs and medications that require a prescription, including contraceptives, insulin, diabetic needles, glucose test strips, lancets and syringes are covered. Each prescription may be limited to a prescription less than a 30-day or 100-unit dose, or the amount prescribed by your primary care physician. Take your prescription and Aetna Health ID card to any participating pharmacy. Visit the DocFind® provider directory on our website at www.aetna.com to find participating pharmacies. You pay a 50 percent coinsurance amount per prescription. Prescription drugs in the exclusions section of your plan documents and nonprescription drugs* are not covered.

Pre-existing Conditions and Limitations

A pre-existing condition is an illness or injury that manifests itself in the six months before the coverage under your Aetna Individual HMO contract starts, and for which:

- You see a provider, take prescribed drugs, receive other medical care or treatment, or have medical care or treatment recommended by a provider in the six months before your coverage starts; or
- An ordinarily prudent person would have sought medical advice, care or treatment in the six months before his/her coverage starts.

A pregnancy that exists on the date your coverage starts is also a pre-existing condition. However, complications of such a pregnancy according to New Jersey law N.J.A.C. 11:1-4.3 are not considered to be pre-existing conditions and are not subject to pre-existing condition limitations. See the exclusions section of your contract for details on how this contract limits the services for pre-existing conditions.

Prescription coverage is also subject to change without notice. Certain providers may be affiliated with an Independent Practice Association (IPA), a Physician Medical Group (PMG), an integrated delivery system or other provider groups. Members who select these providers will generally be referred to specialists and hospitals within that system or group. The information in this document is subject to change without notice.

What’s Not Covered

Services and supplies not covered include, but are not limited to, the following:

- Services not referred by your primary care physician (except in an emergency and covered direct-access services); cosmetic surgery; custodial care; hearing aids; experimental, investigational or ineffective procedures, treatments or medications; immunizations for travel or work; reversal of voluntary sterilization; routine foot care; weight reduction programs (other than Healthy Eating™ program); surgery for treatment of obesity (e.g., gastric stapling); long-term (more than two months) rehabilitation therapy; home births; prescription smoking-cessation aids; test agents except for glucose test strips; drugs that do not require a prescription except for colostomy bags, belts and irrigators, and food/food products for inherited metabolic diseases; devices other than diabetic needles, syringes and lancets; infertility drugs and procedures designed to enhance fertility; medication to promote hair growth; routine eye exams; dental care and dental X-rays; all medical and hospital services not specifically covered by the New Jersey HMO Individual plan.

See your plan documents for a complete list of exclusions.

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*Nonprescription items such as colostomy bags, belts and irrigators, and food/food products for inherited metabolic diseases are covered.
Plan of Benefits
Your plan of benefits will be determined by your plan sponsor. Covered services include most types of treatment provided by primary care physicians, specialists and hospitals. However, the health plan does exclude and/or include limits on coverage for some services, including but not limited to, cosmetic surgery and experimental procedures. In addition, in order to be covered, all services, including the location (type of facility), duration and costs of services, must be medically necessary as defined below and as determined by Aetna. The information that follows provides general information regarding Aetna health plans. For a complete description of the benefits available to you, including procedures, exclusions and limitations, refer to your specific plan documents, which may include the Schedule of Benefits, Certificate of Coverage, Group Agreement, Group Insurance Certificate, Group Insurance Policy and any applicable riders and amendments to your plan.

Member Cost Sharing
Members are responsible for any copayments, coinsurance and deductibles for covered services. These obligations are paid directly to the provider or facility at the time the service is rendered. Copayment, coinsurance and deductible amounts are listed in your benefits summary and plan documents.

Role of Primary Care Physicians ("PCPs")
For most HMO plans, members are required to select a PCP who participates in the network. The PCP can provide primary care as well as coordinate your overall care. Members should consult their PCP when they are sick or injured to help determine the care that is needed. Your PCP should issue referrals to participating specialists and facilities for certain services. For some services, your PCP is required to obtain prior authorization from Aetna. Except for those benefits described in the plan documents as direct access benefits, plans with self-referral to participating providers (Aetna Open Access or Aetna Choice POS), plans that include benefits for nonparticipating provider services (Aetna Choice POS, USAccess or QPOS), or in an emergency, members will need to obtain a referral authorization ("referral") from their PCP before seeking covered non-emergency specialty or hospital care. Check your plan documents for details.

Physician Board Certification
82% of Aetna’s participating physicians are board certified. If you would like to know if a specific physician is board certified, or is currently accepting new patients, please call the Member Services number on your ID card.

Appointment Waiting Times
Aetna’s standard for customary waiting times for PCP appointments for urgent care is 15 minutes or less, and 15 minutes for routine care.

Referral Policy
The following points are important to remember regarding referrals:

- The referral is how the member’s PCP arranges for a member to be covered for necessary, appropriate specialty care and follow-up treatment.

- The member should discuss the referral with their PCP to understand what specialist services are being recommended and why.

- If the specialist recommends any additional treatments or tests that are covered benefits, the member may need to get another referral from their PCP prior to receiving the services. If the member does not get another referral for these services, the member may be responsible for payment.

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Except in emergencies, all hospital admissions and outpatient surgery require a prior referral from the member's PCP and prior authorization by Aetna.

If it is not an emergency and the member goes to a doctor or facility without a referral, the member must pay the bill.

Referrals are valid for 60 days as long as the individual remains an eligible member of the plan.

In plans without out-of-network benefits, coverage for services from non-participating providers requires prior authorization by Aetna in addition to a special non-participating referral from the PCP. When properly authorized, these services are fully covered, less the applicable cost-sharing.

The referral provides that, except for applicable cost sharing, the member will not have to pay the charges for covered benefits, as long as the individual is a member at the time the services are provided.

Direct Access
Under Aetna Choice POS, USAccess and QPOS plans a member may directly access nonparticipating providers without a PCP referral, subject to cost sharing requirements. Even so, you may be able to reduce your out-of-pocket expenses considerably by using participating providers. Refer to your specific plan brochure for details.

If your plan does not specifically cover self-referred or nonparticipating provider benefits and you go directly to a specialist or hospital for non-emergency or non-urgent care without a referral, you must pay the bill yourself unless the service is specifically identified as a direct access benefit in your plan documents.

Under Aetna Open Access and Aetna Choice POS plans a member may directly access participating providers without a PCP referral, subject to the terms and conditions of the plan and cost sharing requirements. Participating providers will be responsible for obtaining any required preauthorization of services from Aetna. Refer to your specific plan brochure for details.

Direct Access Ob/Gyn Program
This program allows female members to visit any participating obstetrician or gynecologist for a routine well-woman exam, including a Pap smear, and for obstetric or gynecologic problems. Obstetricians and gynecologists may also refer a woman directly to other participating providers for covered obstetric or gynecologic services. All health plan preauthorization and coordination requirements continue to apply. If your Ob/Gyn is part of an Independent Practice Association (IPA), a Physician Medical Group (PMG), an Integrated Delivery System (IDS) or a similar organization, your care must be coordinated through the IPA, the PMG or similar organization and the organization may have different referral policies.

Mastectomy Coverage
Your coverage provides for a minimum of 72 hours of inpatient care following a modified radical mastectomy and a minimum of 48 hours of inpatient care following a simple mastectomy. A shorter stay is allowable if patient and patient's physician determine it is medically appropriate. The policy does not require a health care provider to obtain authorization from the insurer for prescribing the minimum 72 or 48 hours of inpatient care.

Infertility Benefits
New Jersey mandates certain infertility benefits. Your employer as permitted by law can elect not to provide coverage for the following procedures because they conflict with their bona fide religious tenets:

- In vitro fertilization (IVF);
- Embryo transfers;
- Artificial insemination;
- Zygote intra fallopian transfer (ZIFT);
- Gamete intra fallopian transfer (GIFT); and
- Intracytoplasmic sperm injection (ICSI).

Please refer to your plan administrator for specifics regarding your benefits.

Health Care Provider Network
Certain PCPs are affiliated with integrated delivery systems, independent practice associations (“IPAs”) or other provider groups, and members who select these PCPs will generally be referred to specialists and hospitals within that system, association or group. However, if your medical needs extend beyond the scope of the affiliated providers, you may request coverage for services provided by non-affiliated network physicians and facilities. In order to be covered, services provided by non-affiliated network providers may require prior authorization from Aetna and/or the integrated delivery systems or other provider groups.

Members should note that other health care providers (e.g. specialists) may be affiliated with other providers through systems, associations or groups. These systems, associations or groups (“organization”) or, their affiliated providers may be compensated by Aetna through a capitation arrangement or other global payment
method. The organization then pays the treating provider directly through various methods. Members should ask their provider how that provider is being compensated for providing health care services to the member and if the provider has any financial incentive to control costs or utilization of health care services by the member.

Transplants and Other Complex Conditions
Our National Medical Excellence Program® and other specialty programs help eligible members access covered treatment for transplants and certain other complex medical conditions at participating facilities experienced in performing these services. Depending on the terms of your plan of benefits, members may be limited to only those facilities participating in these programs when needing a transplant or other complex condition covered.

Emergency Care
If you need emergency care, you are covered 24 hours a day, 7 days a week, anywhere in the world. An emergency medical condition is one manifesting itself by acute symptoms of sufficient severity such that a prudent layperson, who possesses average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in serious jeopardy to the person’s health, or with respect to a pregnant woman, the health of the woman and her unborn child.

Coverage is provided for a medical screening examination upon a member’s arrival in a hospital, regardless of whether the event is a true emergency. Please note that if the event is not a true emergency, coverage may not be provided for any additional service provided.

Whether you are in or out of an Aetna HMO service area, we simply ask that you follow the guidelines below when you believe you need emergency care.

- Call the local emergency hotline (ex. 911) or go to the nearest emergency facility. If a delay would not be detrimental to your health, call your PCP. Notify your PCP as soon as possible after receiving treatment.
- If you are admitted to an inpatient facility, you or a family member or friend on your behalf should notify your PCP or Aetna as soon as possible.

Coverage for Children
A child who does not reside with you or does not reside in the HMO Service Area is still eligible to enroll in your plan, provided the child complies with the terms and conditions of the plan with respect to the use of participating providers.

What to Do Outside Your Aetna HMO Service Area
Members who are traveling outside their HMO service area or students who are away at school are covered for emergency and urgently needed care. Urgent care may be obtained from a private practice physician, a walk-in clinic, an urgent care center or an emergency facility. Certain conditions, such as severe vomiting, earaches, sore throats or fever, are considered “urgent care” outside your Aetna HMO service area and are covered in any of the above settings.

If, after reviewing information submitted to us by the provider that supplied care, the nature of the urgent or emergency problem does not qualify for coverage, it may be necessary to provide us with additional information. We will send you an Emergency Room Notification Report to complete, or a Member Services representative can take this information by telephone.

Follow-up Care after Emergencies
All follow-up care should be coordinated by your PCP. Follow-up care with nonparticipating providers is only covered with a referral from your PCP and prior authorization from Aetna. Whether you were treated inside or outside your Aetna service area, you must obtain a referral before any follow-up care can be covered. Suture removal, cast removal, X-rays and clinic and emergency room revisits are some examples of follow-up care.

Prescription Drugs
If your plan covers outpatient prescription drugs, your plan may include a drug formulary (sometimes called a “preferred drug list”). A formulary is a list of prescription drugs generally covered under your prescription drug benefits plan on a preferred basis subject to applicable limitations and conditions. Many drugs, including many of those listed on the formulary, are subject to rebate arrangements between Aetna and the manufacturer of the drugs. Such rebates are not reflected in the cost paid by a member for a prescription drug. In addition, in circumstances where your prescription plan utilizes copayments or coinsurance calculated on a percentage basis or a deductible, use of formulary drugs may not necessarily result in lower costs for the member. For information regarding how medications are reviewed and selected for the formulary, please refer to Aetna’s website at www.aetna.com or the Aetna Medication Formulary Guide. A printed copy of the formulary guide information will be provided, upon request or if applicable, annually for current members and upon enrollment for new members. Additional information can be obtained by calling Member Services at the toll-free number listed on your member ID card. The medications listed on the formulary are subject to change in accordance with applicable state law.
Your pharmacy benefit is generally not limited to drugs listed on the formulary. Medications that are not listed on the formulary (nonformulary drugs) may be covered subject to the limits and exclusions set forth in your plan documents. Covered prescription nonformulary drugs not listed on the formulary may be subject to higher copays under some benefit plans. Some pharmacy benefit plans may exclude certain nonformulary drugs not listed on the formulary from coverage. If it is medically necessary for members enrolled in these benefit plans to use such drugs, their physicians (or pharmacist in the case of antibiotics and analgesics) may contact Aetna to request coverage as a medical exception. You may be required to pay the difference in cost between a covered brand-name drug and its generic equivalent in addition to your copayment, depending on the benefit plan selected by your employer. Check your plan documents for details.

In addition, certain drugs may require precertification or step-therapy before they will be covered under some prescription drug benefit plans. Step-therapy is a different form of precertification which requires a trial of one or more “prerequisite therapy” medications before a “step therapy” medication will be covered. If it is medically necessary for a member to use a medication subject to these requirements, the member’s physician can request coverage of such drug as a medical exception. In addition, some benefit plans include a mandatory generic drug cost-sharing requirement. In these plans, you may be required to pay the difference in cost between a covered brand-name drug and its generic equivalent in addition to your copayment if you obtain the brand-name drug. Non-prescription drugs and drugs in the Limitations and Exclusions section of the plan documents (received upon enrollment) are not covered, and medical exceptions are not available for them.

Depending on the plan selected, new prescription drugs not yet reviewed for possible addition to the formulary are either available at the highest copay under plans with an open formulary, or excluded from coverage unless a medical exception is obtained under plans that use a closed formulary. These new drugs may also be subject to precertification or step-therapy.

Members should consult with their treating physicians regarding questions about specific medications. Refer to your plan documents or contact Member Services for information regarding the terms and conditions limitations of coverage.

If you use the mail order prescription program of Aetna Rx Home Delivery, LLC, you will be acquiring these prescriptions through an affiliate of Aetna. Aetna’s negotiated charge with Aetna Rx Home Delivery® may be higher than Aetna Rx Home Delivery’s cost of purchasing drugs and providing mail-order pharmacy services.

Behavioral Health Network

Behavioral health care services are managed by an independently contracted behavioral health care organization. The behavioral health care organization is responsible for, in part, making initial coverage determinations and coordinating referrals to members of the behavioral health care organization’s provider network. As with other coverage determinations, you may appeal adverse behavioral health care coverage determinations in accordance with the terms of your health plan.

The types of behavioral health benefits available to you depends upon the terms of your health plan. If your health plan includes behavioral health services, you may be covered for treatment of mental health conditions and/or drug and alcohol abuse problems. Members can determine the type of behavioral health coverage available under the terms of their plan by calling the Aetna Member Services number on your ID card.

If you have an emergency, call 911 or your local emergency hotline, if available. For routine services, access covered behavioral health services available under your health plan by the following methods:

- Call your PCP for a referral to the designated behavioral health provider group.
- When applicable, an employee assistance or student assistance professional may refer you to your designated behavioral health provider group.
- Call the toll-free Behavioral Health Vendor number on your ID card or, if no number is listed, call the Member Services number on your ID card for the appropriate information.

How Aetna Compenses Your Physician

All the physicians are independent practicing physicians that are neither employed nor exclusively contracted with Aetna. Individual physicians are in the network by either directly contracting with Aetna and/or affiliating with a group or organization that contracts with us.

Participating physicians in our network are compensated in various ways:

- Per individual service or case (fee for service at contracted rates).
- Per hospital day (per diem contracted rates).
- Capitation (a prepaid amount per member, per month).
- Through Integrated Delivery Systems (IDS), Independent Practice Associations (IPA), Physician Hospital Organizations (PHO), Physician Medical Groups (PMG), behavioral health organizations
and similar provider organizations or groups. Aetna pays these organizations, which in turn reimburse the physician or facility directly for services by a variety of methods. In such arrangements, the group or organization has a financial incentive to control the cost of care.

One of the purposes of managed care is to manage the cost of health care. Incentives in compensation arrangements with physicians and health care providers are one method by which Aetna attempts to achieve this goal.

In some regions, the Primary Care Physicians can receive additional compensation based upon performance on a variety of measures intended to evaluate the quality of care and services the Primary Care Physicians provide to Members. This additional compensation is based on the scores received on one or more of the following measures of the Primary Care Physician's office: member satisfaction, percentage of members who visit the office at least annually, medical record reviews, the burden of illness of the members that have selected the primary care physician, management of chronic illnesses like asthma, diabetes and congestive heart failure; whether the physician is accepting new patients, and participation in Aetna's electronic claims and referral submission program.

You are encouraged to ask your physicians and other providers how they are compensated for their services.

Claims Payment for Non-participating Providers and Use of Claims Software

If your plan provides coverage for services rendered by non-participating providers, you should be aware that Aetna determines the usual, customary and reasonable fee for a provider by referring to commercially available data reflecting the customary amount paid to most providers for a given service in that geographic area. If such data is not commercially available, our determination may be based upon our own data or other sources. Aetna may also use computer software (including ClaimCheck) and other tools to take into account factors such as the complexity, amount of time needed and manner of billing. You may be responsible for any charges Aetna determines are not covered under your plan.

Medically Necessary

"Medically necessary" means that the service or supply is provided by a physician or other health care provider exercising prudent clinical judgment for the purpose of preventing, evaluating, diagnosing or treating an illness, injury or disease or its symptoms, and that provision of the service or supply is:

- Clinically appropriate in accordance with generally accepted standards of medical practice in term of type frequency, extent, site and duration,
- Considered effective in accordance with generally accepted standards of medical practice for the illness, injury or disease; and
- Not primarily for the convenience of the Member, or for the physician or other health care provider; and
- Not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of the illness, injury or disease.

"Generally accepted standards of medical practice" means standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community. In the absence of such credible scientific evidence, [Plan/HMO/Company]'s determinations of whether a service or supply meets "generally accepted standards of medical practice" shall be consistent with physician specialty society recommendations and otherwise shall be based on the views of physicians practicing in relevant clinical areas and any other relevant factors.

Clinical Policy Bulletins

Aetna's Clinical Policy Bulletins (CPBs) describe Aetna's policy determinations of whether certain services or supplies are medically necessary, based upon a review of currently available clinical information. Clinical determinations in connection with individual coverage decisions are made on a case-by-case basis consistent with these policies.

Aetna's Clinical Policy Bulletins (CPBs) do not constitute medical advice. Treating providers are solely responsible for medical advice and treatment of members. Members should discuss any CPB related to their coverage or condition with their treating provider.

While Aetna’s Clinical Policy Bulletins (CPBs) are developed to assist in administering plan benefits, they do not constitute a description of plan benefits. Each benefit plan defines which services are covered, which are excluded, and which are subject to dollar caps or other limits. Members and their providers will need to consult the member's benefit plan to determine if there are any exclusions or other benefit limitations applicable to this service or supply.

Clinical Policy Bulletins (CPBs) are regularly updated and are therefore subject to change. Aetna’s Clinical Policy Bulletins are available online at www.aetna.com.
Precertification
Precertification is the process of collecting information prior to inpatient admissions and performance of selected ambulatory procedures and services. The process permits advance eligibility verification, determination of coverage, and communication with the physician and/or member. It also allows Aetna to coordinate the member’s transition from the inpatient setting to the next level of care (discharge planning), or to register members for specialized programs like disease management, case management, or maternity management programs. In some instances, precertification is used to inform physicians, members and other health care providers about cost-effective programs and alternative therapies and treatments.

Certain healthcare services, such as hospitalization or outpatient surgery, require precertification with Aetna. When a member is to obtain services requiring precertification from a participating provider, the provider is responsible to precertify those services prior to treatment. If your plan covers self-referred services to network providers, (i.e. Aetna Open Access), or out-of-network benefits and you may self-refer for covered benefits, it is your responsibility to contact Aetna to precertify those services which require precertification to avoid a reduction in benefits paid for that service.

Utilization Review/Patient Management
Aetna has developed a patient management program to assist in determining what health care services are covered under the health plan and the extent of such coverage. The program assists members in receiving appropriate healthcare and maximizing coverage for those healthcare services.

Where such use is appropriate, our utilization review/patient management staff uses nationally recognized guidelines and resources, such as The Milliman Care Guidelines™ to guide the precertification, concurrent review and retrospective review processes. To the extent certain utilization review/patient management functions are delegated to integrated delivery systems, independent practice associations or other provider groups (“Delegates”), such Delegates utilize criteria that they deem appropriate. Utilization review/patient management polices may be modified to comply with applicable state law.

Only medical directors make decisions denying coverage for services for reasons of medical necessity. Coverage denial letters for such decisions delineate any unmet criteria, standards and guidelines, and inform the provider and member of the appeal process.

Concurrent Review
The concurrent review process assesses the necessity for continued stay, level of care, and quality of care for members receiving inpatient services. All inpatient services extending beyond the initial certification period will require Concurrent Review.

Discharge Planning
Discharge planning may be initiated at any stage of the patient management process and begins immediately upon identification of post-discharge needs during precertification or concurrent review. The discharge plan may include initiation of a variety of services/benefits to be utilized by the member upon discharge from an inpatient stay.

Retrospective Record Review
The purpose of retrospective review is to retrospectively analyze potential quality and utilization issues, initiate appropriate follow-up action based on quality or utilization issues, and review all appeals of inpatient concurrent review decisions for coverage of healthcare services. Aetna’s effort to manage the services provided to members includes the retrospective review of claims submitted for payment, and of medical records submitted for potential quality and utilization concerns.

Complaints, Appeals and External Review
This Complaint Appeal and External Review Process may not apply if your plan is self-funded. Contact your Benefits Administrator if you have any questions.

Filing a Complaint or Appeal
Aetna is committed to addressing members’ coverage issues, complaints and problems. If you have a coverage issue or other problem, call Member Services at the toll-free number on your ID card. You can also contact Member Services through the Internet at www.aetna.com. If Member Services is unable to resolve your issue to your satisfaction, it will be forwarded to the appropriate department for handling.

If you are dissatisfied with the outcome of your initial contact, you may file an appeal. If you are not satisfied after filing a formal appeal, you may request a second level appeal of the decision. Your appeal will be decided in accordance with the procedures applicable to your plan and applicable state law. Refer to your plan documents for further details regarding your plan’s appeal procedure.
External Review
Aetna established an external review process to give eligible members the opportunity of requesting an objective and timely independent review of certain coverage denials. Once the applicable appeal process has been exhausted, eligible members may request an external review of the decision if the coverage denial, for which the member would be financially responsible, involves more than $500, and is based on lack of medical necessity or on the experimental or investigational nature of the proposed service or treatment. Standards may vary by state, if a state-mandated external review process exists and applies to your plan.

An independent review organization (IRO) will assign the case to a physician reviewer with appropriate expertise in the area in question. After all necessary information is submitted, an external review generally will be decided within 30 calendar days of the request. Expedited reviews are available when a member’s physician certifies that a delay in service would jeopardize the member’s health. Once the review is complete, the plan will abide by the decision of the external reviewer. The cost for the review will be borne by Aetna (except where state law requires members to pay a filing fee as part of the state mandated program).

Certain states mandate external review of additional benefit or service issues; some may require a filing fee. In addition, certain states mandate the use of their own external review process for medical necessity and experimental/investigational coverage decisions. These state mandates may not apply to self-funded plans. For further details regarding your plan’s appeal process and the availability of an external review process, call the Member Services toll-free number on your ID card or visit our website www.aetna.com where you may obtain an external review request form. You also may call your state insurance or health department or consult their website for additional information regarding state-mandated external review procedures.

Independent Consumer Satisfaction Surveys
A member of the general public may request the results of independent consumer satisfaction results and an analysis of quality outcomes of health care services of managed care plans in the State of New Jersey. Copies of the guide may be obtained by calling 1-888-393-1062, or writing the Department of Health and Senior Services*, P.O. Box 360, Trenton, NJ 08625-0360. The guide may also be requested by e-mail at hmo@doh.state.nj.us. There is a fee for multiple copies. The guide is also available on the department’s web site at www.state.nj.us/health and may be viewed, printed or downloaded at no charge.

www.aetna.com

* The functions of the former Managed Health Care Consumer Assistance Program (MHCCAP) are now being handled by Department of Health and Senior Services (DHSS).

New Jersey QUITNET and New Jersey QUITLINE
Tobacco products pose a serious health threat in New Jersey, and cost the health insurance industry millions of dollars annually. The New Jersey Department of Health and Senior Services is providing two new free services that are available to consumers to help them kick the tobacco habit - New Jersey Quitline (1-866-NJ-STOPS or 1-866-657-8677) and New Jersey Quitnet (www.nj.quitnet.com)

New Jersey Quitline provides individualized telephone-based counseling and referral programs for people who want to quit smoking. New Jersey Quitnet offers personalized support and referrals online.

Confidentiality and Privacy Notices
Aetna considers personal information to be confidential and has policies and procedures in place to protect it against unlawful use and disclosure. By “personal information,” we mean information that relates to a member’s physical or mental health or condition, the provision of health care to the member, or payment for the provision of health care to the member. Personal information does not include publicly available information or information that is available or reported in a summarized or aggregate fashion but does not identify the member.

When necessary or appropriate for your care or treatment, the operation of our health plans, or other related activities, we use personal information internally, share it with our affiliates, and disclose it to health care providers (doctors, dentists, pharmacies, hospitals and other caregivers), payors (health care provider organizations, employers who sponsor self-funded health plans or who share responsibility for the payment of benefits, and others who may be financially responsible for payment for the services or benefits you receive under your plan), other insurers, third-party administrators, vendors, consultants, government authorities, and their respective agents. These parties are required to keep personal information confidential as provided by applicable law. Participating network providers are also required to give you access to your medical records within a reasonable amount of time after you make a request.

Some of the ways in which personal information is used include claims payment; utilization review and management; medical necessity reviews; coordination of care and benefits; preventive health, early detection, and disease and case management; quality assessment and improvement activities; auditing and antifraud
activities; performance measurement and outcomes assessment; health claims analysis and reporting; health services research; data and information systems management; compliance with legal and regulatory requirements; formulary management; litigation proceedings; transfer of policies or contracts to and from other insurers, HMOs and third party administrators; underwriting activities; and due diligence activities in connection with the purchase or sale of some or all of our business. We consider these activities key for the operation of our health plans. To the extent permitted by law, we use and disclose personal information as provided above without member consent. However, we recognize that many members do not want to receive unsolicited marketing materials unrelated to their health benefits. We do not disclose personal information for these marketing purposes unless the member consents. We also have policies addressing circumstances in which members are unable to give consent.

To obtain a hard copy of our Notice of Privacy Practices, which describes in greater detail our practices concerning use and disclosure of personal information, please write to Aetna's Legal Support Services Department at 151 Farmington Avenue, W121, Hartford, CT 06156. You can also visit our Internet site at www.aetna.com. You can link directly to the Notice of Privacy Practices at: http://www.aetna.com/data/privacy_commercial_medical.pdf
Health Insurance Portability and Accountability Act Member Notice*

The following information is provided to inform the member of certain provisions contained in the Group Health Plan and related procedures that may be utilized by the member in accordance with Federal law.

Pre-existing Conditions Exclusion Provision (only for plans containing such provision)
This is to advise you that a pre-existing conditions exclusion period may apply to you if a pre-existing conditions exclusion provision is included in the Group Plan that you are or become covered under. If your plan contains a pre-existing conditions exclusion, such exclusion may be waived for you if you have prior Creditable Coverage.

Creditable Coverage
Creditable coverage includes coverage under a group health plan (including a governmental or church plan), health insurance coverage (either group or individual insurance), Medicare, Medicaid, military-sponsored health care (CHAMPUS), a program of the Indian Health Service, a state health benefit risk pool, the FEHBP, a public health plan as defined in the regulations, and any health benefit plan under section 5(c) of the Peace Corps Act. Not included as creditable coverage is any coverage that is exempt from the law (e.g., dental only coverage or dental coverage that is provided in a separate plan or, even if in the same plan as medical, is separately elected and results in additional premium).

If you had prior creditable coverage within the 90 days immediately before the date you enrolled under this plan, then the pre-existing conditions exclusion in your plan, if any, will be waived. The determination of the 90 day period will not include any waiting period that may be imposed by your employer before you are eligible for coverage.

If you had no prior creditable coverage within the 90 days prior to your enrollment date (either because you had no prior coverage or because there was more than a 90 day gap from the date your prior coverage terminated to the enrollment date), we will apply your plan’s pre-existing conditions exclusion (to a maximum period of 12 months).

Please Note: If a state law mandates a gap period greater than 90 days, that longer gap period will be used to determine creditable coverage.

If you have any questions regarding the determination of whether or not a pre-existing conditions exclusion applies to you, please call the Member Services telephone number on your ID card.

Providing Proof of Creditable Coverage
Generally, you will have received a Certification of Prior Group Health Plan Coverage from your prior medical plan as proof of your prior coverage. You should retain that certification until you submit a medical claim. When a claim for treatment of a potential pre-existing condition is received, the claim office will request from you that Certification of Prior Group Health Plan Coverage, which will be used to determine if you have creditable coverage at that time.

You may request a Certification of Prior Group Health Plan Coverage from your prior carrier(s) with whom you had coverage within the past two years. Our service center can assist you with this and can provide you with the type of information that you will need to request from your prior carrier.

The service center may also request information from you regarding any pre-existing condition for which you may have been treated in the past and other information that will allow them to determine if you have creditable coverage.

* While this member notice is believed to be accurate as of the print date, it is subject to change. Please contact the Member Services department if you have any questions.

www.aetna.com
Special Enrollment Periods

Due to Loss of Coverage

If you are eligible for coverage under your employer’s medical plan but do/did not enroll in that medical plan because you had other medical coverage, and you lose that other medical coverage, you will be allowed to enroll in the current medical plan during special enrollment periods after your initial eligibility period, if certain conditions are met. These special enrollment rules apply to employees and/or dependents who are eligible, but not enrolled for coverage, under the terms of the plan.

An employee or dependent is eligible to enroll during a special enrollment period if each of the following conditions are met:

- When you declined enrollment for you or your dependent, you stated in writing that coverage under another group health plan or other health insurance was the reason for declining enrollment, if the employer required such written notice and you were given notice of the requirement and the consequences of not providing the statement; and

- When you declined enrollment for you or your dependent, you or your dependent had COBRA continuation coverage under another plan and that COBRA continuation coverage has since been exhausted,

or

If the other coverage that applied to you or your dependent when enrollment was declined was not under a COBRA continuation provision, either the other coverage has been terminated as a result of the loss of eligibility or employer contributions toward that coverage have been terminated. Loss of eligibility includes a loss of coverage as a result of legal separation, divorce, death, termination of employment, or reduction in hours of employment.

For Certain Dependent Beneficiaries

If your Group Health Plan offers dependent coverage, it is required to offer a dependent special enrollment period for persons becoming a dependent through marriage, birth, adoption or placement for adoption. The dependent special enrollment period will last for 31 days from the date of the marriage, birth, adoption or placement for adoption. The dependent may be enrolled during that time as a dependent of the employee. If the employee is eligible for enrollment, but not enrolled, the employee may also enroll at this time. In the case of the birth or adoption of a child, the spouse of the individual also may be enrolled as a dependent of the employee if the spouse is otherwise eligible for coverage but not already enrolled. If an employee seeks to enroll a dependent during the special enrollment period, the coverage would become effective as of the date of birth, adoption, placement for adoption or marriage.

Special Enrollment Rules

To qualify for the special enrollment, individuals who meet the above requirements must submit a signed request for enrollment no later than 31 days after one of the events described above. The effective date of coverage for individuals who lost coverage will be the date of the qualifying event. If you seek to enroll a dependent during the special enrollment period, coverage for your dependent (and for you, if also enrolling) will become effective as of the date that the qualifying event occurred (for marriage, as of the enrollment date) once the completed request for enrollment is received.
Notice to Members

While this information is believed to be accurate as of the print date, it is subject to change.

This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Aetna does not provide health care services and, therefore, cannot guarantee any results or outcomes. Consult the plan documents [Group Agreement, Group Insurance Certificate, Schedule of Benefits, Certificate of Coverage, Group Policy] to determine governing contractual provisions, including procedures, exclusions and limitations relating to the plan. The availability of a plan or program may vary by geographic service area. Some benefits are subject to limitations or visit maximums.

With the exception of Aetna Rx Home Delivery®, all participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Aetna. Aetna Rx Home Delivery, LLC. Is a subsidiary of Aetna Inc. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change. Notice of the change shall be provided in accordance with applicable state law. Certain primary care physicians are affiliated with integrated delivery systems or other provider groups (such as independent practice associations and physician-hospital organizations), and members who select these providers will generally be referred to specialists and hospitals within those systems or groups. However, if a system or group does not include a provider qualified to meet member’s medical needs, member may request to have services provided by non-system or non-group providers. Member’s request will be reviewed and will require prior authorization from the system or group and/or Aetna to be a covered benefit.

The NCQA Accreditation Seal is a recognized symbol of quality. NCQA recognition seals appear in the provider directory next to those providers who have been duly recognized. NCQA provider recognitions are subject to change. For up-to-date information, please visit our DocFind® online provider directory at www.aetna.com or visit the NCQA's new top-level recognition listing at recognition.ncqa.org.

If you need this material translated into another language, please call Member Services at 1-800-323-9930.
Si usted necesita este material en otro lenguaje, por favor llame a Servicios al Miembro al 1-800-323-9930.

www.aetna.com