

Texas Small Group Enrollment Guide

Benefits and
insurance plans for
the way you live

We want you to know[®]



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Welcome to Aetna!



At Aetna, we know that the true worth of any health benefits and insurance plan is how it works for you and your family. Aetna also recognizes 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.

Each health plan from Aetna 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 provides you with the tools you need to manage your care.

Aetna is the brand name for products and services provided by one or more of the Aetna group of subsidiary companies, which are not financially dependent upon each other's products. Health benefits and health insurance plans are offered, underwritten or administered by Aetna Health Inc., Corporate Health Insurance Company, Aetna Life Insurance Company and/or Aetna Dental Inc.

Aetna Navigator — your gateway to managing your health

Included with your plan are important tools and resources that make it easier to use your benefits and help you make more informed health care decisions.

www.aetna.com

Aetna Navigator member self-service website

When you need up-to-date information about your health benefits and 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 member self-service website that provides you with a *single source* for online health and benefits information. It's convenient and easy to use:

1. Go to www.aetna.com
2. Click on **Aetna Navigator**.
3. Register as a new user, or log on using your secure 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 connection lets you:

- View information about who is covered on your plan.
- Search for a participating provider 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** — compares hospital outcome information about medical care provided by hospitals in your area, based on criteria important to you.
- **Price-A-DrugSM tool*** — helps you estimate the cost of prescriptions before you buy.

- **Estimate the Cost of Care tool** — provides average in-network costs and typical out-of-network fees for certain procedures based on a geographic area.
- **Pharmacy benefits summary** — allows you to locate retail pharmacies; order prescriptions through Aetna's mail-order pharmacy, Aetna Rx Home Delivery®; search and learn about medications; and review the medications available in Aetna's formulary.

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

- **Aetna IntelliHealth® website**, our award-winning and 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.
- **Interactive and streaming videos** about topics such as asthma and heart health.



Good health can mean more than visiting the doctor

Informed Health Line

Access to a registered nurse — 24/7!

With Aetna's 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.

Pick a club — join a club

You'll enjoy preferred rates on fitness club memberships* within the GlobalFit™ network. With over 2,000 locations** (and growing every day), it's easy to find one close to where you live or work. And with member-friendly features like a FREE guest pass*** and flexible membership options, you can get started today!

Step #1: Visit www.globalfit.com/fitness for an up-to-date listing of participating clubs.

Step #2: Select a club and follow the directions to get your FREE guest pass (available at most clubs). It's your "sneak peek" at club culture, services and equipment.

Step #3: Join a club today! Enroll online, or call GlobalFit toll free at 1-800-298-7800.

Discounts on health clubs, exercise equipment and more

Regular exercise can make you look and feel younger. With our Fitness program, you can *do it for less*. And, you'll get great savings on fitness club memberships, exercise videos and home exercise equipment like treadmills and elliptical trainers — everything you need to get fit for less today.

Members with covered benefits should exhaust those benefits prior to using these discounts. These services and products are provided by organizations other than Aetna. If you have questions about the Fitness, Aetna Vision Discounts or Aetna Natural Products and Services programs, please call 1-800-756-7039. For HMO members, any complaints about these discount programs may be submitted using the process described in your Evidence of Coverage. For more information on these programs, check with your employer or call the Member Services number on your ID card.

*Membership to a club of which you are a current member is not available. Membership also may not be available to a club if you have been a member of that club within the past 12 months.

**GlobalFit website, www.globalfit.com/fitness (1/07).

***Not available at all clubs.





An eye-opening way to healthy vision

See better ... for less

Save 5 percent to 40 percent off the retail price* of eye exams, eyeglasses, contact lenses and solutions, accessories and more, with our Aetna Vision Discounts program. The discounts are instant — there are no forms or claims.

You can use your discount over and over again ... you save each and every time you purchase a product or service from a participating location.

Here's how you do it:

- **Book** — Schedule an eye exam, or visit any participating location. From www.aetna.com, log on to our DocFind directory and select Aetna Vision Discounts to find a participating professional. Or, call 1-800-793-8616.
- **Browse** — Choose from hundreds of fashionable frames and the latest in lens technology.
- **Save** — Show your Aetna ID card for on-the-spot savings.

Special savings on LASIK eye surgery

Have you been hearing about LASIK eye surgery and wondering if you can afford it? With Aetna Vision Discounts, you can get up to 5% to 15% off the doctor's usual fee* for surgery.** To learn more, call 1-800-422-6600.

This is a brief listing of the savings* you can receive through the Aetna Vision Discounts program.

PRODUCT OR SERVICE	WHAT YOU'LL PAY
Eye Exams	
■ Comprehensive eye exam	\$42
■ Standard contact lenses fit & follow up	\$40 (plus \$42 exam fee)
■ Specialty contact lenses fit & follow up (e.g. Toric, Bifocal, Gas Permeable)	\$10 off retail (plus \$42 exam fee)
Lenses per Pair (uncoated plastic)	
■ Single Vision	\$40
■ Bifocal	\$60
■ Trifocal	\$80
■ Standard Progressive (no-line bifocal)	\$120
Eyeglass Frames (retail prices)	40% off retail prices
Lens Options per Pair (add to lens price above)	
■ Standard polycarbonate (includes UV coating and scratch-resistant coating)	\$40
■ Scratch-resistant coating	\$15
■ Ultraviolet (UV) coating	\$15
■ Solid or gradient tint	\$15
■ Standard antireflective coating	\$45
■ Glass	20% off retail
■ Photochromic Glass	20% off retail
Contact Lenses	
Get a 15% discount (5% on disposables) off retail prices.	
Mail-Order Contact Lens Replacement Program	
Call 1-800-391-LENS (5367) to order replacement contact lenses. (Mail-order contact pricing is not subject to the discounts received at participating locations.)	
Additional Vision-Related Items	
Visit any participating location to receive a 20% discount off retail prices.	
LASIK Procedure	
Save up to 5% to 15% off the surgeon's fee through the U.S. Laser Network.	

*EyeMed Services and Compensation Schedule (7/06). Prices are subject to change.

**LASIK surgery discounts are offered by U.S. Laser Network. Providers are independent surgeons and are not agents or representatives of Cole Vision Corporation, Aetna and/or their affiliates

A cost-effective alternative to alternative care

Relax, recharge and save

The path to healthy living comes in all shapes and sizes. That's why our Aetna Natural Products and Services program gives you great savings on health care services and natural products like massage therapy, acupuncture, vitamins and more. It's a smart way to save on items and services not typically covered by insurance — and a great way to encourage your body's natural health abilities.

Two easy steps to greater savings:

1. **Schedule an appointment.** To find a location near you, visit DocFind at www.aetna.com or call the toll-free number on your ID card, which you'll get after enrollment.
2. **Pay the discounted fee at the time of service.** There are no claims to file and no waiting for reimbursement.

Discounts on vitamins and natural body care products

Through our Vitamin Advantage™ program, you can save 5 percent to 20 percent on over-the-counter vitamins and nutritional supplements from participating vendors.* And our Natural Products program can save you a minimum of 20 percent** on aromatherapy, foot care, natural body care products and more.



*Agreement, WebVitamins, Inc., 1/02.

**Discounted Rate Agreement, Internatural, a division of Lotus Light Enterprises, Inc., 2/99.

Hear life the way it's meant to be heard

A great way to hear what you've been missing

You don't have to live in a world of muted sound. We've teamed with HearPO, a national hearing benefits provider, to give you 30 percent to 40 percent off the retail price* of hearing exams and hearing services.**

And you'll save 4 percent to 62 percent off the retail price* on hearing aids. It's what you need to make your world sound clearer.

This program is not insurance ... meaning no referrals or claims. It's a simple, convenient way to take a little off the top of your expenses.

- Save on many styles, from complete canal to behind-the-ear hearing aids.
- Save on the newest technology, including programmable and digital instruments.
- Choose from over 1,800*** participating locations nationwide.
- Get discounts on hearing aid repairs.
- Enjoy free follow-up service for one year.

Three steps to savings:

1. Find a nearby provider. Call HearPO at 1-888-HEARING, or visit our DocFind directory online through www.aetna.com.
2. Make an appointment with your selected provider.
3. Get your discount at the point of purchase.

*HearPO Compensation Contract, 7/06.

**Read your plan documents for additional hearing benefits that may be available to you under the plan.

***HearPO website.
www.hearpo.com/aetna, 7/06.



Employee Assistance Program (EAP)

Aetna's Employee Assistance Program is a confidential program that gives employees and members of their household access to useful services and support to help them manage the everyday challenges of work and home. The EAP is available at no charge to members and their family members and includes:

- **Choice** — They'll find a range of resources to help them balance their personal and professional lives.
- **Easy access** — Small Group EAP can be reached anytime, by a call to 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. Employees and their household members receive three phone consultations per member in a calendar year.

Employers can also take advantage of EAP Resources:

- **Management and Human Resources assistance** — Employers get unlimited phone consultations with workplace-trained clinicians who can provide help in dealing with complex employee issues that may arise.
- **Online tools** — Employers can also get online tools and materials to encourage employees to use the EAP by visiting www.aetnaeap.com (enter your company ID and select the "Promotional Materials" link.)



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, other topics important to women, as well as:

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

For ob/gyn care, no referrals needed*

For an annual well-woman exam, unlimited visits for gynecological problems and routine maternity care, women may schedule an appointment with participating obstetrical, gynecological or women's health care professionals.

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.

Beginning RightSM Maternity Program

Aetna's 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, as well as our Beginning Right Maternity Program, may receive enhanced Dental benefits (additional cleaning or treatment of periodontal (gum) disease, fully covered with no deductible) during pregnancy.

*Direct access applies to general ob/gyn care and basic infertility care only, not subspecialty care/treatment such as additional infertility specialist care, perinatology care or gynecologic/oncologic care.

Wellness and prevention programs — helping you and your family stay healthy

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.

Preventive care

Member health education reminders

We mail you preventive health care reminders to encourage you to get services to help prevent, detect and monitor problems early on, when they are most treatable. We send:

- Annual reminders encouraging women ages 18 – 39 to schedule their GYN exam and Pap smears. Women age 40 and over will also receive reminders to encourage them to schedule an annual mammogram. Plus, important health information, a chart of recommended preventive care guidelines and a tear-off wallet card to schedule and track this important information.
- Childhood and adolescent immunization reminders.

- Reminders stressing the importance of colorectal cancer screening, as well as receiving vaccines to prevent influenza and pneumococcal pneumonia.
- Annual reminders promoting blood pressure and cholesterol checkups; plus, a handy wallet card to track blood pressure, cholesterol, medication and dosage information.

Keeping you healthy

Healthy Outlook Program®

If you've been diagnosed with a chronic condition, such as **asthma, diabetes, chronic heart failure or coronary artery disease**, you're probably aware of the impact this can make on your life. Our Healthy Outlook Program* gives you the tools you need to help prevent or delay complications, increase confidence in managing your condition and help improve the overall quality of your life.

Once enrolled, you may receive some or all of the following, based on your health status and individual needs:

- A personalized health risk assessment from a disease management health care professional.
- Information on recognizing and managing the signs and symptoms of your condition.
- Self-care tips to help keep your condition firmly under control.
- Support in helping you work more closely with your doctor.
- Free educational brochures and other materials.
- Materials for identifying and managing depression as it relates to chronic illness.

*If included with your plan.



Finding health care providers

STEP 1:

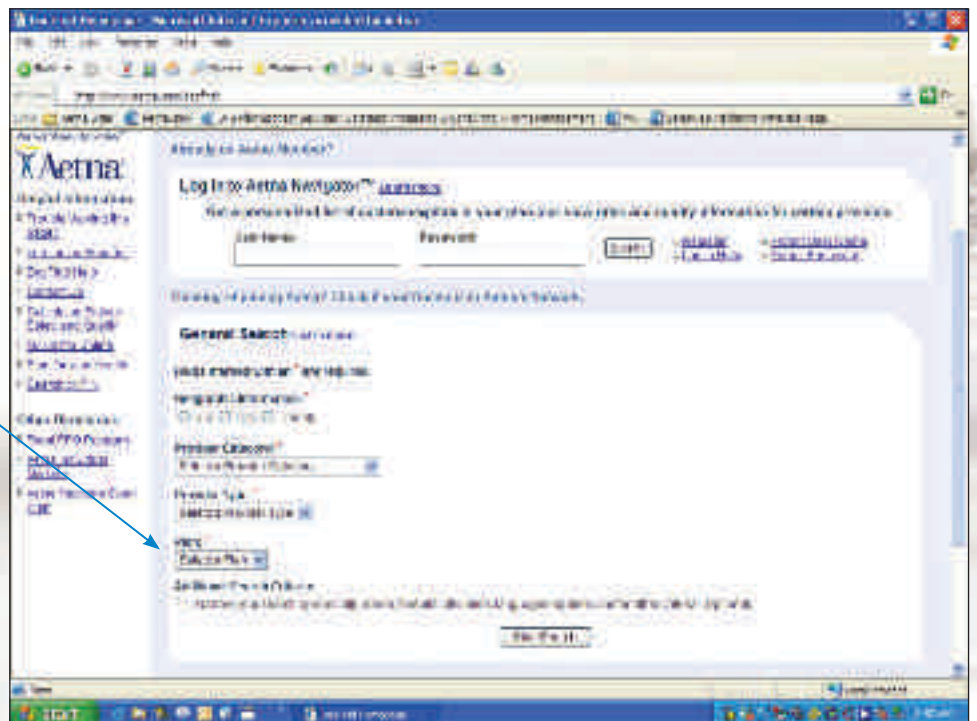
Start your search at www.aetna.com/docfind. If you're already enrolled in an Aetna plan, log in to **Aetna Navigator**. Aetna members who are first-time users can register with either their Aetna Member ID or Social Security number or conduct a general search.



STEP 2:

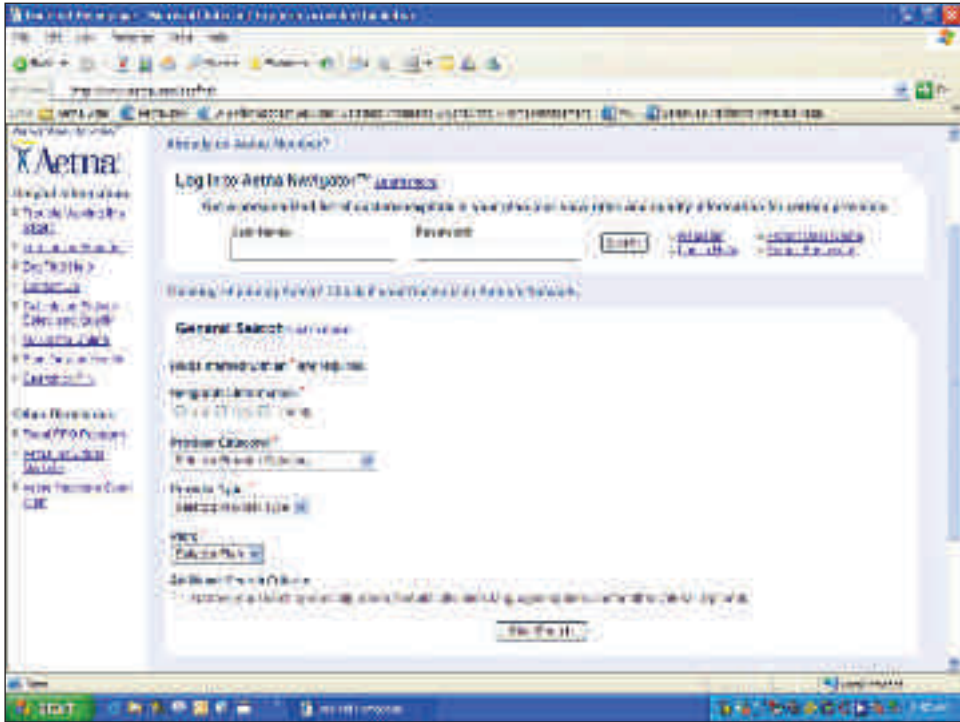
Complete all the category selections. You'll first choose how you'd like to search for a provider — you can choose to search by zip code, city or county. You'll then select your personal search parameters — that is, the provider category (doctors, dentists, hospitals, etc.), the provider type (specialist, primary care, etc.) and the Aetna plan in which you're enrolled.

You must select the plan type in which you're enrolled. For instance, if you're enrolled in an Open Access Managed Choice® (MC) or Limited Benefit plan, select Managed Choice® POS (Open Access). If you're enrolled in an Open Access POS plan, select Aetna Choice® POS (Open Access).



STEP 3:

Click the **“Start Search”** button to see all the providers for the geographical area you selected.



Please be sure to complete your application thoroughly.

The sections noted below are frequently overlooked.

Now that I've selected a plan, how do I enroll?

● Include your date of hire.

● Insert your Social Security number here, as well as the Social Security numbers for your dependents.

● Select the medical plan(s) offered by your employer. If dental plans are offered, select your dental plan next.

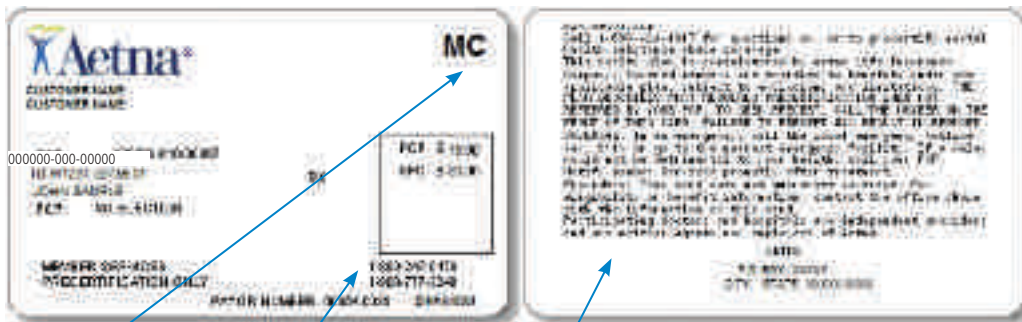
● Enter your doctor's (and dentist's if enrolling in a DMO plan) ID number if enrolling in a HMO plan.

● Sign here if you are waiving coverage for yourself or any dependents.

● Sign and date here to complete the application.

Your member ID card

After you enroll, you will receive ID cards that look like this. Make sure to present your Aetna ID card when receiving care from participating providers or when accessing emergency care. Your ID card identifies you as an Aetna member.



- Plan in which you are enrolled.
- Call this number to speak with a Member Services representative.
- Additional information, including precertification number for mental health and substance abuse services.



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

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

If you need this material translated into another language, please call Member Services at 1-888-98-AETNA (1-888-982-3862).

Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al 1-888-98-AETNA (1-888-982-3862).

This material is for information only and is neither an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. If you are in a plan that requires the selection of a primary care physician and your primary care physician is part of an integrated delivery system or physician group, your primary care physician will generally refer you to specialists and hospitals that are affiliated with the delivery system or physician group. Health/dental benefits and 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.

Aetna HealthFund HRAs are subject to employer-defined use and forfeiture rules. Investment services are independently offered through JPMorgan Institutional Investors, Inc., a subsidiary of JPMorgan Chase Bank.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Discount programs provide access to discounted prices and are NOT insured benefits.

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.

