

We made some plan changes that may affect your choice

You should check our provider directory before you choose a plan to be sure your providers are in our networks. Some plans use the Signature or Savings Plus provider networks. This should be clear from the plan name. For example:

- Aetna Open Access Signature EPO (Offered by Aetna Health Insurance Company of New York)
- Aetna Savings Plus* EPO (Offered by Aetna Life Insurance Company)

Search our network for doctors, hospitals and other health care providers

Use our provider search tool on [aetna.com](https://www.aetna.com) for the most up-to-date list of health care professionals and facilities. If you're not yet enrolled, select "Find a doctor" from the home page. Follow the path and enter your doctor's name in the search field. You can also call us at **1-888-982-3862** for a free printed list of doctors.

We've made some other changes — for the better

We updated some of the information in this disclosure after we went to print. To make sure you get it right, we've noted the changes here. If you have questions, just contact Member Services at **1-888-982-3862**.

How to download the mobile app for your medical plan

Discover a smarter, simpler way to manage your health and benefits with our mobile app. To download the Aetna HealthSM app for access on the go, visit your Play Store (Android) or App Store (iPhone) and search for the Aetna HealthSM app. Or text "MOBILEAPP" to 90156 to download. (Message and data rates apply.)*

Terms we no longer use – or out with the old, in with the new

We recently updated our website, [aetna.com](https://www.aetna.com). With change, comes — well — more change, like these outdated terms in the chart (left). You may see these in this disclosure, but we've replaced them in our other materials with the terms on the right.

Old terms	New terms
Aetna Navigator® or Navigator	Aetna member website/your member website/member website
Member Payment Estimator or MPE	cost estimator
DocFind®	provider search
aetn navigator.com	aetna.com
Aetna Rx Home Delivery® Pharmacy	CVS Caremark Mail Service Pharmacy
Beginning Right® depression program	Aetna Maternity Program health support services

*Terms and Conditions: bit.ly/2nIJFYG

*Privacy Policy: [aetna.com/legal-notices/privacy.html](https://www.aetna.com/legal-notices/privacy.html)



Our plans comply with mental health laws

We want you to know that our plans comply with all federal and state requirements of the Mental Health Parity and Addiction Equity Act (MHPAEA). This includes the non-quantitative treatment limitation (NQTL) requirements applied to behavioral health and substance use disorder benefits. We use the same processes and standards to determine these requirements as those we use to determine requirements for medical and surgical treatments. In other words, we apply the same medical management requirements, such as precertification, to all plan benefits, including:

- Behavioral health
- Substance use disorder
- Medical and surgical treatments

If you'd like to see how we arrive at the NQTL requirements, we'd be happy to show you our analysis. Just call Member Services at the number on your ID card to request a copy.

How we determine cost share

To ensure we comply with federal and state mental health laws regarding members' cost share, we apply certain test measures laid out in the federal law. These are called the "substantially all" and "predominant level" tests. If you'd like to see how we arrive at members' cost share, we'd be happy to show you our analysis. Just call Member Services at the number on your ID card to request a copy.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company, Aetna Health Insurance Company of New York and its affiliates (Aetna).

