



AETNA ADVANTAGE PLANS FOR INDIVIDUALS, FAMILIES AND THE SELF-EMPLOYED

NEW PROVISIONS EFFECTIVE SEPTEMBER 23, 2010

This information is an addendum to the printed materials you received.

The federal health care reform legislation, known as the Patient Protection and Affordable Care Act, was signed into law on March 23, 2010 by President Obama.

The following health care reform changes are effective on September 23, 2010:

- Allow dependent coverage up to age 26
- Remove lifetime benefit limits – based on dollar amounts
- Take away cost-sharing obligations for preventive services (In network)
- Eliminate pre-existing condition exclusions for dependent children (under 19 years of age)

Please note that some previously printed materials do not reflect these changes. However, the new provisions **are in effect** for plans with an effective date on or after September 23, 2010, and your Aetna Advantage Plan **does comply** with the new federal health care reform legislation.

If you have any questions, please talk to your broker or call 1-800-MY-HEALTH.

Please note that in addition to health care reform changes, coverage for children only may no longer be available in your state. Also, all plans described in the printed material you received may not currently be available in your state.

Aetna Advantage Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out-of-state blanket trust or Aetna Health Inc. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans. These plans are medically underwritten and you may be declined coverage in accordance with your health condition.

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HMO Individual Advantage Program

To Your Health

A Plan That Leaves Health Care Decisions To You and Your Doctor

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.

To locate a provider, just log on to DocFind®, our online provider directory at www.aetna.com, or refer to an Aetna physician directory. You can change your designated PCP anytime, for any reason.

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

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.

*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 nonemergency inpatient hospital care. Members are required to precertify mental health and substance abuse services.

**Refer to your plan documents for member cost-sharing provisions.

Aetna Navigator™ —
www.aetnavigators.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.aetnavigators.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 diseasespecific information
- 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

*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.

- 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

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.

Translation of this material into another language may be available. For assistance, please call Member Services at:
1-800-435-8742/TDD
1-800-628-3323.

Puede estar disponible la traducción de este material en otro idioma. Por favor, para ayuda llame a Servicios al Miembro al:
1-800-435-8742/TDD
1-800-628-3323.

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 or program benefits and does not constitute a contract. Consult your plan documents (Schedule of Benefits, Certificate of Coverage) to determine governing contractual provisions, including procedures, exclusions and limitations relating to your plan. In case of a conflict between your plan documents and this information, the plan documents will govern. All the terms and conditions of your plan or program are subject to applicable laws, regulations and policies. The availability of a plan or program may vary by geographic service area. All benefits are subject to coordination of benefits. Aetna does not provide health care services and, therefore, cannot guarantee any results or outcomes. Participating and agency nurses are independent contractors in private practice and are neither employees nor agents of Aetna or its affiliates. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change, unless required by applicable state law. Certain physicians may be affiliated with Integrated Delivery Systems (IDSs), Independent Practice Associations (IPAs), Physician and Hospital Organizations (PHOs), Physician Medical Groups (PMGs), behavioral health organizations, and similar physician organizations or groups. Members who select these physicians will generally be referred to specialists and hospitals within that system or group. Natural Alternatives and Vision One, discount-only programs, and the Fitness program, a rate-access program, may be in addition to any plan benefits. Program providers are solely responsible for the products and services provided under the programs. Aetna does not endorse any vendor, product or service associated with these programs. Aetna does not recommend the self-management of health problems, nor do we promote any particular form of medical treatment. You should consult your health care provider for the advice and care appropriate for your specific medical needs. HMO benefits are provided or administered by Aetna Health Inc. While this information is believed to be accurate as of the print date, it is subject to change.