

Health benefits your employees can use close to home

Vitalidad México con AetnaSM



A new health plan for your employees who seek care in Mexico and work in California.

Individuals depicted in this brochure are not Aetna members.

14.02.149.1-CA (1/08)

We want you to know[®]



Introducing Vitalidad M

Aetna[‡] and Northern Mexico's premier HMO program, Sistemas Medicos Nacionales, S.A. de C.V. (SIMNSA), have come together to offer Vitalidad México con Aetna.

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



México con Aetna

Vitalidad México con Aetna offers ...

- A plan designed specifically for the needs of employers throughout California, with employees who prefer to seek health services in Tijuana, Tecate or Mexicali
- Access to one of Northern Mexico's leading HMO programs: SIMNSA is the first Mexican HMO licensed by the state of California
- Doctors and practitioners who speak the member's language and address their culture-centric medical needs
- Routine medical care in Mexico, and protection for emergency medical needs worldwide.*

How Vitalidad México con Aetna works

The plan gives people who live or work within San Diego County access to over 200 doctors and health care facilities in the Mexican communities of Tijuana, Mexicali and Tecate. Employers' headquarters can be located in any one of the several California counties where Aetna currently offers an HMO plan (excluding Imperial County).

The Primary Care Physician (PCP) coordinates employees' and their covered dependents' health care. There are no deductibles to meet and lower out-of-pocket maximums. If your employee has an accident that requires an emergency room visit while outside the plan service area, emergency room coverage and urgent care coverage are available with a low copay.* Routine office and child and adult wellness visits, as well as diagnostic and X-ray services, are not covered in the United States.*



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

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

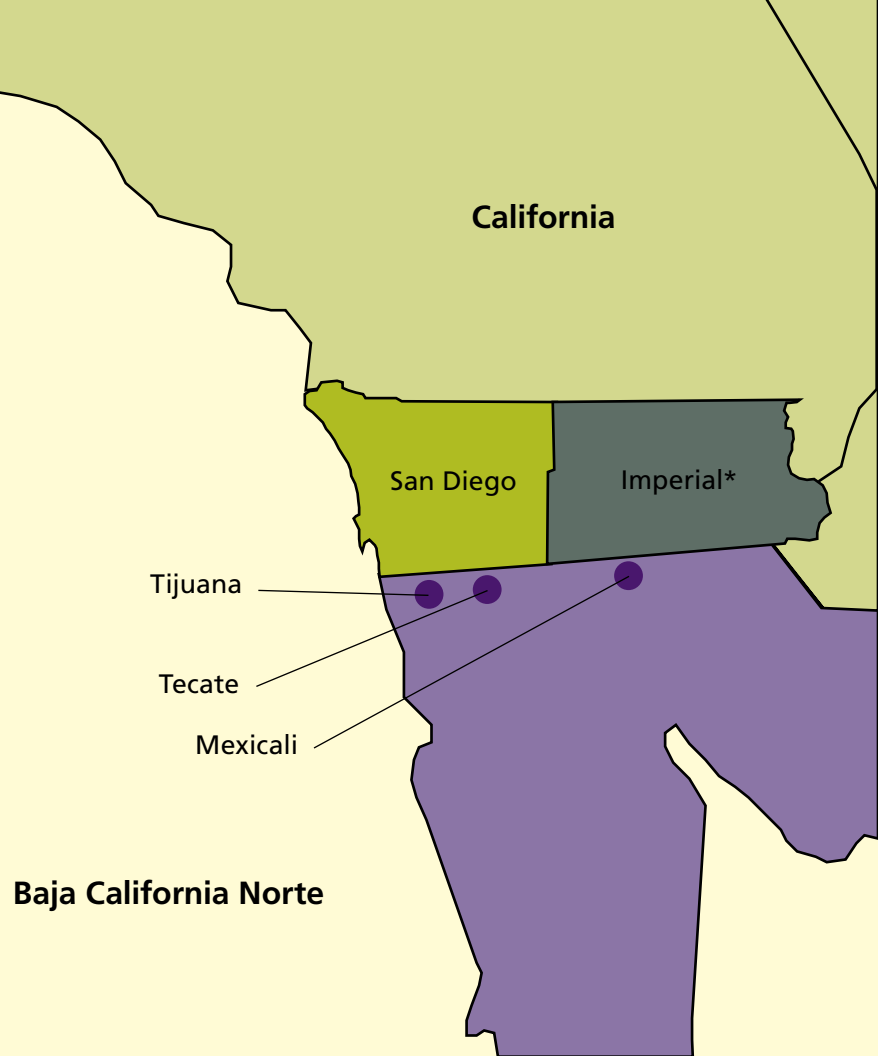
Vitalidad México con Aetna provider map

Tijuana
Physicians – 126
Hospitals – 7

Tecate
Physicians – 15
Hospital – 1

Mexicali
Physicians – 45
Hospitals – 4

*Employers' headquarters can be located in any one of several California counties where Aetna currently offers an HMO plan (excluding Imperial County).



Familiar, accessible health care

With Vitalidad México con Aetna, your employees get affordable health benefits they can use when and where they need them. The plan offers them the security of visiting health professionals near their home and getting urgent care services in the United States.

Our arrangement with SIMNSA — Mexico's premiere HMO network — provides reassurance that your employees will receive access to care from qualified Mexican providers. Doctors from their communities who are more likely to understand their health care needs.

A comparison summary of benefits available in Mexico and the United States are listed to the right.

Coverage in Mexico	Coverage in the United States
\$5/\$10 copay for Primary Care Physician and Specialist visits	Routine office visits not covered outside of SIMNSA network
100% coverage for qualified preventive care — including immunizations and child and adult wellness exams	Preventive office visits not covered outside of SIMNSA network
Diagnostic labs and X-ray services included in PCP copay	Diagnostic labs and X-ray services not covered outside of SIMNSA network other than for emergency room or urgent care visits
Affordable prescription drug copay	Affordable prescription drug copay — Prescription drugs only covered in the United States if prescribed as a result of emergency or urgent care
\$10/\$20 in-network Emergency Room copay	\$100 copay for emergency room visits in the U.S. (out-of-network)
Low copay for in-network emergency and urgent care services worldwide	Urgent Care available worldwide (out-of-network) with \$35 copay
No lifetime maximums	No lifetime maximums

Exploring your options

Here are the two Vitalidad México con Aetna plans you can choose from.

PLAN NAME	HMO \$5	HMO \$10
PCP/Referrals Required	Yes	Yes
MEMBER BENEFITS	In-Network	In-Network
Calendar Year Deductible	None	None
Calendar year Copay Maximum (certain payments do not apply)	\$1,500 per member \$3,000 family	\$2,00 per member \$4,000 family
Lifetime Maximum Benefit	Unlimited	Unlimited
Primary Physician Office Visit	\$5 copay	\$10 copay
Specialist Office Visit	\$5 copay	\$10 copay
Routine Physical Exams (Age and frequency schedules apply)	No charge	No charge
Well-Child Exams (Age and frequency schedules apply)	No charge	No charge
Routine GYN (Frequency schedules apply)	No charge	No charge
Outpatient Lab & X-ray	No charge	No charge
Inpatient Hospital	No charge	\$100 per day
Outpatient Surgery	No charge	No charge
Emergency Services (in SIMNSA Network)	\$10 copay	\$20 copay
Emergency Services (out of SIMNSA Network)	\$100 copay	\$100 copay
Ambulance (in SIMNSA Network)	No charge	No charge
Ambulance (out of SIMNSA Network)	\$50 copay	\$50 copay
Urgent Care (in SIMNSA Network)	\$10 copay	\$20 copay
Urgent Care (out of SIMNSA Network)	\$35 copay	\$35 copay
Prescription Drugs (in SIMNSA Network)	\$5 Generic and Brand	\$10 Generic and Brand
Prescription Drugs (out of SIMNSA Network / Closed Formulary) Closed Formulary is based on medications related to an Emergency Room or Urgent Care visit.	\$5 Generic / \$15 Brand	\$10 Generic / \$20 Brand
Mail Order Prescription Drugs	Not Covered	Not Covered

For this plan, "Participating Providers" refers to the SIMNSA Network participating providers. For any questions or concerns about accessing and obtaining service from the SIMNSA Network please call Member Services at 888-98-AETNA.

Some benefits are subject to limitations or visit maximums. Members or providers may be required to precertify or obtain approval for certain services such as non-emergency hospital care. The dollar amount copayments indicate what the member is required to pay. For a summary list of Limitations and Exclusions, refer to page 4.

Limitations and exclusions

Medical

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

Aetna Vitalidad HMO

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



Give your employees access to quality health care that's convenient.

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

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

Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services.

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

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

Material Subject to change

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14.02.149.1-CA (1/08)

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