

# Lower out-of-pocket costs plus access to quality care

## Savings Plus network

### Affordable options

Health care costs are different everywhere. You might pay more for a particular service than your next-door neighbor. Or you might pay less. It all depends on the doctor or hospital you choose.

You can typically pay less with our **Savings Plus network**.\* And you still have access to quality care.

### Use Savings Plus — and save

Why pay more for covered services? Instead, visit:

#### 1. Savings Plus doctors and specialists

See these doctors, and you also typically pay less.

We choose doctors from 20 different speciality areas who meet certain criteria, such as having a history of treating patients at Savings Plus hospitals.

*Specialists are doctors who treat certain conditions or diseases. For example, dermatologists treat skin conditions. Cardiologists treat heart problems.*

#### 2. Savings Plus hospitals

These hospitals meet specific standards for clinical quality and efficient use of health care resources.\*\* You typically pay less when you receive care at these hospitals.

Consider choosing doctors and specialists who commonly use Savings Plus hospitals. This is the best way to get the most out of the Savings Plus network.

You can still visit hospitals and doctors not in the Savings Plus network. But you'll probably pay more.



\*We review the cost-efficiency and quality data of the providers in the Savings Plus network every two years. Providers may move from one tier to another at any time.

\*\*In some cases, we apply other business considerations.

**Tiered Provider Network.** This plan includes the Tiered Provider Network called Massachusetts Savings Plus. In this plan, members pay different levels of copayments, coinsurance, deductibles, depending on the tier of the provider delivering a covered service or supply. This plan may make changes to a provider's benefit tier annually, the first on January 1, 2018. Please consult the Massachusetts Savings Plus provider directory or visit the provider search tool at [www.aetna.com](http://www.aetna.com) to determine the tier of providers in the Massachusetts Savings Plus network.

## How to keep costs down

### Find Savings Plus doctors and hospitals

- Go to [www.aetna.com](http://www.aetna.com). If you're already a member registered for your secure website, log in to find a doctor. If not, just click on "Find a Doctor" to use the online directory.
- Either way, look for doctors and hospitals with the Savings Plus symbol. 
- Doctors in some specialties\* will have a blue star.  These Aexcel® doctors have met additional clinical quality and cost-efficiency standards.

### Choose health care facilities that work for your needs

Sometimes you don't need to receive care at a hospital.

Search the online directory for X-ray, lab and ambulatory surgery centers in your area. They can provide the right care for you, at the right cost for your health care budget.

### Use our online tools

Are you an Aetna member? Then try our online tools.

You'll find estimates and cost ranges for many health care services. When you know costs, you can make the most out of your benefits. And maybe save a little, too.

Just log in to your member website at [www.aetna.com](http://www.aetna.com) to:

- See what you'll pay for hundreds of doctor and hospital services in most parts of the country, based on your actual plan. Compare estimates for up to 10 doctors or hospitals at a time.\*\*
- Compare in- and out-of-network cost estimates for office visits, surgeries, medical tests and more.
- Look up costs for prescription drugs — before you fill a prescription. And find out what you can save by using our home delivery service.

\*Aexcel specialties: cardiology, cardiothoracic surgery, gastroenterology, general surgery, obstetrics and gynecology, orthopedics, otolaryngology/ENT, neurology, neurosurgery, plastic surgery, urology and vascular surgery. Aexcel is not available with health maintenance organization (HMO) plans. The Aexcel network is only available in select locations.

\*\*Estimated costs not available in all markets. Actual costs may differ for a number of reasons, including if other or different services are performed by the doctor or facility at the time of your visit, and/or additional claims/member payments are processed before the actual claim for the estimated service is processed. HMO members can only look up estimated costs for doctor and outpatient facility services.

**Health benefits and health insurance plans are offered, administered and/or underwritten by Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). Each insurer has sole financial responsibility for its own products.**

**Aexcel designation is only a guide to choosing a physician. Members should confer with their existing physicians before making a decision. Designations have the risk of error and should not be the sole basis for selecting a doctor.**

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. 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. 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 care services. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to [www.aetna.com](http://www.aetna.com).

**Not an Aetna member yet?** Once you are, you'll have access to these tools. Use them to get the most out of your benefits and help you save money.

### More ways to get care


In an emergency or urgent care situation, we want you to get care as soon as possible. So go where it is most convenient for you.

- Go anywhere for emergency room care. Your health benefits or health insurance plan covers this visit at the highest benefits level.
- The same is true if you use a walk-in clinic that is in the Aetna network.

*Health care facilities and doctors in the network contract with Aetna to offer rates that are often much lower than their regular fees. This helps you save.*

And look for Institutes of Excellence™ facilities and Institutes of Quality® facilities for special care needs. These include weight-loss surgery, transplants and more.

You can find them in our online directory at [www.aetna.com](http://www.aetna.com).

Look for the Savings Plus symbol before you choose a doctor, specialist or hospital. 

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call 1-800-962-6842.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,

P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),

1-800-648-7817, TTY: 711,

Fax: 859-425-3379 (CA HMO customers: 860-262-7705), [CRCoordinator@aetna.com](mailto:CRCoordinator@aetna.com).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

TTY: 711

To access language services at no cost to you, call 1-800-962-6842 .

Para acceder a los servicios de idiomas sin costo, llame al 1-800-962-6842 . (Spanish)

Para acessar os serviços de idiomas sem custo para você, ligue para 1-800-962-6842 . (Portuguese)

如欲使用免費語言服務，請致電 1-800-962-6842 . (Chinese)

Pou jwenn sèvis lang gratis, rele 1-800-962-6842 . (French Creole-Haitian)

Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-800-962-6842 .  
(Vietnamese)

Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-800-962-6842 .  
(Russian)

(Arabic) . 1-800-962-6842 الرقم على الرجاء الاتصال على تكلفة، الخدمات اللغوية دون أي

ដើម្បីទទួលបានសេវាកម្មភាសាដោយឥតគិតថ្លៃ ផ្តល់សម្រាប់លោកអ្នក សូមហៅទូរស័ព្ទទៅកម្ពុជាលេខ 1-800-962-6842 ។ (Mon-Khmer, Cambodian)

Afin d'accéder aux services langagiers sans frais, composez le 1-800-962-6842 . (French)

Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-800-962-6842 .  
(Italian)

무료 언어 서비스를 이용하려면 1-800-962-6842 번으로 전화해 주십시오. (Korean)

Για να επικοινωνήσετε χωρίς χρέωση με το κέντρο υποστήριξης πελατών στη γλώσσα σας, τηλεφωνήστε στον αριθμό 1-800-962-6842 . (Greek)

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-800-962-6842 . (Polish)

आपके लिए बिना किसी कीमत के भाषा सेवाओं का उपयोग करने के लिए, 1-800-962-6842 पर कॉल करें।(Hindi)

તમારે કોઇ જાતના ખર્ચ વગર ભાષાની સેવાઓની પહોં માટે, કોલ કરો 1-800-962-6842 . (Gujarati)