We’ve got a lot of this and a lot of that.

And we’ve made it easy.

Our product overview

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

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Our simple product summary

Health maintenance organization (HMO) and exclusive provider organization (EPO) plans

Our plans make it easy for your patients to choose in-network care. This reduces out-of-pocket expenses for your patients and overall costs for you. Services outside the network are not covered — except in the case of emergency or urgent care.

	HMO	Aetna Health Network Only℠ HMO*	Aetna Select℠ EPO	Open Access Aetna Select℠ EPO*	Aetna Open Access® Elect Choice® EPO*
Primary care physician (PCP) required*	✓		✓		
Referrals required	✓		✓		
Core wellness programs*	✓	✓	✓	✓	✓
National performance networks				✓	
Procedure-based networks (Institutes of Excellence®* & Institutes of Quality®*)	✓	✓	✓	✓	✓

*FOR AETNA HEALTH NETWORK ONLY HMO NOTE: Aetna Health Network Only is not available in California.

*FOR OPEN ACCESS AETNA SELECT EPO NOTE: If plan sponsor elects the PCP Choice feature, then a primary care physician (PCP) is required for Open Access Aetna Select EPO and Aetna Choice POS II (referrals not required).

*FOR AETNA OPEN ACCESS ELECT CHOICE EPO NOTE: If plan sponsor elects the PCP Choice feature, then a PCP is required in select states for Aetna Open Access Managed Choice POS and Aetna Open Access Elect Choice EPO (referrals not required).

*FOR PCP NOTE: In Texas, PCP is known as physician (primary care). In the state of Washington, PCP refers to primary care provider. Even when it is not required, members are encouraged to select a PCP.

*FOR CORE WELLNESS PLANS NOTE: Some plans may also include discounts, health assessments, online programs and our 24-Hour Nurse Line — as well as MinuteClinic® wellness coaching, where available.

*FOR INSTITUTES OF EXCELLENCE NOTE: Excludes APCN +& AWH; Transplant: Built into Aetna network; Infertility: Custom network; Pediatric: Designation.

*FOR INSTITUTES OF QUALITY NOTE: Excludes A Plus, and AWH in ACO markets.

Our simple product summary (continued)

Point-of-service (POS) and preferred provider organization (PPO) plans

Your patients have options. They can go directly to health care professionals and facilities in or out of the network — with or without referrals. Depending on the plan they choose, patients may share costs through copays, deductibles and coinsurance.

	Quality Point-of-Service® (QPOS®)*	Managed Choice® POS*	Aetna Open Access® Managed Choice POS*	Aetna Choice® POS II*	Aetna Health Network Option℠*	Open Choice® PPO
PCP required*	✓	✓				
Referrals required	✓	✓				
Core wellness programs*	✓	✓	✓	✓	✓	✓
National performance networks			✓	✓		
Procedure-based networks (Institutes of Excellence®* & Institutes of Quality®*)	✓	✓	✓	✓	✓	✓

Other provider options

We also offer a variety of HMO and PPO Medicare plans, and even Medicaid coverage through Aetna Better Health® plans.

*FOR QPOS NOTE: QPOS is available in HMO-based service areas. Managed Choice offers broader geographic service area availability.

*FOR MANAGED CHOICE NOTE: QPOS is available in HMO-based service areas. Managed Choice offers broader geographic service area availability. Managed Choice is not available for Missouri residents.

*FOR AETNA OPEN ACCESS MANAGED CHOICE POS NOTE: Managed Choice is not available for Missouri residents. If plan sponsor elects the PCP Choice feature, then a primary care physician (PCP) is required in select states for Aetna Open Access Managed Choice POS and Aetna Open Access Elect Choice EPO (referrals not required).

*FOR AETNA CHOICE POS II NOTE: If plan sponsor elects the PCP Choice feature, then a primary care physician (PCP) is required for Open Access Aetna Select EPO and Aetna Choice POS II (referrals not required).

*FOR AETNA HEALTH NETWORK OPTION NOTE: Aetna Health Network Option is not available in California.

*FOR PCP NOTE: In Texas, PCP is known as physician (primary care). In the state of Washington, PCP refers to primary care provider. Even when it is not required, members are encouraged to select a PCP.

*FOR CORE WELLNESS NOTE: Some plans may also include discounts, health assessments, online programs and our 24-Hour Nurse Line — as well as MinuteClinic® wellness coaching, where available.

*FOR INSTITUTES OF EXCELLENCE NOTE: Excludes APCN +& AWH; Transplant: Built into Aetna network; Infertility: Custom network; Pediatric: Designation.

*FOR INSTITUTES OF QUALITY NOTE: Excludes A Plus, and AWH in ACO markets.

Quality, cost-efficient care with our offerings

National performance networks

Aetna Premier Care Network is our nationwide chain of physicians, specialists and hospitals — in network and out of network. And Aetna Premier Care Network Plus (concentric and multi-tier) includes all those features, plus access to accountable care organizations and joint ventures. These are both high-performing networks where doctors meet quality measures. These high-quality networks are available to certain providers.

Procedure-based networks

Our Institutes of Quality® national network is recognized for bariatric, cardiac, and orthopedic procedures. Our Institutes of Excellence® national network is recognized for transplant, fertility, and pediatric congenital heart surgical procedures. Overall, these combined networks are comprised of over 1,500 Institutes of Quality and Institutes of Excellence facilities.

In addition, our Gene-Based, Cellular and other Innovative Therapies (GCIT®) network manages high-cost gene therapy services for patients with certain genetic conditions.

Value-based contracting solutions

Our value-based contracting solutions build healthier patient populations by paying for value, not volume. We offer several model options, including pay-for-performance, patient-centered medical homes, episode-based bundles, accountable care organization attribution and accountable care organization products (like Aetna Whole Health℠ plans) and joint ventures. Plus, we can tailor value-based solutions based on your needs.

Partner networks

You could be part of a wide network that works together with us to provide quality care, while still operating independently.

Indemnity plan

Your patients can go to any health care professional or facility at any time — no referrals and no networks — with the Traditional Choice® indemnity insurance plan.

Aetna HealthFund® plans

We offer a variety of plans to make it easier for your patients to pay for care.

Treating the whole person

We believe in treating all aspects of your patients' health. Our approach can integrate medical, dental, vision, pharmacy and behavioral health care.

This helps your patients achieve whole health — body, mind and spirit.

All this to say,
we've got a lot to offer.

Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health® family of companies.

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