

A photograph of a man with a beard, wearing a blue and white checkered shirt over a blue t-shirt, kissing a baby's forehead. The baby is wearing a pink long-sleeved shirt and is sitting at a table. The man is also looking at a tablet device on the table. A laptop is open on the table to the left. The background is softly blurred, showing a window with light coming through.

Steady and simple

Aetna HMO plan
Easy-to-use care and coverage

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Choose personal care and coverage.

Enroll in the Aetna HMO plan today.

If you require language assistance, please call the Member Services number on your Aetna ID card, and an Aetna representative will connect you with an interpreter. If you're deaf or hard of hearing, use your TTY and dial 711 for the Telecommunications Relay Service. Once connected, please enter or provide the Aetna telephone number you're calling.

Si usted necesita asistencia lingüística, por favor llame al número de Servicios al Miembro que figura en su tarjeta de identificación de Aetna, y un representante de Aetna le conectará con un intérprete. Si usted es sordo o tiene problemas de audición, use su TTY y marcar 711 para el Servicio de Retransmisión de Telecomunicaciones (TRS). Una vez conectado, por favor entrar o proporcionar el número de teléfono de Aetna que está llamando.

This managed care plan may not cover all of your health care expenses. Read your contract carefully to determine which health care services are covered. To contact the plan if you are a member, call the number on your ID card; all others, call 1-888-98-AETNA (1-888-982-3862).

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 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 services. If you are in a plan that requires the selection of a primary care physician and your primary care physician is part of a physician group or integrated delivery system, your primary care physician will generally refer you to hospitals and specialists that are affiliated with the physician group or delivery system. Independent practice association arrangements do not currently exist in Missouri. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Apple, the Apple logo and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. Android and Google Play are trademarks of Google Inc. 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 aetna.com.

Policy forms issued in Oklahoma include: HMO OK COG-5 09/07 and/or HMO/OK GA-3 11/01.

Policy forms issued in Missouri include: HI HGrpAg 01.

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Free to
choose

Aetna Open Access[®] Managed Choice[®] plan
Visit any doctor, no referrals needed

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aetna.com

We place you and your family first. Get a plan with freedom of choice.

Enroll in Aetna Open Access
Managed Choice today.

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Policy forms issued in Oklahoma include: GR-23 and/or GR-29/GR-29N.

Policy forms issued in Missouri include: AL HGrpPol 01R5.

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Enroll today

Your members-only website

Sign-up is quick — but the extras keep coming

Home base for health and benefits

After you enroll in an Aetna health benefits or insurance plan this year, there are some nice tools, programs and perks waiting for you.

And the only way to get to them? Sign up for your member website at aetna.com. It's the one place to look after your benefits and your health.

Tools, programs and perks

But there's more to it than just managing benefits. Your member website also opens the door to extras that come with your coverage.

Taking care of business

First things first. Your member website is hands-down the best place for handling benefits business. Log in to:

- See who's covered under the plan
- View your claims
- Find network docs who accept your plan
- Get digital ID cards
- Check balances in a health savings account or health fund

While you're logged in, you can email or chat with Member Services, too.

In Idaho, health benefits and health insurance plans are offered and/or underwritten by Aetna Health of Utah Inc. and Aetna Life Insurance Company (Aetna). For all other states, 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, Aetna HealthAssurance Pennsylvania Inc. and/or Aetna Life Insurance Company. In Florida, by Aetna Health Inc. and/or Aetna Life Insurance Company. In Utah and Wyoming, by Aetna Health of Utah Inc. and Aetna Life Insurance Company. In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

The Aetna logo is displayed in a bold, lowercase, sans-serif font. The letters are a vibrant red color. A small registered trademark symbol (®) is located at the top right of the letter 'a'.

aetna.com

Handy health info

Health Decision Support. This library of online programs can help make complex medical terms easier to understand. You'll find a variety of topics from lower back pain to bariatric surgery to diabetes. They can help you:

- Understand your specific health condition
- Learn about your treatment options
- Make the right decision for you

Link to health information. Just visit the Healthwise® Knowledgebase for information on thousands of health topics in English and Spanish. You can find out about asthma, pregnancy, heart disease and other conditions.

Help for healthier days

Want to make a difference in your well-being in just a few minutes? Just fill out the health assessment.

This assessment asks questions about your health history and habits. It helps you learn about your health risks, as well as steps to head them off.

And you'll also learn about helpful programs and resources that are all about you.

THIS IS NOT INSURANCE. THIS IS AN ADDITIONAL SERVICE AVAILABLE WITH THE MEDICAL PLAN.

*Estimated costs not available in all markets. The tool gives you an estimate of what you would owe for a particular service based on your plan at that very point in time. Actual costs may differ from the estimate if, for example, claims for other services are processed after you get your estimate but before the claim for this service is submitted. Or if the doctor or facility performs a different service at the time of your visit.

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This material is for information only. Health benefits and health insurance plans contain exclusions and limitations. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Aetna does not provide care or guarantee access to health services. The health assessment is used in a variety of ways to support Aetna products and services that help you manage your health. Aetna will use your health assessment information in compliance with all applicable state and federal laws, including the Health Insurance Portability and Accountability Act (HIPAA) privacy and security rules. For more information, view Aetna's Notice of Privacy Practices, located at the bottom of Aetna's website, or call the number on the back of your ID card. 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 aetna.com.

Policy forms issued in Idaho by Aetna Health of Utah Inc. include: HI HGrpAg 03, HI SG HGrpAg 02.

Policy forms issued in Idaho by Aetna Life Insurance Company include: GR-9/GR-9N, GR-23, GR-29/GR-29N, AL HGrpPol 03, AL HGrpPol 02.

Policy forms issued in Oklahoma include: HMO OK COG-5 09/07, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23, GR-29/GR-29N.

Policy forms issued in Missouri include: AL HGrpPol 01R5, HI HGrpAg 01, HO HGrpPol 01.

Keep an eye on costs

Use the Member Payment Estimator tool to compare and estimate costs* for medical services at up to 10 different network doctors or facilities at once. This tool includes more than 650 medical services people commonly use, like:

- Office visits
- Maternity services
- X-rays, MRIs, CT scans and other lab services

You'll find a series of tools to check costs in your area. And the quality of care, too.

Find what you need — wherever, whenever

The Aetna Mobile app puts our most popular online features at your fingertips. It's available for Android™ and iPhone® mobile devices. Visit aetna.com/mobile.

Take advantage of it all.

Once you enroll, sign up for your members-only website at aetna.com.

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A woman with long brown hair tied back, wearing a blue t-shirt, is sitting on a concrete ledge. She is smiling and looking down at a smartphone in her left hand while holding a green cup with a straw to her lips with her right hand. The background is a blurred outdoor setting with a brick wall and some foliage.

Easy breezy

Health management at your fingertips

We know you're busy and that you live life on the go. That's why the Aetna Mobile app makes it easy for you to manage your health wherever, whenever you need to.

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With the Aetna Mobile app, you can:



Set up touch ID

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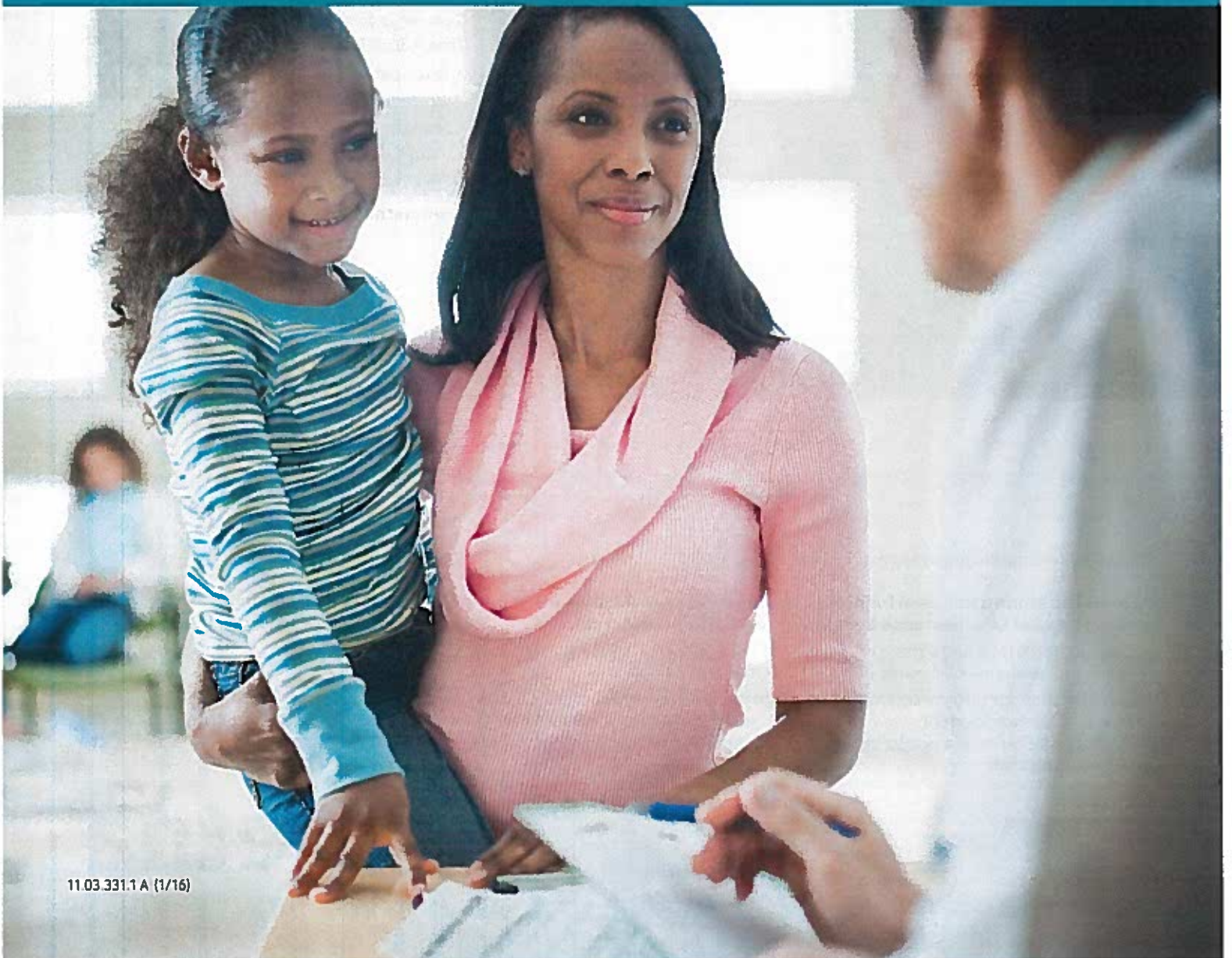
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Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

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Need a member ID card?

www.aetna.com



Here's how to get one

It's easy to get an ID card through your member website. And you can get whichever works better for you — paper or electronic.

To print a paper ID card from your computer:

- Log in to your member website at www.aetna.com.
- Choose "Get an ID Card."
- Follow the steps to print your card.

To display an electronic ID card on your smartphone or tablet:

- Log in to the mobile member website by typing www.aetna.com in your browser.
- Choose "ID Card Information."
- Show your ID card when you visit the doctor or dentist.

Not signed up yet?

There's no time like the present. Visit www.aetna.com to sign up for your member website today.

Forgot whether you already signed up?

Maybe you can't remember if you've used your member website before. That's okay. You can recover a **user name** and reset a **password** at www.aetna.com.

Here's a tip: You need to have your user name before you can reset your password.

If you've tried everything and still can't log in — that's okay, too. Tech support is at your service. Call toll-free at 1-800-225-3375.

Find what you need — wherever, whenever



The Aetna Mobile app puts our most popular online features at your fingertips. It's available for Android™ and iPhone® mobile devices.

Two ways to download your free Aetna Mobile app:

- Text Apps to 23862 to download now.*
- Scan the code with your mobile device.



To learn more, visit us at www.aetna.com/mobile.

*Standard text messaging rates may apply.

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Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions



Get rewarded for taking these simple and smart steps toward better health

Simple Steps To A Healthier Life®

Wellness is a lifelong journey, from staying healthy to managing conditions. The path to wellness is different for each individual, but it must start with getting members engaged in their own well-being.

Now as part of Aetna Healthy CommitmentsSM Enhanced, Premier, and Aetna Health Promise wellness packages, Aetna plan members can earn a \$50 gift certificate for doing something simple and smart for their health.

A great reward*

Members can use the \$50 gift certificate at a wide variety of great stores. And they can shop online or at their favorite local store. **More great news** — an additional \$50 gift certificate is also available if the member has a covered spouse. This means a possible family reward of \$100 annually!

No cost, big benefits

This reward is built into the Aetna Healthy Commitments Enhanced, Premier and Aetna Health Promise wellness package.** And the benefits can be enormous. The incentive is available with all fully and self-insured medical benefits and insurance plans.

For more information about this exciting program, please contact your broker or Aetna sales executive.

*This incentive is not available to Arizona members. In CA, incentive-based activity awards will only be given for completing select wellness programs as determined by the plan sponsor.

**If additional incentives are added to the wellness package, there will be additional charge.

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). In Florida, by Aetna Health Inc. and/or Aetna Life Insurance Company. In Idaho, Wyoming and Utah, by Aetna Health of Utah Inc. In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

The information provided by the Simple Steps To A Healthier Life program is not meant to be either a recommendation for medical treatment or a diagnosis of medical condition. Participants should consult their health care provider for the advice and care appropriate for their specific medical needs. This material is for information only. Health benefits and health insurance plans contain exclusions and limitations. Providers are independent contractors and are not agents of Aetna. This incentive reward may be taxable. Members may wish to consult with a tax advisor as to the proper tax treatment of this incentive award. 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.

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It's easy for your members:

Step 1: Register with Aetna Navigator®

Before you get started, register your current email address with Aetna Navigator. This is required in order for members to receive their reward.

Step 2: Complete a health assessment

Go to www.aetna.com. Log in to your secure member website to update an existing assessment or create a new one.

Step 3: Complete an online health coaching program

After completing the health assessment, go to your HealthMap to view your recommended health Directions. Under the Direction, you can embark on a Journey® that meets your health needs and interests.

Step 4: Claim your reward

Once you complete all of these steps, you'll receive an e-mail from Aetna with directions to claim your \$50 gift certificate. Then go to www.aetnarewards.com to shop.

Thank you for working with Aetna to encourage wellness.

Simple Steps To A Healthier Life can be an important tool to achieve healthier lives and help lower health care costs.

