Arizona Small Group Enrollment Guide

Your Aetna plan features, and how to sign up

www.aetna.com
What’s your healthy? At Aetna, we put you at the center of everything we do. You can count on us to provide tools and programs that help you find your healthy.
Welcome to Aetna!

Whatever your healthy is, we can help you get there. Everyone’s healthy is different. For your family, how you define your healthy may include what’s healthy for your budget too. We understand that, and that’s why we provide multiple health benefits and health insurance plans that can help you reach your healthy while keeping your financial health on track too.

With Aetna, you can choose the path that gets you closer to your healthy. Whether your goal is lower monthly premiums, lower out-of-pocket costs at doctor’s visits or easy access to out-of-network care, we have plans that will work hard for you.

We know that part of everyone’s healthy is knowing that you’re making smart choices when it comes to your health care. So we give you the power to do that at every step along the way. Find a doctor online, check the status of a claim and compare out-of-pocket costs before you go. Our tools and resources help make sure your family’s well-being is always well-coordinated. And you’ll have the right tools to manage your health care for a healthier you. Let’s work together to find your healthy.

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Aetna Navigator®
secure member website

When you need up-to-date information about your health benefits or insurance plan or want information about a particular health condition, here’s where you’ll find it!

Your secure Aetna Navigator website is a single source for online health and benefits information. It’s convenient, and easy to use:

2. Click on Log In/Register.
3. Register as a new user, or log in using your secure user name and password.
4. Find a wealth of credible health care information and self-service functions — available to you anytime of the day or night — from wherever you have Internet access.

Your secure website lets you:
• View information about who is covered on your plan
• Get an ID card
• Find doctors, pharmacies or hospitals with our DocFind® search tool
• Check the status of a claim or review an Explanation of Benefits (EOB)
• Contact Member Services with benefits questions (also available in Spanish)

Use Aetna Navigator’s online tools to manage your benefits and help you make more informed health decisions:
• **Hospital Comparison tool** helps you decide where to receive care for specific procedures, conditions and diagnoses. You can compare hospitals based on four factors you consider important:
  1. Number of patients treated per year
  2. Complication rates
  3. Mortality rates
  4. Length of stay
• **Price-A-Drug℠ tool** helps you estimate the cost of prescriptions before you buy
• **Estimate the Cost of Care tool** provides average in- and out-of-network costs for certain procedures based on a geographic area
• **Pharmacy benefits summary** allows you to locate retail pharmacies; order prescriptions through the Aetna Rx Home Delivery® mail-order pharmacy; search and learn about medications; and review the medications available in the Aetna formulary

And, if you’re interested in learning more about a particular health condition, Aetna Navigator provides credible health information resources.

• **Simple Steps To A Healthier Life®** interactive online health and wellness program helps you turn knowledge about your health into action for making positive health changes with:
  - Online Health Assessment
  - Tailored Health Reports
  - Personalized Action Plan and online wellness programs
  - Easy-to-find health information, resources and tools
• **Aetna SmartSource℠** search tool delivers relevant health information that’s specific to you, based on where you live, your Aetna health plan, and other information. Aetna SmartSource scans our vast resources to bring you, in a single search:
  - Specialists in your local area
  - Related medications, treatment options and estimated health costs
  - Aetna programs that may help you manage your condition
  - Easy-to-understand health articles and tips
• **Aetna InteliHealth®** interactive consumer website for credible health, dental and wellness information provided by Harvard Medical School
• **Healthwise® Knowledgebase**, a user-friendly online information tool that lets you research your own issues and preferences for health information. It also has interactive and streaming videos about topics such as asthma and heart health

If included in your plan.
Health care transparency tools

You can make more informed health care decisions by using our online transparency tools before visiting a doctor or hospital.*

Our transparency tools allow you to:
- View and compare rates for participating doctors.
- Look up costs for medical procedures at facilities in select locations around the country and quickly identify medical specialists who are high performers in their field based on clinical quality and efficiency.**
- Use at your convenience since the information is available 24/7 through Aetna Navigator, our secure member website, and DocFind®, our online directory of doctors and facilities.

To access our health care transparency tools, log in to Aetna Navigator. Click on Cost of Care from the home page. There, you can use the easy online instructions to:
- Check rates for doctors and specialists for common treatments and procedures.
- Compare hospital costs side by side.
- Get personalized cost estimates to find out what you’ll pay before you go.

*Always consult your doctor about your health care decisions. Members cannot view rates for dentists, vision providers or certain types of health care professionals with these tools.

**Clinical quality and efficiency information is based on Aexcel® designation for specialists in 12 specialty categories. You can learn more about our Aexcel designation in our Understanding Aexcel brochure available under the Learn More section of DocFind. We regularly upgrade our tools to provide the latest cost and clinical quality and efficiency information about our network providers.
As an Aetna medical plan member, you’ll have access to your Personal Health Record®.

Your Personal Health Record is a secure online tool that makes it easy to:
• Keep your health information in a single, safe place.
• Track doctor visits, prescriptions and more, for you and your family.
• Give your doctor a more complete health history.
• Receive timely, personalized health alerts and preventive care reminders.

Much of your health information is ready for you to see
Information from your Aetna health claims automatically appear in your Personal Health Record. And, you can easily add more information. List your allergies, your family history and more. It’s up to you. The more you enter, the better picture you and your doctors will get of your overall health.

Use it to talk to your doctors with ease
The Personal Health Record can help you team up with your doctors. You can share your Personal Health Record online with individual doctors by making it available through a secure website many doctors already use. You can also print your Health Summary to share at office visits or to help you fill out medical forms when you see a new doctor.

Stay safe and healthy with alerts and reminders
Your Personal Health Record helps you get the care you need. If you’re due for a checkup or other important screening, you might see a reminder when you log in. You can also receive a message if there’s an alternative treatment that may improve your care. And, if you give us permission, you can get e-mails telling you that a new alert or reminder is in your secure Personal Health Record.

Portability ensures your personal health records go where you go
Our relationship with Microsoft provides our members portability of their personal health information. You can transfer a copy of your Aetna Personal Health Record from Aetna Navigator directly to Microsoft HealthVault at www.healthvault.com/personal. Your information will be stored on this secure, web-based consumer health platform and remains available if you change jobs or health plans.

You can also print and save a PDF copy of your health record for your own files through the same Aetna Navigator location.

Print your personalized Emergency Card
You can print an Emergency Information Card that pulls information from several sections of your Personal Health Record. It provides first responders with your emergency contact’s name and phone number, your insurance details, any medications you are taking, allergies if you have any, and information about whether you have a living will or have designated your organs for donation. All this detail in a printout that folds and fits in your wallet.

Be sure the information in these sections is accurate and up to date, and start using your Aetna Personal Health Record today!

It’s easy to get started.
Visit your Personal Health Record today or use our Walk Me Through guide to explore how this resource works on your own.

Visit www.aetna.com/showcase/phr/ for answers to the most common questions from our members.

*The Aetna Personal Health Record should not be used as the sole source of information about the member’s health history.
Programs to help you get the right care

**RelayHealth®**

**Visit your doctor online with webVisit®**
Our latest innovative health care benefit in collaboration with RelayHealth offers members "webVisits." Now you can communicate effectively and securely online with your doctor to seek non-urgent medical care. You pay any required copays or deductibles through the system as if you had made an office visit.

webVisit is easy to use:
1. Enter the RelayHealth website for non-urgent medical care.
2. Complete a questionnaire.
3. Submit it directly and confidentially to your doctor.
4. Once your doctor reviews your questionnaire, you will get a diagnosis, instructions and information — just like at an actual visit.

**Three great reasons to use RelayHealth:**
- HIPAA-compliant — secure and authenticated with user login
- Clinically structured questionnaire focuses on your symptoms to help your doctor determine an accurate diagnosis
- Reimbursable — checks eligibility in real time, collects copayment and submits claim automatically

**How to get started:**
- Click the Register Now link on the RelayHealth website at www.relayhealth.com/Patients/Registration.aspx
- Once registered, choose an Aetna contracted RelayHealth provider

Log in at your convenience to take advantage of the many features available to registered members, in addition to the webVisit service:
- Consult with your doctor
- Make and/or cancel appointments
- Obtain referrals
- Request lab and test results
- Order prescription refills
- Send a note to your doctor’s office

webVisit through RelayHealth links you with your doctor, Aetna health plan and pharmacy in a single secure network.

Check your service area for availability.
Informed Health® Line

Access to a registered nurse — 24/7!

With our Informed Health Line, you can talk to a registered nurse anytime, day or night. Just call our 24-hour toll-free number (available upon enrollment). While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurses can provide information on thousands of health topics. They can also tell you how to ask the right questions and describe health symptoms more effectively during your next visit to your doctor. Remember, always contact your doctor first with any questions or concerns regarding your health care needs.

Urgent care

For care that is not minor, such as fractures, sprains or other urgent injuries, we contract with urgent care centers to offer you an economical alternative to visiting an emergency room. Urgent care sites are staffed with physicians to handle urgent medical needs. Typically, urgent care centers offer evening and weekend hours with no appointments needed.

Check your plan design and benefits summary to get more information about coverage and costs to visit an urgent care center. To find the closest care center near you, simply log in to Aetna Navigator, select DocFind and follow the easy online instructions.

Special programs for the special needs of women

Ongoing health management

Work, family, friends. Too much to do, too little time to do it. That’s today’s woman. Add health needs that change over time, and you’ll know why we offer services and information to help you manage your health.

Prevention programs for women

Our preventive programs can help women benefit from:

- Preventive screening reminders for breast and cervical cancer
- Culturally focused initiatives to help reduce health disparities among women of diverse ethnic backgrounds

Women’s health online

Go to [http://womenshealth.aetna.com](http://womenshealth.aetna.com) for information on women’s health issues — from heart health, breast cancer and pregnancy to baby care and other topics important to women, as well as:

- An interactive body mass index tool
- A pregnancy guide
- USDA Food Plate recommendations
- Information on diet and nutrition

For ob/gyn care, no referrals needed

For an annual well-woman exam, unlimited visits for gynecologic problems and routine maternity care, women may schedule an appointment with participating obstetrical, gynecological or women’s health care professionals without a referral.

Beginning Right® Maternity Program

The Beginning Right Maternity Program offers information and services to expectant mothers, including care coordination by obstetrical nurses experienced in preterm labor education, breastfeeding support and more. We want to make sure expectant mothers have the information needed to make informed decisions about health care while pregnant or planning a pregnancy. Members enrolled in both our medical and dental plans, along with our Beginning Right Maternity Program, may also receive enhanced dental benefits (additional cleaning or treatment of periodontal (gum) disease, fully covered with no deductible) during pregnancy.

Special maternity care

From the start of pregnancy to birth, our maternity management program offers expectant mothers services and educational materials to help give their newborns a healthy start.

Moms-to-be receive:

- Educational materials, available in English or Spanish, that cover:
  - Prenatal care
  - Labor and delivery
  - Newborn and baby care
  - Breastfeeding
  - Postpartum depression
- A pregnancy risk survey and nurse care coordination for high-risk pregnancies
- A program to help you stop smoking
Member Discounts

At home products
You can get discounts on products for your home and family that best fit your needs and your life, such as Omron Healthcare, Inc. blood pressure monitors.

Books
You can save on books, DVDs, and more.
- American Cancer Society Bookstore: Save on your purchase of books, greeting cards and kits.¹ Order online or by phone.
- Mayo Clinic Bookstore: Save on books and DVDs purchased online.
- Pranamaya: Save on yoga DVDs, CDs, online videos and books.

Fitness
Regular exercise can help you maintain a healthy weight and look and feel better. It can also lower your risks for:
- Alzheimer’s disease
- Depression and anxiety
- Diabetes
- Heart disease
- High blood pressure
You can save on gym memberships² and name-brand home fitness and nutrition products that support a healthy lifestyle with services provided by GlobalFit³.

¹Includes two or more books combined as a special discount package.
²Participation is for new gym members only. If you belong to a gym now, or belonged recently, call GlobalFit to see if a discount applies.
³ includes two or more books combined as a special discount package.
Hearing

You can take care of your hearing and save money with Hearing Care Solutions and HearPO®.

Hearing Care Solutions
• A discounted rate on hearing exams
• Hundreds of hearing aid models at low prices
• A two-year supply of batteries (up to 96 cells), then join a discount battery mail-order program
• Free in-office service of hearing aids for one year after purchase
• Free routine services (cleanings, checks and battery door replacements) for the life of the hearing aid

HearPO
• A discounted rate on hearing exams
• Savings on many hearing aid styles
• A cost break on the newest hearing-aid technologies, including programmable and digital instruments from leading manufacturers
• Discounts on hearing aid repairs
• Free follow-up services for one year
• Free batteries (up to 160 cells per hearing aid)

Natural products and services

You and your family can save on specialty health care products and services, including online consultations:

• The ChooseHealthy™ program: You’ll get a discount off the normal fee for acupuncture, chiropractic, massage therapy and nutrition services. And get a discount off the retail price of health and wellness products.
• Vital Health Network: You can get a discount off the retail price of an online consultation with a Vital Health Network doctor for one topic. Then, save more off the retail price of an online consultation for additional topics.

Oral health care

Taking care of your teeth is important. Who doesn’t enjoy a healthy smile and fresh breath?

You can take care of your teeth and save money on oral health care products from Epic Dental and Waterpik®.

Epic Dental
You can save on Epic Dental products that contain xylitol, a natural sweetener that does not cause cavities. In fact, xylitol has been shown to prevent tooth decay.² Save on gum, mints, toothpaste and more.

Waterpik
You can save on Waterpik oral health care products that help keep your mouth as healthy as it can be.

¹The ChooseHealthy program is made available through American Specialty Health Administrators, Inc., a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.
Vision
You can take care of your vision and save with EyeMed. Get discounts on:

• Eye exams
• Eyeglass frames and lenses
• Contact lenses and solutions
• LASIK surgery
• Sunglasses (prescription and non-prescription)
• And more!

Use any eye care provider in the EyeMed nationwide network, at the following retail chains:

• Lenscrafters®
• Pearle Vision®
• Target Optical®
• Sears Optical® locations
• JCPenney Optical

You also can use any of the thousands of participating eye doctors in private practices.

You can get these discounts even if you have other vision benefit coverage. If you do have coverage, check your plan requirements first.

Weight management
You can meet your weight loss goals, get healthier and save money on CalorieKing®, Jenny Craig® and Nutrisystem®.

• CalorieKing®:
  - Join an Annual or Monthly CalorieKing Program. Programs have a seven day free trial period.\(^1\)
  - Then save when you continue your Annual Program membership.\(^2\)
  - With either an Annual or Monthly Program membership. Also save on products in the CalorieKing online Store.

• Jenny Craig®
  Choose from these offers:
  - FREE 30-Day Program\(^3\)
  - Percent off the Jenny All Access Program enrollment fee\(^3\)

• Nutrisystem®
  - Save on any 28-Day Nutrisystem® Success™ weight loss meal plan.\(^4\)
  - Plus, get other offers from Nutrisystem when you purchase a plan.

With all programs and plans, enjoy one-on-one help, personalized menus, online tools, chat rooms and more.

Visit Aetna Navigator at www.aetna.com for more details about all available discounts.

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\(^1\)You can cancel your program membership at any time during the first seven days. Log in to the program and follow the instructions in “Payment and Account Details” under “Account Settings.” If you do not cancel during the first seven days, your credit card will be charged on the 8th day.

\(^2\)If you are already a CalorieKing member and want to get the Aetna discounted membership price, you will need to terminate your current CalorieKing Account and rejoin.

\(^3\)Plus the cost of food. Plus the cost of shipping (if applicable). Offer applies to initial enrollment fee only and is valid only at participating Centers and through Jenny Craig At Home. Each offer is a separate offer and can be used only once per member. No cash value. Restrictions apply.

\(^4\)The Aetna discount offers do not apply to any program in which you are already enrolled. To receive the discounted rate, you must wait until your current program ends.
Get Active. Stay Healthy.

Life is chaotic. Getting healthy doesn’t have to be. We can help.

Aetna Everactive℠ is a new social health and fitness community. We want you to register today!

Aetna Everactive is now available at no cost. Aetna and Active Network have partnered to create a new social community that brings together virtual health and fitness resources with opportunities to participate in real-life local events.

Aetna Everactive is fun, it’s social and it’s for everyone
The website is great for all ages, fitness levels and interests. That’s because it’s an online community that connects everyone in a fun way. It also gives them many ways to stay active like:

- Local walking, running and biking events to join
- Customized training plans with goal-setting and progress-tracking features
- Invitations for family, friends and coworkers
- Exciting challenges and rewards
- Daily nutrition tips, relevant articles and more

Access
Prevention programs—
helping you and your family stay healthy

Preventive care
Good health begins with prevention. So we’ve developed an array of wellness programs and services to help you and your family stay healthy through all the stages of your life.

Member health education reminders
To help prevent, detect and monitor problems early on, we mail reminders encouraging you to schedule important annual health screenings. We also send important health information, a chart of recommended preventive care guidelines and a tear-off wallet card to schedule and track this important information.

Aetna Health Connections℠ disease management program
You can work one-on-one with an Aetna nurse, by phone or online, to support and help you manage any of over 35 medical conditions or diseases. Our nurses can help you understand your condition, stick to your doctor’s treatment plan and so much more. The program supports these conditions:

**Vascular**
- Heart failure
- Diabetes – adult & pediatric
- Coronary artery disease (CAD)
- Peripheral artery disease (PAD)
- High blood pressure – adult & pediatric
- Cerebrovascular disease/stroke (CVA)
- High cholesterol

**Pulmonary**
- Asthma – adult & pediatric
- Chronic obstructive pulmonary disease (COPD)

**Orthopedic/Rheumatologic**
- Osteoporosis
- Osteoarthritis (OA)*
- Rheumatoid arthritis (RA)
- Chronic lower back pain

**Gastrointestinal**
- Gastro esophageal reflux disease (GERD)
- Peptic ulcer disease
- Inflammatory bowel disease (IBD) (Crohn’s Disease)
- Chronic hepatitis

**Neuro-Geriatric**
- Geriatrics
- Migraines
- Seizures
- Parkinsonism

**Cancer**
- General cancer
- Breast cancer
- Lung cancer
- Lymphoma/Leukemia
- Prostate cancer
- Colorectal cancer

**Renal**
- Chronic kidney disease
- End stage renal failure

**Other**
- Weight management – adult & pediatric
- Cystic Fibrosis – adult & pediatric
- HIV
- Hypercoagulable state
- Sickle cell disease – adult & pediatric
- Depression**

*Not scored by Clinical Stratification and Identification (CSID) process.
**Addressed as a comorbid condition.
Medical products
Pick the health benefits and insurance plan that’s right for you and your family

<table>
<thead>
<tr>
<th>Plan features</th>
<th>HMO</th>
<th>HNO</th>
<th>PPO</th>
<th>Savings Plus</th>
<th>AWH</th>
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<tr>
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<td>Premium affordability scale</td>
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Savings Plus — same quality local care at a lower cost

The Aetna Savings Plus plans provide Arizona members who reside in Maricopa, Pima and Pinal Counties with the same types of coverage as other Aetna medical plans, but at a lower premium cost. Savings are generated through the use of the Savings Plus network, a quality network of local health care providers.

The plans also:
- Cover doctor’s visits, hospital stays and preventive care
- Include prescription drugs
- Provide access to a secure member self-service website

Aetna Whole Health® (AWH) plans featuring

Banner Health Network (BHN) and Arizona Care Network (ACN)

The Aetna Whole Health plans provide Arizona members in the greater Phoenix area with the same types of coverage as other Aetna medical plans, but at a lower premium cost. Savings are generated through the use of the Aetna Whole Health network, a quality network of local health care providers.

The Aetna provider network has more than 18,000 physicians and 95 hospitals in Arizona. So whichever plan you choose, you will be able to find the provider to best suit your needs.

- **HMO Network** = 18,162 doctors and 95 hospitals
- **HNO Network** = 18,162 doctors and 95 hospitals
- **PPO Network** = 18,401 doctors and 95 hospitals
- **Savings Plus Network** = 11,419 doctors and 46 hospitals

**Aetna Whole Health Network featuring:**

- **Banner Health Network** = 5,853 providers and 19 hospitals
- **Arizona Care Network** = 3,985 providers and 15 hospitals

Use DocFind to search for health care providers or select a primary care physician (PCP).

[www.aetna.com/docfind](http://www.aetna.com/docfind)

Call the Member Services number on your ID card to order a provider directory.
Choose the right health plan for you and your family in three easy steps:

1. How much are you spending?
Evaluate your pay stubs, receipts and canceled checks for all your medical spending and add the total amount to the total cost of your premium, copayments, deductibles and coinsurance. Think about your needs for next year. Here are some common scenarios:

• Are you or your dependents scheduled for any surgical procedures?
• Will you be seeing a specialist for a recently diagnosed condition?
• Are you or your spouse pregnant or planning a pregnancy?

2. What are your choices?

• Check with your company to see which plans are available.
• Compare the premium, deductibles, copayments and out-of-pocket maximums on each plan.
• Review the limitations on each plan: Chiropractic care, acupuncture and physical therapy are some common benefits with limited visits.

3. Choose the right plan.

• Now that you know your health care spending for the past year and the plan choices offered by your employer, determine your needs for the coming year.
• Add up what you will pay for premiums, copayments and deductibles under your new plan based on last year’s expenses or what you think might happen this year.
• Review the coinsurance maximum amount and decide if it’s affordable if a major medical condition develops.
• Remember: The most expensive plan is not necessarily the best one for you and your family.
• Complete the process by submitting the necessary paperwork and updating your doctors of any changes.

Health care terms to know

**Premiums** are the amount you pay for your insurance policy, often deducted from your paycheck.

**Deductibles** are paid out of pocket each year before your medical plan covers expenses. Each family member usually has a separate deductible to meet before the medical plan starts coverage.

**Copayments** (copay) are flat fees charged each time you visit the doctor or use certain medical services, regardless of the cost of the procedure. Doctor’s visits and pharmaceutical purchases are often subject to copays.

**Coinsurance** requires you to pay a percentage of the cost of the medical services. Most plans require either a coinsurance or copay — usually not both.

**Out-of-pocket limits** is the maximum amount you’ll have to spend before all of your medical bills are covered by the medical plan. Deductibles, copays, coinsurance and pharmacy cost accumulate toward your out-of-pocket limit.
Aetna Whole Health (AWH) options in the Phoenix metropolitan area

We’re proud to offer two Accountable Care Organizations (ACOs) in the greater Phoenix metropolitan area for you to choose from!

Both ACOs are high quality provider networks that are working with Aetna to help improve care while decreasing costs for members and employers. Your employees will find care in their own communities, with local health care providers who have skill, experience, and compassion.

Both the Arizona Care Network (ACN) and the Banner Health Network (BHN) provide convenient access to an integrated network of health care providers and facilities dedicated to patient-centered team approach that delivers a better patient experience at a much lower cost.

Two key ingredients make the difference in our ACOs

• A better health care experience enabled by doctor-driven care, technology-based information sharing, and care coordination
• New payment models and incentives that encourage accountability to help improve patient health

Better health, better care, better cost

That’s what the Aetna Whole Health product with our ACOs is designed for. It’s a member-centered approach that may differ from care your employees have had before

• The ACO care team’s goal is to help keep your employees healthy or help improve their health, not just treat them when they’re sick or injured
• The ACO care team can better coordinate care because they can see how other doctors are treating your employees, what medicine they’re taking, lab results, health history and more
• The ACO care team is up-to-date on medical guidelines and clinical information. This helps to spot problems early and develop personalized care plans for your employees
• The ACO team wants your employees to take an active and informed role in their health and health care decisions

All plans are designed to have two levels of benefits

• Level 1: When members use the designated network to coordinate all of their care, they realize maximum savings.
• Level 2: Use of any other providers will result in a lower level of benefits.

Finding an Aetna Whole Health – Arizona Care Network doctor is easy. Follow these simple steps:

• Visit [www.aetna.com/docfind](http://www.aetna.com/docfind).
• Type a name, specialty, procedure or condition in the “What are you looking for?” box OR search from a list of conditions, procedures and provider types.
• Enter your ZIP Code or city and state.
• Select the “Aetna Whole Health – Arizona Care Network” health benefits plan from the drop-down menu.
• Look for doctors and facilities with the Aetna Whole Health symbol.

Finding an Aetna Whole Health – Banner Health Network doctor is easy. Follow these simple steps:

• Visit [www.aetna.com/docfind](http://www.aetna.com/docfind).
• Type a name, specialty, procedure or condition in the “What are you looking for?” box OR search from a list of conditions, procedures and provider types.
• Enter your ZIP Code or city and state.
• Select the “Aetna Whole Health – Banner Health Network OAMC” health benefits plan from the drop-down menu.
• Look for doctors and facilities with the Aetna Whole Health symbol.
Arizona Care Network hospital locations

<table>
<thead>
<tr>
<th>Hospital</th>
<th>ZIP</th>
<th>City</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arizona Heart Hospital</td>
<td>85016</td>
<td>Phoenix</td>
<td>1930 East Thomas Rd.</td>
</tr>
<tr>
<td>Arizona Orthopedic Surgical Hospital</td>
<td>85224</td>
<td>Chandler</td>
<td>2905 West Warner Rd.</td>
</tr>
<tr>
<td>Arrowhead Hospital</td>
<td>85308</td>
<td>Glendale</td>
<td>18701 North 67th Ave.</td>
</tr>
<tr>
<td>Chandler Regional Medical Center</td>
<td>85224</td>
<td>Chandler</td>
<td>1955 West Frye Rd.</td>
</tr>
<tr>
<td>Healthsouth East Valley Rehabilitation Hospital</td>
<td>85206</td>
<td>Mesa</td>
<td>5652 East Baseline Rd.</td>
</tr>
<tr>
<td>Maryvale Hospital</td>
<td>85031</td>
<td>Phoenix</td>
<td>5102 West Campbell Ave.</td>
</tr>
<tr>
<td>Mercy Gilbert Medical Center</td>
<td>85297</td>
<td>Gilbert</td>
<td>3555 South Val Vista Dr.</td>
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<tr>
<td>O.A.S.I.S Hospital</td>
<td>85008</td>
<td>Phoenix</td>
<td>750 North 40th St.</td>
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<tr>
<td>Paradise Valley Hospital</td>
<td>85032</td>
<td>Phoenix</td>
<td>3929 East Bell Rd.</td>
</tr>
<tr>
<td>Phoenix Baptist Hospital</td>
<td>85015</td>
<td>Phoenix</td>
<td>2000 West Bethany Home Rd.</td>
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<tr>
<td>Phoenix Children’s Hospital</td>
<td>85016</td>
<td>Phoenix</td>
<td>1919 East Thomas Rd.</td>
</tr>
<tr>
<td>St. Joseph’s Hospital and Medical Center</td>
<td>85013</td>
<td>Phoenix</td>
<td>350 West Thomas Rd.</td>
</tr>
<tr>
<td>West Valley Hospital Medical Center</td>
<td>85395</td>
<td>Goodyear</td>
<td>13677 West McDowell Rd.</td>
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## Banner Health Network hospital locations

<table>
<thead>
<tr>
<th>Hospital</th>
<th>ZIP</th>
<th>City</th>
<th>Address</th>
</tr>
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<tbody>
<tr>
<td>Banner Heart Hospital</td>
<td>85206</td>
<td>Mesa</td>
<td>6750 E. Baywood Ave.</td>
</tr>
<tr>
<td>Banner Baywood Medical Center</td>
<td>85206</td>
<td>Mesa</td>
<td>6644 E. Baywood Ave.</td>
</tr>
<tr>
<td>Banner Desert Medical Center</td>
<td>85202</td>
<td>Mesa</td>
<td>1400 S. Dobson Rd.</td>
</tr>
<tr>
<td>Cardon Children’s Medical Center</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Banner Estrella Medical Center</td>
<td>85037</td>
<td>Phoenix</td>
<td>9201 W. Thomas Rd.</td>
</tr>
<tr>
<td>Banner Good Samaritan Medical Center</td>
<td>85006</td>
<td>Phoenix</td>
<td>1111 E. McDowell Rd.</td>
</tr>
<tr>
<td>Banner Thunderbird Medical Center</td>
<td>85306</td>
<td>Glendale</td>
<td>5555 W. Thunderbird Rd.</td>
</tr>
<tr>
<td>Banner Gateway Medical Center</td>
<td>85234</td>
<td>Gilbert</td>
<td>1900 N. Higley Rd.</td>
</tr>
<tr>
<td>Banner Boswell Medical Center</td>
<td>85351</td>
<td>Sun City</td>
<td>10401 W. Thunderbird Blvd.</td>
</tr>
<tr>
<td>Banner Del E. Webb Medical Center</td>
<td>85375</td>
<td>Sun City West</td>
<td>14502 W. Meeker Blvd.</td>
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<tr>
<td>Banner Ironwood Medical Center</td>
<td>85140</td>
<td>San Tan Valley</td>
<td>37000 N. Gantzel Rd.</td>
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<tr>
<td>Banner Behavioral Health Hospital</td>
<td>85251</td>
<td>Scottsdale</td>
<td>7575 E. Earl Dr.</td>
</tr>
<tr>
<td>Wickenburg Community Hospital</td>
<td>85390</td>
<td>Wickenburg</td>
<td>520 Rose Ln.</td>
</tr>
</tbody>
</table>

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### Maricopa County and Pinal County

- Litchfield Park
- Peoria
- Goodyear
- San Tan Valley
- North Scottsdale
- Apache Junction
- Anthem
- Mesa
- Gilbert
- Anthem
- Mesa
- Maricopa
- Pinal County
Dental products
How do I pick the right dental benefits and insurance plan?*

A healthy body starts with a healthy smile

Research suggests that serious gum disease, known as periodontitis, may be associated with many health problems. This is especially true if serious gum disease continues without treatment.1, 2

Now, here’s the good news. Researchers are discovering that a healthy mouth may be important to your overall health.1, 2

Need to find a participating dentist? Just visit DocFind or give us a call.

www.aetna.com/docfind
1-877-238-6200

---

<table>
<thead>
<tr>
<th>Plan features</th>
<th>DMO®</th>
<th>PPO</th>
<th>Freedom-of-Choice® DMO</th>
<th>Freedom-of-Choice® PPO</th>
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</thead>
<tbody>
<tr>
<td>Coverage for preventive care</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>•</td>
</tr>
<tr>
<td>No primary care dentist requirement</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No referrals</td>
<td>•</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out-of-network access</td>
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</tr>
<tr>
<td>No claim forms</td>
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<tr>
<td>No deductibles</td>
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<tr>
<td>No dollar annual maximums</td>
<td>•</td>
<td></td>
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</tbody>
</table>

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*All family members must be enrolled in the same plan.
Pediatric dental/vision (2 to 50)

Pediatric dental and vision mandates are a separate essential health benefit category and are included with your medical benefits. Pediatric dental and vision is for children up to age 19.

### Pediatric Dental

<table>
<thead>
<tr>
<th></th>
<th>PPO/HNO Plans</th>
<th>PPO HSA Plans</th>
<th>HMO Plans with no deductible</th>
<th>Indemnity</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Preferred</td>
<td>Nonpreferred</td>
<td>Preferred</td>
<td>Nonpreferred</td>
</tr>
<tr>
<td>Dental Check-Up</td>
<td>0% deductible</td>
<td>30% deductible</td>
<td>30% after deductible</td>
<td>0% after deductible</td>
</tr>
<tr>
<td>(preventive/diagnostic)</td>
<td>waived</td>
<td>waived</td>
<td>waived</td>
<td>waived</td>
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<tr>
<td>Dental Basic</td>
<td>30% after deductible</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Dental Major</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Dental Ortho</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
<td>50% after deductible</td>
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<tr>
<td>(after 24 months of continuous coverage)</td>
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### Pediatric Vision

<table>
<thead>
<tr>
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<th>PPO/HNO Plans</th>
<th>PPO HSA Plans</th>
<th>HMO Plans with no deductible</th>
<th>Indemnity</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Preferred</td>
<td>Nonpreferred</td>
<td>Preferred</td>
<td>Nonpreferred</td>
</tr>
<tr>
<td>Vision Exam</td>
<td>Copay</td>
<td>50% after deductible</td>
<td>0% deductible waived</td>
<td>50% after deductible</td>
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<tr>
<td>(one exam per 12 months)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frames, Lenses or Contacts</td>
<td>Preferred: 0% deductible</td>
<td>50% after deductible</td>
<td>Preferred: 0% deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>(per 12 months)</td>
<td>Nonpreferred: 50% after deductible</td>
<td>Nonpreferred: 50% after deductible</td>
<td>Nonpreferred: 50% after deductible</td>
<td>Nonpreferred: 50% after deductible</td>
</tr>
</tbody>
</table>

These plans do not cover all vision or dental expenses and have exclusions and limitations. Members should refer to their plan documents to determine which services are covered and to what extent.
Life and disability insurance —
insurance solutions you can rely on

Protection for the future
Nothing is more reassuring than knowing financial resources are available when you need them most. Our products provide you and your dependents financial support when it counts. And, you’ll be glad to know that with Aetna you have access to insurance from a company with more than 150 years of industry experience. Your financial future is in good hands.

Basic Term Life
The building block of financial security. Our life insurance plans come with a variety of features including:

Accelerated death benefit — Also called the “living benefit,” this benefit provides payment if you become terminally ill. This payment can be up to 75 percent of the life insurance benefit.

Premium waiver provision — With this provision, you may stay covered up to age 65 without premium payments if you become permanently and totally disabled while insured due to an illness or injury before age 60.

Aetna Life Essentials
Your Aetna Life coverage includes access to Aetna Life Essentials, a package of programs and resources available to you and your beneficiaries at no extra cost. The Aetna Life Essentials programs help you address health, wellness, financial and emotional needs during your life, as well as for those critical caring and support needs you and your loved ones may have at the end of your life and after you’ve passed away.

AD&D Ultra®
This progressive product provides you better financial security than typical accidental death and personal loss plans and then some. That’s because AD&D Ultra includes coverage for education or dependent child care expenses upon the death of the insured.

Disability
A serious injury or illness can keep you out of work with no paycheck coming in. Are you prepared for that? Our disability plans protect your income when you need it most. This product will replace a portion of your salary to help you meet the day-to-day expenses like your mortgage and groceries when an illness or injury prevents you from working. Disability coverage ensures you have some income so you can focus on getting better, if possible.

If you need to file a disability claim, Aetna Disability makes it easy for you, with 24-hour access to claim information online and tools to manage your benefits.
Get to know your Aetna prescription drug plan

You are enrolled in a Four Tier, Essential Drug List formulary plan

Here’s what that means to you:

Think of tier as a level. Four tier means you could pay four different amounts, depending on the drug you take.

A formulary is a list of generic and brand-name drugs that your health plan covers. Your Essential Drug List formulary plan covers many drugs—but it does not cover drugs on the Formulary Exclusions List. This is a list of drugs your plan does not cover because there are just-as-effective and less expensive alternatives available.

Your cost depends on your prescription

With this health benefits and health insurance plan, the amount you pay depends on the drug your doctor prescribes. It’s either a flat fee or a percent of the prescription’s price. Or, you will pay the full cost of any drugs on the Formulary Exclusions List.

What you pay falls into one of these tiers or levels:

Tier One: Preferred Generics – You pay the lowest cost for drugs in this level.

Tier Two: Preferred Brands – You pay a slightly higher cost for drugs in this level.

Tier Three: Non-Preferred Drugs – You pay the highest cost for drugs in this level.

Tier Four: Preferred Specialty Drugs – You pay a specific amount for specialty drugs in this level. Specialty drugs may be injected, infused or taken by mouth.

Formulary Exclusions List – You will pay the full cost of any drugs on this list.

To find your exact costs

Check your Summary of Benefits & Coverage document. This should be in your enrollment kit.

Your pharmacy benefits plan may include a program that encourages you to choose a generic drug over a brand-name drug, in order to help reduce what you pay. This means that if you fill a brand-name drug when a generic is available, that in addition to your standard copay or coinsurance, you must also pay the difference in cost between the brand-name and generic drug.

For a summary of your pharmacy benefits plan, including out-of-pocket costs, visit www.aetna.com and log in to Aetna Navigator. Or call the toll-free number on your member ID card.

Save on your prescriptions

Here are some tips to pay less out of pocket for your prescription drugs:

• Ask your doctor to consider prescribing drugs that are on the Preferred Drug (formulary) List.

• Ask your doctor to consider prescribing generic drugs instead of brand-name drugs.

• Check to see if your plan includes our mail-order pharmacy service. Depending on your plan, mail order may save you money. Read more about Aetna Rx Home Delivery on page 23.

• Remind your doctor to check your plan to make sure you get maximum coverage.

You may have to get plan authorization for certain drugs

This drug coverage review encourages appropriate and cost-effective use of prescription drugs by allowing coverage only when certain conditions are met.

Reasons for this approval (called precertification) include:

• Compliance with dosing guidelines

• Avoiding duplicate therapies

• Helping health care providers check that a drug is being used based on generally accepted medical criteria

The precertification program is based on current medical findings, FDA-approved manufacturer labeling information, and cost and manufacturer rebate arrangements.

Please keep the following in mind:

• Your doctor must contact us to request approval of coverage for these drugs.

• If we approve the request, we will notify your doctor. The drug will then be covered at the applicable out-of-pocket cost under your plan. You will also be notified of approvals where the state requires notification to members.

If the request is denied, you and your doctor will be notified. You can still purchase the drug, but for the full price.

You may have to try one drug before another will be covered

This drug coverage review promotes the appropriate use of equally effective but lower-cost drugs first. Prerequisite drugs are FDA-approved and treat the same condition as the corresponding step-therapy drugs.
Mail order brings drugs you take every day right to your door

Your plan includes our Aetna Rx Home Delivery mail-order pharmacy. It fills prescriptions for maintenance medicine. This type of medicine is used regularly, to treat conditions like arthritis, asthma, diabetes or high cholesterol. If you need this type of drug, you can get up to a 90-day supply, or the maximum supply allowed by your plan, and free delivery right to your mailbox.

You also get:
• Quick, confidential service
• Free standard shipping
• Pharmacists who check all prescriptions for accuracy and can answer questions any time

Over-the-counter drugs may be an option

Many health conditions can be treated safely with drugs you can get without a prescription. We call these drugs “over the counter” because you can buy them at your local stores. You don’t have to go to a pharmacy.

These drugs have been approved by the FDA as safe and effective, and they often have the same active ingredients as an original prescription version. Always talk to your doctor before taking over-the-counter drugs.

Your plan does not cover prescription drugs if a similar drug is available over the counter. This includes drugs like Claritin® and Prilosec® 20 mg. Please ask your doctor what will work best for you.

Use our specialty pharmacy for drugs that require special handling

Aetna Specialty Pharmacy is our in-house specialty pharmacy for prescription specialty medicine. These types of drugs may be injected, infused or taken by mouth. Specialty medicine often needs special storage and handling. It must be delivered quickly. And a nurse or pharmacist should monitor you during your treatment. Use Aetna Specialty Pharmacy to get this medicine sent right to your mailbox. You also get:
• Free delivery that is reliable, secure and sent anywhere you choose
• Extra help when you need it — like injection training and side effect monitoring
• Proactive outreach to confirm your refills
• Free standard supplies
• Nurses and pharmacists who can help you 24 hours a day, every day

Claritin is a registered trademark of Schering-Plough HealthCare Products Inc. Prilosec is a registered trademark of AstraZeneca LLP.
Limitations and exclusions

These plans do not cover all health care expenses and include exclusions and limitations. Refer to your plan documents to determine which health care services are covered and to what extent.

Medical

The following is a partial list of services and supplies that are generally not covered. However, the plan documents may contain exceptions to this list based on state mandates or the plan design purchased.

Aetna HMO and HNOption

- All medical and hospital services not specifically covered or that are limited or excluded by the plan documents, including costs of services before coverage begins and after coverage terminates
- Blood and blood by-products, except as administered on an inpatient or emergency care basis
- Cosmetic surgery
- Custodial care
- Dental care and dental X-rays
- Donor egg retrieval
- Experimental and investigational procedures (except for coverage for medically necessary routine patient care costs for members participating in a cancer clinical trial)
- Hearing aids, unless specifically listed as covered in the plan documents
- Home births
- Implantable drugs and certain injectable drugs, including injectable infertility drugs
- Infertility services, including artificial insemination and advanced reproductive technologies, such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in the plan documents
- Long-term rehabilitation
- Nonmedically necessary services or supplies
- Orthotics, except diabetic orthotics
- Outpatient prescription drugs (except for treatment of diabetes), unless covered by a prescription plan rider, and over-the-counter medications (except as provided in a hospital) and supplies
- Radial keratotomy or related procedures
- Reversal of sterilization
- Services for the treatment of sexual dysfunction or inadequacies, including therapy, supplies or counseling or prescription drugs
- Special duty nursing
- Therapy or rehabilitation, other than those listed as covered
- Treatment of behavioral disorders

• Weight-control services, including surgical procedures, medical treatments, weight control/loss programs, dietary regimens and supplements, appetite suppressants and other medications; food or food supplements, exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including morbid obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions, unless specifically listed as covered in the plan documents

Aetna PPO and Indemnity

• All medical or hospital services that are not specifically covered or that are limited or excluded in the plan documents
• Charges related to any eye surgery, mainly to correct refractive errors
• Cosmetic surgery, including breast reduction
• Custodial care
• Dental care and X-rays
• Donor egg retrieval
• Experimental and investigational procedures
• Hearing aids, unless specifically listed as covered in the plan documents
• Infertility services, including, but not limited to, artificial insemination and advanced reproductive technologies, such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in the plan documents
• Nonmedically necessary services or supplies
• Orthotics, as specified in the plan
• Over-the-counter medications and supplies
• Reversal of sterilization
• Services for the treatment of sexual dysfunction or inadequacies, including therapy, supplies and counseling
• Special-duty nursing
• Weight-control services, including surgical procedures, medical treatments, weight control/loss programs, dietary regimens and supplements, appetite suppressants and other medications; food or food supplements, exercise programs, exercise or other equipment; and other services and supplies that are primarily intended to control weight or treat obesity, including morbid obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions, unless specifically listed as covered in the plan documents
**Dental, AD&D Ultra and disability**

Dental, AD&D Ultra and disability plans include limitations, exclusions and charges or services that these plans do not cover. For a complete listing of all limitations and exclusions or charges and services that are not covered, please refer to your Aetna group plan documents. Limitations, exclusions and charges or services may vary by state or group size.

**Dental**

Listed below are some of the charges and services for which these dental plans do not provide coverage. For a complete list of exclusions and limitations, refer to the plan documents.

- Dental services or supplies that are primarily used to alter, improve or enhance appearance
- Experimental services, supplies or procedures
- Treatment of any jaw joint disorder, such as temporomandibular joint disorder
- Replacement of lost, missing or stolen appliances and certain damaged appliances
- Those services that Aetna defines as not necessary for the diagnosis, care or treatment of a condition involved
- Specific service limitations:
  - DMO plans: Oral exams (4 per year)*
  - PPO plans: Oral exams (2 routine and 2 problem-focused per year)
  - All plans:
    - Bitewing X-rays (1 set per year)*
    - Complete series X-rays (1 set every 3 years)*
    - Cleanings (2 per year)*
    - Fluoride treatments (1 per year; children under 16)
    - Sealants (1 treatment per tooth, every 3 years on permanent molars; children under 16)*
    - Scaling and root planing (4 quadrants every 2 years)
    - Osseous surgery (1 per quadrant every 3 years)
- All other limitations and exclusions in the plan documents

**Employee and dependent life insurance**

The plan may not pay a benefit for deaths caused by suicide, while sane or insane, or from an intentionally self-inflicted injury, within two years from the effective date of the person's coverage. If death occurs after two years of the effective date but within two years of the date that any increase in coverage becomes effective, no death benefit will be payable for any such increased amount.

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*The frequent calendar-year limits for these services will not apply to the DMO plans if they are needed more frequently due to medical necessity.*
AD&D Ultra

Not all events that may be ruled accidental are covered by this plan. No benefits are payable for a loss caused or contributed to by:

- Air or space travel, unless a person is a passenger, with no duties at all, on an aircraft being used only to carry passengers (with or without cargo)
- Bodily or mental infirmity
- Commission of or attempting to commit a criminal act
- Illness, ptomaine or bacterial infection
- Inhalation of poisonous gases
- Intended or accidental contact with nuclear or atomic energy by explosion and/or release
- Ligature strangulation resulting from autoerotic asphyxiation
- Intentionally self-inflicted injury
- Medical or surgical treatment
- Third-degree burns resulting from sunburn
- Use of alcohol
- Use of drugs, except as prescribed by a physician
- Use of intoxicants
- Use of alcohol or intoxicants or drugs while operating any form of a motor vehicle whether or not registered for land, air or water use. A motor vehicle accident will be deemed to be caused by the use of alcohol, intoxicants or drugs if it is determined that at the time of the accident the member was:
  - Operating the motor vehicle while under the influence of alcohol at a level that meets or exceeds the level at which intoxication would be presumed under the laws of the state where the accident occurred. If the accident occurs outside of the United States, intoxication will be presumed if the person’s blood alcohol level meets or exceeds .08 grams per deciliter; or
  - Operating the motor vehicle while under the influence of an intoxicant or illegal drug; or
  - Operating the motor vehicle while under the influence of a prescription drug in excess of the amount prescribed by the physician; or
  - Operating the motor vehicle while under the influence of an over-the-counter medication taken in an amount above the dosage instructions.
- Suicide or attempted suicide (while sane or insane)
- War or any act of war (declared or not declared)

Disability

Disability coverage also does not cover any disability that:

- Is due to an occupational illness or occupational injury except in the case of sole proprietors or partners who cannot be covered by workers’ compensation
- Is due to insurrection, rebellion, or taking part in a riot or civil commotion
- Is due to intentionally self-inflicted injury
- Is due to war or any act of war (declared or not declared)
- Results from the commission of, or attempting to commit a criminal act
- Results from an accident caused by operating the vehicle while the member is under the influence of alcohol. A motor vehicle accident will be deemed to be caused by the use of alcohol if it is determined that at the time of the accident the member was operating the motor vehicle while under the influence of alcohol at a level that meets or exceeds the level at which intoxication would be presumed under the laws of the state where the accident occurred. If the accident occurs outside of the United States, intoxication will be presumed if the person’s blood alcohol level meets or exceeds .08 grams per deciliter

No benefits are payable on any day during a period of disability that you are confined in a penal or correctional institution for conviction of a felony or other public offense.

*These do not apply if the loss is caused by:
- An infection that results directly from the injury.
- Surgery needed because of the injury.
The injury must not be one that is excluded by the terms of this section.
Find a doctor or specialist

Start your search at www.aetna.com (or, if you are already a member, log in to Aetna Navigator). Click on Find a Doctor. Use the simple online instructions to perform a general search. Also, you may search for a particular physician by name, specialty or other options.

How to find your Arizona plan

When performing a search in DocFind, you will be asked to select a plan name. Some of the names of our Arizona plans appear by their network names. Here is a quick reference to identify your plan:

<table>
<thead>
<tr>
<th>Medical plan name as it appears in DocFind</th>
<th>Common plan names</th>
</tr>
</thead>
<tbody>
<tr>
<td>HMO</td>
<td>HMO</td>
</tr>
<tr>
<td>Open Choice® PPO</td>
<td>PPO</td>
</tr>
<tr>
<td>Aetna Health Network Option (Open Access)</td>
<td>HNO Option</td>
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<tr>
<td>Savings Plus of Arizona</td>
<td>Savings Plus</td>
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<tr>
<td>Aetna Whole Health</td>
<td>Arizona Care Network and Banner Health</td>
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<tr>
<td>Arizona Care Network OAMC (AZ)</td>
<td></td>
</tr>
<tr>
<td>Banner Health Network OAMC (AZ)</td>
<td></td>
</tr>
</tbody>
</table>
## How to complete the enrollment form application

Please be sure to complete your enrollment form thoroughly. The sections noted below are frequently overlooked.

1. **Date of hire.**
2. **Select the medical plan(s) offered by your employer.** If dental plans are offered, select your dental plan next.
3. **Insert your Social Security number here.**
4. **Enter your doctor’s (and dentists if enrolling in a DMO plan) ID number if enrolling in a HMO plan.**
5. **Sign here if you are waiving coverage for yourself or any dependents.**
6. **Sign and date here to complete the form.**

### Instructions:
- You, the employee, must complete this enrollment form in full or it will be returned to you with a note that it is incomplete. You are solely responsible for its accuracy and completeness.
- Waiving coverage, change complete Sections C and H.

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### A. Coverage Selection – Please print clearly, using black ink.

<table>
<thead>
<tr>
<th>Coverage Option</th>
<th>Dental</th>
<th>Medical</th>
<th>Life</th>
<th>Disability</th>
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</thead>
<tbody>
<tr>
<td>Savings Plan</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>HDHP Plan</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>HSA Plan</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### B. Life Health Questionnaire for Employees who are requesting Basic Life benefits greater than the Guaranteed Issue Level – Please complete the Uniform Employee Health Status Questionnaire, which can be found at [www.id.state.az.us/consumerbusiness.html#health](http://www.id.state.az.us/consumerbusiness.html#health).

### C. Employee Information – Must be completed by the employee.

- **Name:** Employee Name
- **Address:** Home Address
- **Phone Number:** Home Telephone
- **Social Security Number:** Social Security Number

### D. Individuals Covered – List individuals for whom you are enrolling or adding/removing/renovating coverage. Insert additional sheets if necessary.

#### 1. Change/Birth/Re-enrollment

<table>
<thead>
<tr>
<th>Employment Name</th>
<th>Last, First, M.I.</th>
<th>Social Security Number</th>
<th>Enrollment End Date</th>
<th>Enrollment Start Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna Life Insurance Company</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### 2. Change/Retirement

<table>
<thead>
<tr>
<th>Employment Name</th>
<th>Last, First, M.I.</th>
<th>Social Security Number</th>
<th>Enrollment End Date</th>
<th>Enrollment Start Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna Life Insurance Company</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### E. Dependent Information

- **List any dependent in Section Domestic**
- **List any dependent in Section Medical**
- **List any dependent in Section Life**
- **List any dependent in Section Disability**

### F. Declination/Waiver of Coverage

- **EmployeeTermination**
- **Med Spousal/Domestic Partner**
- **Other**

### G. Verification of Coverage

- **Medical**
- **Dental**
- **Life**
- **Disability**

### H. Determination/Waiver of Coverage

- **Employee**
- **Spouse/Domestic Partner**
- **Child/Children**

---

**Note:** Before submitting this complete form to your employer, you may wish to protect the confidentiality of your health information by taping or stapling the form so that health information is not visible.

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**Employee Signature:**

**Date (Month/Day/Year):**

---

**Employer Signature:**

**Employee E-mail Address:**

**Date (Month/Day/Year):**
Your member ID card

After you enroll, you will receive ID cards that look like this. If you need care before your ID card arrives in the mail, you may log in to Aetna Navigator and print a temporary ID card. Make sure to present your Aetna ID card when receiving care from participating providers or when accessing emergency care. Your ID card identifies you as an Aetna member.

Plan in which you are enrolled.

Call this number to speak with a Member Services representative.

Additional information, including precertification number for mental health and substance abuse services.
Use www.aetna.com to find a Savings Plus hospital doctor.

Benefits are administered by Aetna Life Insurance Company or affiliates. This card does not guarantee coverage. For questions on mental health/substance abuse coverage, or to precertify, call 1-800-621-0407. Primary care physician (PCP) copay applies to your selected PCP. The specialist copay applies to all other participating physicians. Referrals are not required. The plan describes what you need to precertify. If you do not precertify, your benefits will be reduced. EMERGENCY: Call 911 or go to nearest emergency facility. Notify Member Services as soon as possible after treatment.

www.aetna.com
PAYER NUMBER 60054 XXXX

MEMBER SERVICES 1-888-888-8888
PROVIDERS CALL 1-888-632-3862
RX MEMBER SERVICES 1-888-888-8888

Your plan may have precertification requirements. Without pre-approval, you may be charged or even full price. See your plan documents for information on your plan requirements. In an emergency call 911 or go to the nearest emergency room. Note: This card does not guarantee coverage.

www.aetna.com
PAYER NUMBER 900004 0000

Legal Entity Prints Here
P.O. Box 901106
EL PASO TX 89990-1106

MEMBER SERVICES 1-888-888-8888
PROVIDERS CALL 1-888-632-3862
RX MEMBER SERVICES 1-888-792-3862

The primary care physician copay is for the doctor you choose. The specialist copay is for all other doctors in the network. Referrals are not required, however, some services may also require precertification. Without pre-approval, you may pay more or even full price. For mental health or substance abuse pre-approval or coverage questions, call 1-800-621-0407. See your plan documents for information on your plan requirements. In an emergency call 911 or go to the nearest emergency room. Note: This card does not guarantee coverage.

www.aetna.com
PAYER NUMBER 900004 0000

Legal Entity Prints Here
P.O. Box 901106
EL PASO TX 89990-1106

MEMBER SERVICES 1-888-888-8888
PROVIDERS CALL 1-888-632-3862
RX MEMBER SERVICES 1-888-792-3862
Contact information

Member Services

**Medical**
For benefits questions or claims inquiries for Aetna HMO Plan  
**1-888-702-3862**  
Claims address:  
Aetna  
P.O. Box 14079  
Lexington, KY 40512

For benefits questions or claims inquiries for Aetna PPO Plan, Aetna Choice Plan (MC), Aetna Indemnity Plan, Savings Plus, HNO, Banner Health Network – Aetna Whole Health, Arizona Care Network – Aetna Whole Health  
**1-888-802-3862**  
Claims address:  
Aetna  
P.O. Box 981204  
El Paso, TX 79998-1204

**Dental**  
**1-877-238-6200**  
Claims address:  
Aetna  
P.O. Box 14094  
Lexington, KY 40512-4094

**Life**  
**1-800-523-5065**  
Claims address:  
Aetna Life Insurance  
P.O. Box 14548  
Lexington, KY 40512-4548

**Disability**  
**1-866-326-1380**  
Claims address:  
Aetna Disability  
P.O. Box 14560  
Lexington, KY 40512-4560

**Pharmacy**  
**1-800-AETNA RX or 1-800-238-6279**  
Prompt 2 (Member or calling on behalf of a member)  
Claims address:  
Aetna Pharmacy Management  
P.O. Box 14024  
Lexington, KY 40512-4024

**Mail-Order Drugs**  
**1-866-612-3862**  
Ordering address:  
Aetna Rx Home Delivery  
P.O. Box 417019  
Kansas City, MO 64179-9892

**Other Programs**  
Aetna Vision Discount Program  
**1-800-793-8616**  
Call for closest eye care provider  
Informed Health® Line  
**1-800-556-1555**  
24-hour nurse help line  
Aetna Behavioral Health  
**1-800-424-5702**  
Visit our secure member website online  
Your secure Aetna Navigator member website is available 24 hours a day, 7 days a week. Use it to perform common transactions involving your Aetna medical, dental, prescription drug or flexible spending account (FSA) plans. You can send a secure e-mail to Aetna Member Services, access claims, see who’s covered, and view general health information and decision-support tools. Log on to the Aetna Navigator website at www.aetna.com.
Review the material in this brochure and speak with your employer or human resources representative about the choices available to you.

We look forward to welcoming you and your family as our newest members.

If you need this material translated into another language, please call Member Services at 1-888-98-AETNA (1-888-982-3862).

Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al 1-888-98-AETNA (1-888-982-3862).

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www.aetna.com

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