Top pick

Open Access Aetna Select℠ plan
Your choice of network doctors without referrals

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A plan that lets you choose from quality network doctors

You can visit any doctor in our network — no referral needed

You don't have to choose a **primary care physician (PCP)** either, but you may want to. That's because PCPs do more than give you a checkup. They know your medical history, and they can help direct your care.

This plan also gives you access to tools, tips, programs and services. They can help you find network doctors, estimate costs and more.

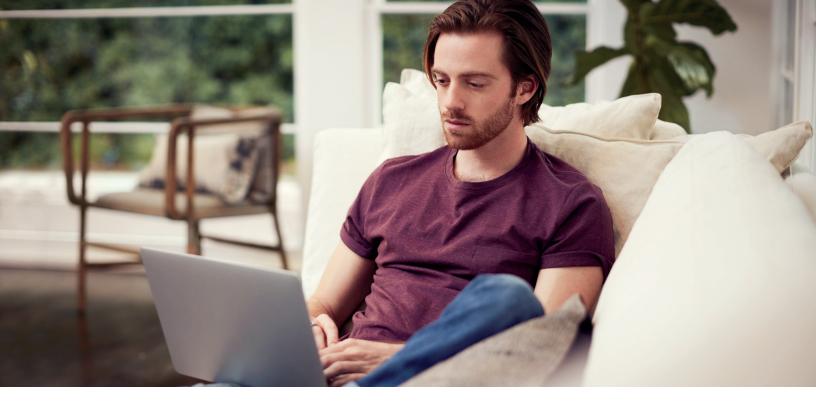**Looking for your exact copay amounts? Let's walk through this plan and see what's covered.**

All employer health plans are different. This booklet gives a general idea of how the Open Access Aetna Select plan works.

For details like copays and what's covered, check your Summary of Benefits and Coverage document.

Your options	Pick your doctor	How it works
PCP option	**Choose any PCP from our network.** Again, choosing one is not necessary, but you might find it helpful to have one. You can change your PCP anytime. Just call Member Services at the number on your ID card. Or do it online through your member website.	**Your PCP will:** • Give you checkups or treat you when you're sick or hurt • Get approval from us before giving you certain services • File claims for you **With this option, you may pay less out of pocket.** Your copay may be lower when you visit your PCP for care. A copay is a fixed amount you pay at the time of a visit.
Any network provider	**Visit any network doctor or specialist without a referral.** Network doctors contract with us to offer rates that are often lower than their regular fees. A specialist is a doctor who focuses only on treating certain conditions or diseases. For example, a dermatologist treats skin conditions. A cardiologist treats heart problems.	**The network doctor or specialist will:** • Provide care • Get approval from us before giving you certain services • File claims for you **Visiting a network doctor may cost more than visiting your PCP.** And you may have a higher copay to visit specialists.

You need to see network providers for this plan to cover and help pay for care.* Providers are professionals and facilities that provide health care services. Doctors, hospitals and labs are examples of providers.

*In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.
Health insurance plans are offered, underwritten and/or administered by Aetna Life Insurance Company (Aetna).

Tools to help you find network doctors and more

Find the right PCP or network doctor just for you

Use our online directory. You can find doctors by name, specialty and location. You'll also find maps, directions and more. You can even look for doctors who speak your language. Try it out at **aetna.com**.

Or get a printed directory. If you're already a member, call Member Services to get one. The toll-free number is on your ID card. If you're not an Aetna® member yet — or haven't received your ID card — call **1-888-982-3862**.

It's your website, so be sure to sign up

When you're a member with us, you get the tools you need to manage your health. You'll find all your plan information and cost-saving tools in one place — your member website. You just need to sign up. Members can register at **aetna.com**.

You have our number — just call us

You can speak to Member Services anytime during regular business hours. Our representatives are here to help answer any questions you have about your plan. Just call the toll-free number on your ID card.

Your choice in quality care made simple.
Why not enroll today?

Help for those who speak another language and for the hearing impaired

If you require language assistance, please call the Member Services number on your member ID card, and a representative will connect you with an interpreter. You can also get interpretation assistance for utilization management issues or for registering a complaint or appeal. 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 telephone number you're calling.

Ayuda para las personas que hablan otro idioma y para personas con impedimentos auditivos

Si usted necesita asistencia lingüística, llame al número de Servicios al Miembro que figura en su tarjeta de identificación de miembro, y un representante le conectará con un intérprete. También puede recibir asistencia de interpretación para asuntos de administración de la utilización o para registrar una queja o apelación. Si usted es sordo o tiene problemas de audición, usar su TTY y marcar 711 para el Servicio de Retransmisión de Telecomunicaciones (TRS). Una vez conectado, entrar o proporcionar el número de teléfono que está llamando.

This material is for information only. 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 services. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. 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**.

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