

Aetna Open Choice® PPO

Featuring more freedom and more choice with a nationwide network of health care providers

With Aetna, you get a powerful health care resource. Aetna's nationwide Open Choice PPO network includes over 1,200,000 health care providers; over 200,000 of whom are Primary Care Providers (PCPs). This makes it easy to find a network doctor or a hospital, whether you are at home, work or traveling.

Your Aetna PPO Plan Gives You More Freedom of Choice

When you need care, you have a choice. You can receive care within the network and pay less for your care. Or, you can choose to receive care outside the network and still receive benefits, but at a lower level.

Here's how the PPO Plan works:

IN-NETWORK	OUT-OF-NETWORK
Visit any doctor in the network without a referral	Visit a doctor who is not part of the network
<ul style="list-style-type: none">■ You pay a flat copay for your care■ Your doctor will file your medical claims■ You do not need to get a referral to see a specialist■ You are not charged the difference between the doctor's charge and the amount that is covered by the plan	<ul style="list-style-type: none">■ You need to meet an annual deductible■ You pay for the full amount of the charge at the time you receive care■ You need to file a claim to be reimbursed for covered expenses■ You may also have to pay the difference between the doctor's charge and the amount covered by the plan

Find the Right Doctor

It's quick and easy with DocFind®

DocFind, Aetna's online provider directory at **www.aetna.com**, lists the doctors, hospitals, urgent care facilities and other health care providers that belong to Aetna's network. You can search by name or specialty, or do a geographic search to find all network providers within a given area. You can also get information about each provider's professional training and credentials, office hours, languages spoken, handicapped access, and more.

How to use DocFind

Visit **www.aetna.com** and look for the link on the home page to *Find a Doctor*. You will provide some basic information to start your search, and choose a Provider Category (such as Medical Providers) and a Provider Type (such as Specialists). To Select a Plan, look under Aetna Standard Plans and select Open Choice® PPO.

You can then narrow your search by specialty, name and other criteria, or search for all network providers in your geographic area.

DocFind is updated three times a week, so it contains the most current information available. But if you aren't sure about a provider's network status, you can either call the provider's office or call Aetna Member Services at **(888) 502-3862**.

Online Tools & Resources

Look up claim information, research costs, go mobile—and more

In addition to the nationwide network, Aetna provides a wealth of information, tools, resources and services to help you manage your benefits and stay healthy.

It all starts with Aetna Navigator®

Aetna Navigator, your secure member website, is your prime resource for claim and benefits information, consumer tools, self-service convenience and so much more.

Once you register with Aetna Navigator at **www.aetna.com**, you will have a personal home page where you can access online tools and programs that include:

- **Access to claim information** that lets you look up the status of a claim and view your Explanation of Benefits statements (EOBs) online. You can also use the “send a message” feature to email Aetna Member Services with claim-related questions.
- **Benefit information** that includes a summary of your medical plan benefits, the names of your family members covered under the plan and a listing of health and wellness programs included with your plan.

- **Cost-of-care tools** that give you the estimated average costs of procedures and tests, treatments for diseases and conditions, and prescription drugs.
- Links to reliable, up-to-date health information through:
 - **Aetna IntelliHealth®**, the award-winning health information website with the latest information from Harvard Medical School.
 - **Healthwise® Knowledgebase**, an online reference and decision support tool that provides reliable information on a variety of health care topics and issues.
 - **Aetna SmartSourceSM**, a tool that scans all of Aetna’s online resources to pull up health information tailored to your interests and needs.

Your Personal Health Record

One secure and confidential place for all your health information

From Aetna Navigator, you can also link to your Personal Health Record (PHR). The PHR puts all of your claims-based information in one handy place so you can see medical procedures and services received, medications prescribed, and preventive and routine care provided—by whom and when.

Wherever you go, Aetna is there

If you’re vacationing in Florida and need care while you’re away, you can find network providers there as well. Do you have a child attending school in another state? Again, Aetna has network doctors available to provide their care. And finding them is easy with DocFind®, the online provider directory available at www.aetna.com. You can even access DocFind with your smart phone!

Leaving the country?

If you are out of the country and need medical care, you can get the care you need then submit a claim to Aetna and be reimbursed at the out-of-network level of benefits. For help and assistance, call Aetna Member Services using the number on your Aetna ID card: **(888) 502-3862**.

A wide selection of mental health providers

When you or a covered family member needs counseling, therapy or other mental health services, Aetna can offer a large selection of network providers. Use DocFind to see for yourself. Just fill in the geographic information on the *General Search* page, then under *Provider Category*, select *Behavioral Health*. Look under *Provider Type* and select what you are looking for.

Having trouble remembering when you had an exam or procedure? Want to find out when you started taking that new medication? Need to know which doctor you saw for a certain health problem or condition? It's all in your PHR. You can also enter your own information, such as over-the-counter drugs and nutritional supplements you use. You may want to print a copy of your PHR and share it with your doctor.

Maternity Program

Give your baby a healthy start with Beginning Right®

If you or your covered spouse are planning to have or expecting a baby, you should enroll in Aetna's Beginning Right Maternity Management Program.

Beginning Right is part of your Aetna medical plan. When you enroll in the program, you will learn about prenatal care, labor and delivery, newborn care, breastfeeding and more. Plus, you also receive health coaching from registered nurses who can help you with any special health concerns.

Manage Your Health

With Aetna's Disease Management Program

Aetna's Disease Management Program provides one-on-one support, information and advice from a team of trained disease management nurses and other health professionals for more than 35 diseases and conditions, including diabetes, asthma, osteoporosis, heart disease and others.

When you agree to participate in the program, you get help with medical services and benefits relating to your health condition:

- You will talk with a trained nurse about the health concerns that matter to you.
- You receive help and guidance to follow your doctor's treatment plan, get important preventive care and manage your risks for other conditions.
- Your personal information is kept private and secure, in full compliance with federal and state law. It is not shared with HCPSS.



Aetna nurses will guide you through the maze of information and choices that come along with a health condition and its treatment.

Help and Information is Just a Phone Call Away

Aetna Member Services: (888) 502-3862

Aetna Member Services can help with questions about your plan and its benefits, claims and claim payments, ordering a new ID card and a host of other benefits needs. Aetna Member Services representatives are available from 8:00 a.m. to 6:00 p.m. EST, Monday through Friday. You also may access our voice-activated telephone system 24 hours a day, 7 days a week.

24-hour Nurse Line: (800) 556-1555

Available 24 hours a day, 7 days a week, the toll-free Informed Health® Line gives you a quick, simple way to get answers to health-related questions. When you call, you will talk with a trained nurse who can provide information on hundreds of health topics, help you decide where to seek care, tell you how to take care of a health problem until you can get to the doctor, and much more.

Howard County Public Schools has partnered with Teladoc® to provide you and your eligible dependents with 24/7/365 access to U.S. board-certified doctors and pediatricians by phone or online video.

Go mobile with Aetna

Visit Aetna Navigator anytime, anywhere. You can log in using any mobile phone with web access. It's fast, easy and so convenient! Type **www.aetna.com** in your browser and you will be able to find in-network providers, view or show a virtual member ID card, check on claims, contact Aetna Member Services and much more.

Teladoc

With Teladoc you can:

- **Resolve many of your medical issues—** Teladoc can diagnose, recommend treatment and prescribe medication, when appropriate, for many of your medical issues.
- **Speak with U.S. board-certified doctors—** Our national network includes the highest quality, state-licensed doctors who will call you back within 22 minutes, on average.
- **Use it anywhere/anytime—** On vacation? Is it 3 a.m. and you need care now? No problem. Teladoc doctors are available 24/7/365 via phone and online video consultations.
- **Save money—** At \$38 or less per consultation, Teladoc costs you much less than urgent care or ER visits.

Teladoc has quality care for conditions including:

- ☐ Sinus problems
- ☐ Bronchitis
- ☐ Allergies
- ☐ Poison ivy
- ☐ Cold and flu symptoms
- ☐ Urinary tract infection
- ☐ Respiratory infection
- ☐ And More!

Get started with Teladoc today!

- **Step 1: Set up your account**
We've made it quick and easy. Simply go to **Teladoc.com/Aetna** and click *Set up account*
- **Step 2: Complete your medical history**
Informed doctors equal better care. Log into your account and complete the *My Medical History* section
- **Step 3: Request a consultation**
A Teladoc doctor is just a click or a call away. Visit **Teladoc.com/Aetna** or call **(855) Teladoc**

Save Money!

You and your enrolled family members can take advantage of these discount programs available through Aetna:

- **Aetna FitnessSM Discount Program**—Save on fitness club memberships, home exercise equipment and more. To find a participating fitness center, go to **www.globalfit.com**.
- **Aetna VisionSM Program**—Pay less for eyeglasses, contact lenses, sunglasses and LASIK surgery.
- **Aetna Natural Products and ServicesSM Discount Program**—Save on health services, like massage therapy, acupuncture, chiropractic care, nutritional counseling and other natural wellness products.
- **Aetna HearingSM Discounts**—You can save on the latest hearing aid styles and technology, and on the retail price of hearing exams.
- **Aetna Weight ManagementSM Discount Program**—Save on weight-loss programs and products from some of the world's leading weight-management firms, such as Nutrisystem®, Jenny Craig® and eDiets®.

You also get big savings on:

- Sonic toothbrushes and water-jet flossers from Waterpik®.
- Epic dental products, like gum, toothpaste, and mouth rinses.
- Books and other items from the American Cancer Society®, Bookstore and the **MayoClinic.com** Bookstore.
- **ZAGAT.com** membership (30% off a one-year membership)

Keep it Simple!

You will enjoy the many conveniences of your **Aetna Open Choice PPO** plan:

- You have access to a nationwide network of doctors, specialists, hospitals and other health care facilities to provide your care at home, at work, or traveling
- You pay a flat copay for your care
- You decide to receive care within the network, or out of the network
- You have access to a 24-hour nurse line service
- There are no referrals for in-network care
- There is no need to file claims for in-network care
- A deductible only applies to care received out-of-network

Aetna Navigator is easy to use!

Once you're enrolled with Aetna, you can visit **www.aetna.com** to register with Aetna Navigator. By registering, you set up your own password so that you, and only you, can access your personal health information. If you need help, Aetna's virtual assistant, "Ann", is there to guide you. Look for her on the home page. You will also see an invitation to "take a tour" of the site and discover how easy it is to find what you are looking for.