

Take charge of your health

Aetna Affordable Health Choices®
Limited Benefits Insurance Plan*

Affordable coverage
Special discounts
Information and
tools to make
healthy decisions

*In all states except NY, this plan is filed as a major medical plan that contains an annual benefit maximum and a number of additional coverage limitations and exclusions.

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We want you to know®





Good health is important to you and your

Make the easy ch

They say nothing is more important than your health

They're right. And that's what makes health insurance such an essential part of your life. It's time to take charge of your health and your health insurance needs.

At Aetna, we're here to help. Your employer is offering you Aetna Affordable Health Choices® limited benefits insurance plan. "Limited" means that the plan has a number of specific limits and other restrictions on visits, services and/or the dollar amounts covered under the plan in addition to the overall dollar limit of the policy. Once these limits have been reached, the plan will not pay any more towards the cost of the service in question, and you will be responsible for the remaining unpaid charges or expenses. Your Benefits Summary explains these visit and service limits, the overall annual benefit maximum, and other cost-sharing features of your plan, such as copayments and deductibles. Please read it carefully so that you understand the limits to what the plan will pay before you enroll.

Take charge of your health — enroll today!

We're here to help

When you enroll in the Aetna Affordable Health Choices limited benefits insurance plan, you're gaining a lot of advantages. Some of these are:

Easy to understand

Yes, insurance can be simple. We provide you with straightforward language and easy-to-understand benefits. If you have any questions, just call us or check us out on the web at www.src-web.com.

Easy to choose

We'll guide you through the process step by step. Aetna's participating provider network (PPO) offers you a wide selection of doctors and hospitals.

Easy to afford

You choose from the options available to you in your plan, and your premiums are simply deducted from your pay. As an Aetna member, you are also entitled to discounts.** It's one more way we help you maintain a healthy lifestyle.

Easy to manage

Thanks to easy-to-use web-based tools, you can get valuable health-related information and quickly locate Aetna network doctors in your area.

Find a doctor — DocFind makes it easy!

With our DocFind® online directory, you can customize your search by specialty and location. Looking for a pediatrician within your zip code? How about a doctor affiliated with a nearby hospital? It's all here — plus maps and directions to a doctor's office. DocFind even lets you search by a doctor's gender and languages spoken. Just visit www.aetna.com/docfind/custom/aahc.



choice today!

How it works

You'll like visiting a network doctor, but you'll also like knowing it's your choice

See a network doctor ... lower costs, hassle-free access

Visit any preferred provider without a referral. You'll have confidence knowing that anyone you choose measures up to our strict credentialing standards.

- Your plan may include an annual **deductible** (the amount of money you must pay for eligible expenses during each coverage year before the plan begins to pay benefits).
- Once your deductible is met, you'll pay a percentage of the remaining covered expenses. For some visits, services or other charges you may pay a **copay** (an initial amount of a medical provider's fee that you are responsible for paying each time you incur certain covered charges, usually paid when the charges are incurred).
- On average, you'll enjoy lower costs since network doctors have agreed to offer Aetna members negotiated fees (generally lower than the doctor's usual charges).
- Your network doctor will submit your claims for you.

See any doctor ... the choice is yours

It's all about your freedom to choose. Visit any licensed doctor or specialist — there are no network restrictions and no referrals. You may need to:

- Meet an annual deductible (generally higher than the deductible set for services received from a network doctor).
- Then pay a percentage of the remaining covered expense at the time of service. This percentage may be higher than you would pay in-network at a preferred provider. For some visits, services or other charges you may pay a copay.
- File your own claims.
- Pay the difference between the amount covered by your plan and the amount charged by the doctor. This can increase your out-of-pocket costs because the doctor has not agreed to negotiated fees with Aetna.

I want good health.
I like the plan.
I want to get started!

What do I do next?

- Read all the materials in your enrollment kit.
- Follow the step-by-step instructions and enroll today!

Language assistance

If you need assistance in any language, please call Member Services at 1-888-772-9682.

Su necesita asistencia en cualquier idioma, por favor llame a Servicios al Cliente al 1-888-772-9682.



Coverage you need
Coverage you
can afford
Enroll today!

Discounts and programs to help maintain a healthy lifestyle

Your medical membership includes special programs* and discounts** with a wealth of features. These programs include savings on products and educational materials geared toward particular health needs. Here are a few of the ways we can help you maintain a healthy lifestyle:

Weight management discount program

You and your eligible family members can save on weight-loss programs and products from one of the largest weight management firms worldwide — Jenny Craig®. You'll get a sensible weight-loss plan, one-on-one weekly consultations and discounts on weight-loss products that fit your lifestyle.

Hearing discount program

Receive a discount** on hearing exams and services with HearPO® at participating locations nationwide.

Oral health care discounts

Receive savings on products and services to help improve dental and overall health.

Aetna pharmacy management

In addition to prescription discounts, we help protect your health by providing information to help control certain medical conditions.

Aetna Natural Products and ServicesSM program

Professional services** offered at reduced rates — from natural therapy professionals, which include acupuncturists, chiropractors, massage therapists and nutritional counselors.

Discounts on health-related products*

including over-the-counter vitamins, herbal and nutritional supplements and natural products.

Fitness program

Enjoy discounted rates on memberships at participating health clubs contracted with GlobalFit™ as well as savings on home exercise equipment.

Aetna VisionSM Discounts

Receive discounts** on eyewear, contact lenses, LASIK eye surgery and eye care accessories. Participating optical centers include Sears Optical®, LensCrafters®, Target Optical® and many Pearle Vision® locations.

To learn more about these programs and discounts, go to www.aetna.com/docfind/custom/aahc or call the Member Services number at 1-888-772-9682.

* These discount programs are rate-access programs and may be in addition to any plan benefits. Discount and other similar health programs offered hereunder are not insurance. Program features are not guaranteed under the plan contract and may be discontinued at any time. Program providers are solely responsible for the products and services provided hereunder. Aetna does not endorse any vendor, product or service associated with these programs. It is not necessary to be a member of an Aetna plan to access the program participating providers.

** Discounts are from the provider's usual fee for the service (retail price). These discount programs are not insured benefits, but provide access to discount programs maintained by Aetna Inc. and its affiliates.

This material is for information only. 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 insurance plans contain exclusions and limitations. Discount programs provide access to discounted prices and are not insured benefits. 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. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions.

Policy form numbers issued in OK include: GR-9/GR-9N, GR-29/GR-29N.