



Pick your path

Aetna Open Access[®] Elect Choice[®] plan*

Choose any in-network doctor — no referral needed

*Known as OA Elect Choice EPO plan in CA.

Manage your benefits, connect to care, handle claims — from anywhere

The Aetna HealthSM app and your Aetna[®] member website are personalized, seamless and easy to use. Once you're a member, here's how you can connect:



Get the Aetna Health app by texting "GETAPP" to **90156** for a link to download the app and create an account. Message and data rates may apply.*



Go to **Aetna.com** to create an account and log in to your member website.

More ways to connect



Use our provider search tool

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. Visit **Aetna.com** to try it out.



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.

*Terms and conditions: [Bit.ly/2nIJFYG](https://bit.ly/2nIJFYG). Privacy policy: [Aetna.com/legal-notices/privacy.html](https://aetna.com/legal-notices/privacy.html). By texting **90156**, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna Health app. Consent is not required to download the app. You can also download it from the App Store[®] or the Google Play[™] store.

Health insurance plans are offered, underwritten and/or administered by Aetna Life Insurance Company (Aetna).

A plan to help meet all your personal care needs

This plan lets you visit any doctor in our network — and you don't need a referral when you visit one

You may have to choose a **primary care physician (PCP)****. To determine details like this, check your Summary of Benefits and Coverage document. PCPs do more than give you a checkup. They know you and your medical history. They can help guide you and 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.

See what's covered

All employer health plans are different. This booklet gives a general idea of how the Aetna Open Access Elect Choice plan works. And how you can get the most out of it.

For details like copays and what's covered, check your Summary of Benefits and Coverage document. It should be in your enrollment kit. If you do not have it, ask your employer.

Your options	Pick your doctor	How it works
Your network PCP	Choose any PCP from our network. Again, choosing one may be 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: <ul style="list-style-type: none">• Give you checkups or treat you when you are 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.
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: <ul style="list-style-type: none">• Provide care• Get approval from us before giving you certain services***• File claims for you With this option, you may pay more out of pocket.

You need to see network providers for the plan to cover and help pay for care. There is no coverage for services from out-of-network providers.[†] Providers are professionals and facilities that provide health care services. Doctors, hospitals and labs are examples of providers.

**In Texas, PCP is known as physician (primary care). In the State of Washington, PCP refers to primary care provider. Missouri members are not required to choose a PCP but are encouraged to do so. Missouri members DO NOT need a referral from their PCP to see a specialist.

***In Texas, this approval is known as “pre-service utilization review” and is not “verification” as defined by Texas law.

[†]Out-of-network emergency services are covered. In Missouri, two mental health visits with an out-of-network provider are covered.

Network options, less hassle, more freedom.

Enroll in the Aetna Open Access
Elect Choice plan today.

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Policy forms issued in Oklahoma include: AL COC00010.

Policy forms issued in Missouri include: AL HGrpPol 01R5, AL SG GrpPolAmend 2019 01.

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