

A woman and a young girl are in a lush, green conservatory filled with many monarch butterflies. The woman is crouching down, smiling, and holding a butterfly in her hands. The girl is standing next to her, also smiling and holding a butterfly. The background is filled with large green leaves and many monarch butterflies flying around.

In harmony

Aetna Whole HealthSM plans

Health care focused on you

In Idaho, health benefits and health insurance plans are offered and/or underwritten by Aetna Health of Utah Inc. and Aetna Life Insurance Company. For all other states, health benefits and health insurance plans are offered and/or underwritten by Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna HealthAssurance Pennsylvania Inc., Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). In Florida by Aetna Health Inc. and/or Aetna Life Insurance Company. In Utah and Wyoming by Aetna Health of Utah Inc. and Aetna Life Insurance Company. In Maryland by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.



Aetna Whole Health plans are a new way of looking at health care. We've designed these health benefits and insurance plans just for you. So we can help improve the quality of your care and provide a better experience for you and your family. Plus, they may help you save money. You'll have access to a special network of primary care doctors, specialists and hospitals focused on you. Led by a primary care doctor* you choose, your care team will work with you to:

- ✓ **Help keep you healthy or improve your health**, not just treat you when you're sick or injured
- ✓ **Better coordinate your care** and keep tabs on your prescriptions, lab results, health history and more
- ✓ **Spot problems and build personalized care plans** to treat you
- ✓ **Encourage you to play an active and informed role** in your health and health care decisions

Tools to help you save money and manage your health

To be an active and informed member of your care team, you need to be in the know. And we can help get you there. Manage your plan, health and budget better by registering for your member website at **aetna.com**. By registering, you can:

- Search for doctors, hospitals, pharmacies and more in your area
- Check your personal health record and see reminders for important preventive screenings
- Get cost estimates for tests and procedures
- Review and pay your claims

*In Texas, PCP is known as physician (primary care). In the State of Washington, PCP refers to primary care provider.

Frequently asked questions about Aetna Whole Health plans

Q: How's this plan different from other plans?

A: First, you'll have access to a special network of primary care doctors, specialists and hospitals focused on you. Your care team will be led by an Aetna Whole Health primary care doctor you pick. They'll work with you to help keep you healthy or improve your health.

Second, like other health plans, your doctors and hospitals get a fee for their services. Under the Aetna Whole Health plan, they can also earn more when they deliver higher quality care. So when they meet certain goals, they're rewarded. But if they fall short on those goals, they'll make less.

Third, we may share some of your health information with your Aetna Whole Health providers. It would be in a secure manner in compliance with applicable law. That extra data can help them make parts of your care work better. It can also cut down on duplicate tests or doctor visits that can add to your costs. However, providers who aren't part of the integrated network might not coordinate your care and the data may not be shared the way we described above.

Q: How does it work?

A: First, choose a primary care doctor to lead your Aetna Whole Health care team. Your doctor and other health care providers will generally refer you to specialists and hospitals in your network. Then electronic health records help keep you and your care team on the same page. That's because they can keep track of your prescriptions, lab results, health history and more. Having this big-picture view of your health can also help them spot gaps in your care. And if they find that you're at risk for certain conditions, they can build a personalized care plan to treat you.

Q: Why should I choose a primary care doctor when I enroll?

A: The doctor you pick will lead your care team. That's important because you should see your doctor not just when you're sick, but also for your annual wellness exam, including preventive screenings. Your doctor can also help you find care programs tailored to your needs. They can guide you on important health decisions. And coordinate your care across other specialties and facilities in your network.

Q: How do I find a primary care doctor?

A: Visit [aetna.com](https://www.aetna.com), select "Find a doctor" and:

- Follow the instructions to search Aetna's directory of doctors and facilities
- Choose your Aetna Whole Health plan from the list
- Continue your search and pick a doctor from the results

Q: Do I need to see my primary care doctor for referrals?

A: If you're in a health maintenance organization (HMO) plan, you'll need to see your primary care doctor for a referral. But you may self-refer to specialists within the Aetna Whole Health network if you aren't in an HMO plan. Either way, your primary care doctor is a great resource and can suggest a network specialist for you.

Q: How can I manage my health care on the go?

A: After you register for your member website, you can download the Aetna HealthSM app to:

- Find a doctor, facility or pharmacy near you
- Get cost estimates for visits and procedures
- Manage benefits for your whole family
- View claims details
- Access your ID card anytime

Tip: You can save money and get more coordinated care. Just make sure to stay in network and use Aetna Whole Health doctors and hospitals. Depending on your plan, you may not have coverage for out-of-network care. Consult your plan documents for details.

Q: How can I get the Aetna Health app?

A: Text "GETAPP" to 90156 to download the Aetna Health app now. To learn more, visit us at aetna.com/aetnahealthapp.

- If you haven't created an account on the Aetna® member website, you can do so on the app. If you already have a user name and password, you can log in via the app right away.

Q: What if I'm not at home and need care?

A: If your health or life is in serious danger, call 911 or go to the nearest hospital. You'll be covered as though you stayed within the network.

Q: What if I'm in the middle of care or treatment with a doctor outside the Aetna Whole Health network?

A: You can work with your current doctor and request transition-of-care coverage. If your request is approved, you can stay with your current out-of-network doctor for a limited time at the highest benefits level. However, transition-of-care coverage is for your current doctor only. It doesn't cover health care facilities, durable medical equipment (DME) or prescription drugs. So you'll need to use Aetna Whole Health facilities, DME vendors and pharmacies instead. This is while you're in treatment with your current doctor. And before your grace period ends, we can help transfer you to a new doctor within the Aetna Whole Health network.

Q: How can I use my benefits effectively?

A: Be sure to first register for your member website at aetna.com. Next, pick a primary care doctor to lead your care team (if you didn't already). Then, schedule your annual wellness exam. Finally, check out myaetnawholehealth.com for a member welcome e-guide and video.

Tip: If you need care after hours and your health or life isn't in immediate danger, you have options. Consider going to an urgent care center in your Aetna Whole Health network. They often have extended and weekend hours. That can be more convenient and cost less than a trip to the emergency room.

This material is for information only and is not an offer or invitation to contract. Rates and benefits may vary by location. Health benefits and 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 not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Under your Aetna Whole Health plan, if your primary care doctor is part of an integrated delivery system, your doctor and other integrated delivery system providers will generally refer you to specialists and hospitals that are affiliated with that delivery system. However, Aetna Whole Health providers that aren't part of the integrated network may not coordinate your care and the data may not be shared in the manner described. Independent practice association (IPA) arrangements do not currently exist in Missouri. Network provider information may be limited. 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.

Policy forms issued in Missouri include: AL HGrpPol 01R5, HI HGrpAg 05, HO HGrpPol 04, HI SG HCOG-2019 03.

Policy forms issued in Oklahoma include: HC COC00010, AL COC00010.

Policy forms issued in Idaho by Aetna Life Insurance Company include: AL HGrpPol 05, AL SG HGrpPol 03.

