

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetna[®]

Welcome to your Aetna health plans



Government of the District of Columbia Employee Benefits

www.aetna.com

Table of Contents

Aetna Member Services and Aetna Navigator®	1
Find in-network doctors	2
Using the emergency room	3
Aetna HMO plan – Aetna Health Network OnlySM	4
Aetna Open Choice® PPO Plan	4
Aetna Consumer Driven Health Plan (CDHP) with Open Choice PPO	5
Get support managing your acute or chronic condition	6
Free wellness programs to keep you healthy	7
Free maternity program	8
Free money-saving discount programs	9
What’s covered and what you’ll pay	10

Learn more about your benefits

Visit the DC Government employee benefits web page at <http://dchr.dc.gov/page/employee-benefits>. Or call us at 1-888-238-6258, 8 a.m. to 6 p.m. ET, Monday through Friday. We have translators available to speak to you about your benefits in your language.

Personalized health information at your fingertips

Get health info on the go

Visit Aetna Navigator anytime, anywhere. You can log in using any mobile phone with web access. It's fast, easy and so convenient. Go to www.aetnavigators.com.

Your secure member website saves you time. You can also make more informed decisions about your health. And you can view your most important information, at a glance.

Find the right doctor

Locate in-network doctors who accept your plan.

See what you owe

Look up claims to see how much the plan paid and what you may have to pay.

Know your plan

Check who is covered by your plan and what it covers.

Get valuable information

See which doctors and hospitals have met extra standards for quality and efficiency.

Know costs before you go

See cost estimates before you make an appointment for an office visit, test or procedure.

Get healthier

Take a health assessment to learn about your health and how to lower your risks.

Check your health accounts

Easily look up your health savings account or health fund balances.

Logging in is fast, easy and convenient

Have your Aetna member ID card ready.

Step 1: Go to www.aetnavigators.com.

Step 2: Click on the "Register Now" link.

Step 3: Follow the simple prompts.

Be sure to provide a valid email address and agree to receive electronic information so you'll stay up to date on coverage and claim details.



Need help?

Contact a Member Services representative to get help with claims and coverage questions and more. You can also ask for a translator or for information in Spanish.

- Call 1-888-238-6258 toll-free, 8 a.m. to 6 p.m. ET, Monday through Friday.
- Send an email. Visit www.aetna.com and click on "Contact."

Find in-network doctors who are right for you

Your online provider directory is available to you 24 hours a day, 7 days a week — even before you become an Aetna member.

Your provider directory is updated daily, giving you the most up-to-date information available on in-network providers. You can search for doctors by name, specialty, gender and more. You can even get driving directions to a doctor's office.

Find the doctor that's right for you — DocFind® makes it easy. Log in to www.aetnavigators.com and select "Find a Doctor or Facility" on the left hand side of the home page.

Enjoy the freedom to visit any participating doctor

Our plans give you the freedom to visit any doctor who participates in our network, without a referral. Working with a primary care physician gives you a chance to visit a doctor who will get to know your personal health care needs. Your doctor can:

- Give you everyday care and treat you for certain illnesses and injuries
- Know your health patterns and risks
- Guide you on important health decisions

It's easy to choose a primary care physician

You can change your designated primary care physician at any time by calling the Member Services number on your ID card or by logging in to www.aetnavigators.com and selecting "Find a Doctor or Facility" on the left hand side of the home page.

¿DocFind en Español?

Click on the "Help" link at the top of the DocFind home page and then click on the "Versión en Español" link to switch to a Spanish version.

Building a relationship with a primary care physician is a good idea. He or she will help you make informed decisions about your care.



The right care when you need it

If your life isn't in danger but you need medical care, it's important to know where to go to get the care you need, for the lowest cost. But, if you have a life-threatening illness or injury, don't wait — go to the nearest Emergency Room (ER), or dial 911.

Where to go for the care you need

Your doctor (primary care physician)

Aetna plans give you the freedom to visit any doctor who participates in the Aetna network, without a referral. Working with a primary care physician gives you a chance to visit a doctor who will get to know your personal health care needs, medical history and background.

Always visit your doctor first, if possible.

Walk-in retail clinics

- Offer treatment for problems such as strep throat, ear infections, bronchitis and allergies
- Cost for treatment is less than urgent care centers and ERs
- Open extended business hours and evenings

Urgent care centers

- Offer treatment for problems such as fever, sprains, and minor cuts and burns
- Cost slightly more than walk-in clinics, but much less than the ER
- Have extended evening, weekend and holiday hours

ERs

- Use for life-threatening emergencies, such as chest pain, trouble breathing or severe bleeding
- Have the highest cost for treatment
- Open 24/7
- Treat true emergencies first, often resulting in a long wait for non-urgent cases

Teladoc® – a convenient, cost-effective alternative to a doctor's office visit, non-emergency visit for urgent care, or visit to the emergency room

Teladoc is a service that lets you consult by phone with board-certified general practitioners, internists and pediatricians. Your Teladoc doctor can diagnose, treat and call in prescriptions to your pharmacy for a variety of common non-emergency medical problems (such as, colds, coughs, flu, sinus problems, allergies and respiratory infections).

Use this convenient service when your doctor's office is closed, you're on vacation or you can't get to the doctor because of your schedule or location. Or when you simply want to save the time and money involved with a trip to the doctor's office.

Teladoc is available 24/7* at **1-855-Teladoc (835-2362)**. You can also visit **Teladoc.com/Aetna** to access Teladoc. For each consultation, your cost is the same amount that you pay for a visit to your primary care physician.

Please refer to the summary of benefits chart on page 10 for these costs.

*Teladoc is subject to state regulations and may not be available in all states.



Get to know how your health plan works

- Aetna HMO Plan — Aetna Health Network Only
- Aetna PPO Plan — Open Choice® PPO
- Aetna Consumer Driven Health Plan (CDHP) with Open Choice PPO

HMO Plan: Visit any in-network doctor of your choice

You can visit any doctor, provider or facility in network when you choose the Aetna HMO Plan – Aetna Health Network OnlySM.

You must stay in network in order to receive coverage. There is no coverage for out-of-network providers. To find an in-network doctor, visit log in to www.aetnavigators.com and select “Find a Doctor or Facility” on the left hand side of the home page.

Your options for getting care when you need it:

Option #1: Visit your primary care physician (PCP)

A PCP is the doctor you go to first. Your PCP helps you learn about your health and how to manage it.

- See your PCP for routine checkups or when you are sick or injured.
- You can choose any PCP from our network. You can change your PCP at any time.
- For most services, you pay a copay (a specific dollar amount) at the time of your care.

Option #2: Go directly to any in-network doctor

Make an appointment with any doctor or specialist in the Aetna network.

- You never need a referral.
- You must see network providers to receive benefits through this plan.

PPO Plan: Visit any doctor — in network or out of network

The Aetna Open Choice PPO Plan gives you two options for visiting your doctor.

Option #1: Visit any network doctor

You do not need to select a PCP, nor do you need a referral to visit different doctors or specialists in Aetna’s network. Because in-network doctors have agreed to offer discounted rates, you will pay less for their services.

Option #2: Go to any licensed doctor

You may visit any licensed doctor you choose. You can also see out-of-network doctors without a referral. You will pay more for using an out-of-network doctor. Also, you may have to:

- Get approval from Aetna before receiving certain services.
- File your own claims.

See the chart on pages 12 – 13 to see the difference between in-network and out-of-network coverage levels.

CDHP: Take charge of your healthcare costs

With the Aetna Consumer Driven Health Plan (CDHP) with Open Choice PPO, you're in control of your health care costs — a consumer-driven health plan puts you, the consumer, in the driver's seat.

You get the protection of a medical plan plus a tax-free health savings account (HSA) to help you pay for qualified expenses. After you pay the annual deductible, the plan pays a percentage of covered services. You can use the money in your HSA to pay your share of the costs. Or you can choose to pay out of pocket and save your account for future expenses. The HSA is part of your health plan and is separate from a Flexible Spending Account (FSA).

Here's how to get the most out of your CDHP plan:

Step 1: Build your Health Savings Account (HSA)

PayFlex® administers your account. Log in to www.payflex.com to manage your HSA.

- The total maximum allowed deposits for 2017 are \$3,400 per individual and \$6,750 per family. If you're age 55 or older, you can make an additional \$1,000 "catch-up" contribution.
- Your HSA earns interest. You have investment options once your balance reaches \$1,000.
- Funds roll over from year to year.

Step 2: Shop smart for health care

Find a doctor and know the cost of care by using the tools located on Aetna Navigator (see page 1).

Step 3: Visit your doctor and pay your share

- Preventive care is covered at 100 percent.
- Pay your share of other covered health care services.
- Pay until you reach the out-of-pocket maximum.
- After that, the CDHP pays for covered services. You pay nothing.

Help your HSA funds last longer

Getting care in the Aetna network will always cost less than getting out-of-network care. But you could save even more by comparing costs at different in-network facilities before you go.

The Member Cost Estimator tool makes it easy. It factors in your plan details to find out how much you'll pay. To use this tool, log in to www.aetn navigator.com. Then, click "Managing Your Costs."



Where to go with questions about your health

Serious health concerns call for serious support. Aetna In Touch CareSM is here to answer that call. When you're facing a chronic or acute health challenge, we provide powerful resources. Our on-call and online support adapts to your needs, your pace and your life. Call **1-877-243-2752** to contact a nurse.

Your Aetna In Touch Care nurse in action

In the most urgent circumstances, we connect you to one-on-one nurse support. We give you direct phone access to a highly experienced registered nurse. You'll work with one nurse for all of your critical needs. Your nurse is assigned to you and available to your whole family. Over time, your nurse becomes familiar with your health history.

Your Aetna In Touch Care virtual care in action

In less severe situations, we support you with dynamic virtual care. Virtual care provides convenient, personalized online tools. These tools are designed to help you adopt new lifestyle behaviors. You can make small changes that have a big impact on your health. Virtual care empowers you to work toward your individual health goals at your pace. You can also call an Aetna In Touch Care nurse as needed. You decide the topic and when and how often you interact.

Use your smartphone to manage your health care

iTriage[®] is a free app you can download to your smartphone to check your symptoms, find network doctors, store your health information and so much more. You can even use the app to find the closest walk-in clinic or urgent care center.

To download the iTriage app, text the word "iTriage" to 31996 or visit www.itriagehealth.com.*

*Standard text messaging rates may apply.

Talk to a registered nurse anytime — day or night

With the Aetna Informed Health[®] Line, you can talk to a registered nurse anytime, day or night. Just call our 24-hour toll-free number at **1-800-556-1555**. While only your doctor can diagnose, prescribe and give medical advice, the Informed Health Line nurses can provide information on thousands of health topics. They can also tell you how to ask the right questions and describe your health symptoms more effectively during your next doctor's visit. However, remember to always contact your doctor first with any questions or concerns regarding your health care needs.

Your health information in one easy-to-find place

Has your doctor ever asked you questions about your health history and you didn't even know where to find the answer? The Aetna Personal Health Record (PHR) provides a single, secure place to record and store your health information.

To access your PHR, log in to www.aetnavigators.com. Then, look for your PHR under Health Records. Then, fill in your details such as:

- Family health history
- Immunizations
- Prescription and over-the-counter medicines
- Doctor's information, and more

Your health plan even updates your PHR automatically based on information from your claims. You'll find easy-to-use graphs that show how your biometric numbers change. The charts can track your progress as you get closer to reaching your health goals.

Active resources built right in

Aetna In Touch Care is built right into your benefits. It is a powerful program that opens a whole new world of holistic support.

These resources are confidential. They cost nothing extra. And they can make a huge difference in how you feel.

Get healthy and stay that way with these free programs

The following Aetna programs are available at no additional cost to you.

Work with your own health coach

The Healthy Lifestyle® Coaching program lets you work one-on-one with a health coach who can help you quit smoking, lose weight, sleep better and more. Your coach can encourage and support you, as well as celebrate your victories. You can take this program as fast or as slow as you want. And how, when and where you work with your coach is up to you.

You can:

- Call your wellness coach — even if you aren't scheduled for a coaching session
- Try our online programs 24/7 to enhance your coaching sessions
- Chat with your wellness coach on the phone or by email

Just call 1-866-213-0153 to get started.

Learn how to get healthier at your own pace

The Simple Steps To A Healthier Life® program makes it easy for you to improve or maintain your health in ways that fit your lifestyle. It can help you eat better, lose weight, get in shape, relieve stress and more.

Answer a few questions and get an action plan

In just 20 minutes, you can complete the Simple Steps online health assessment. You'll get an action plan that shows you steps you can take to improve your health. Your plan will even include free online wellness programs.

How to answer the secure, confidential questions

1. Log in to www.aetn navigator.com. New to the site? Just click "Sign Up Now."
2. Click on "Health Records."
3. Choose the "Take a health assessment" link.

We won't share your information with anyone. You'll answer questions about your eating habits, tobacco and alcohol use, dental health, work life and more.

New online wellness programs to fit your needs

After you've completed your Simple Steps Health Assessment, your action plan may recommend any online health coaching programs that fit your needs.

The online health coaching programs include:

- Be Tobacco Free
- Blood Pressure in Check
- Diabetes Life
- Eat Healthier
- Get Active
- Healthy Back
- Heart Healthy Cholesterol
- Health In a Hurry
- Living Well with Asthma
- Sleep Well
- Stress Less
- Weigh Less

And to keep you on track, you'll receive periodic email reminders and words of encouragement throughout the program.



Give your baby a healthy start

Use the **Beginning Right® maternity program** throughout your pregnancy and after your baby is born. Enroll by calling **1-800-CRADLE1 (1-800-272-3531)** or by logging in to **www.aetn navigator.com** and clicking on “Women’s Health.”

Learn what’s best for a healthy pregnancy

Receive educational materials on:

- Prenatal care
- Signs of preterm labor
- What to expect before and after delivery
- Newborn care, and more

Take our pregnancy risk survey. Find out if you have any health conditions or risk factors that could negatively affect your pregnancy. If you are identified as “at risk” or “high risk,” you’ll receive two follow-up calls after delivery. You’ll also get an initial screening for depression and more support if needed.

Find a wealth of women’s health information

Visit www.aetna.com and click on “Women’s Health” for information on pregnancy, baby care and more.



Stay well, get fit and save money — Discounts and services from Aetna

Who said nothing in life is free? Enroll in the Aetna plan and get — at no added cost — Aetna extras. The Aetna Discount Program and dental discounts are your ticket to the small luxuries that can help keep you happy and healthy.

Discounts on gym memberships

Get the lowest rates at your choice of over thousands of gyms (and growing) in the GlobalFit® network. Plus, these sign-up perks:

- Flexible membership options
- Free guest pass (at most gyms)
- Easy billing
- Travel, transfer or freezing privileges at some gyms

Keep in mind these savings are for new gym members. You can find more details on www.globalfit.com/fitness. If staying home is more your style, you have choices.

Health coaching

Get one-on-one support* to quit smoking, ease stress, lose weight and more. *On your schedule.*

Personal training

With an On Demand** program, it's easy to get fit in private, at your pace. Your sessions air from any computer or mobile device. Just choose solo or group training.

At-home weight-loss program

Your body is your business. So you get weight-loss tips, menus and weigh-ins — right in the privacy of your home.

Savings on home exercise equipment

Build your body — and your home gym — with discounts on home exercise helpers like Zumba® equipment.

Plenty of prescription savings

If your vision isn't 20/20, you'll love discounts on:

- Designer frames
- The latest in lens technology
- Non-disposable contact lenses
- Sunglasses, and more

Great rates on eye exams

Your eye exams are always discounted. So even if your plan covers your first exam, you can save on another one from any participating doctor.

* By HealthAdvocate™, through GlobalFit.

** By Les Mills™ On Demand and Trainer On Demand, through GlobalFit.

*** EyeMed Select Network and Provider List. January 1, 2016.

Lots of locations

You can visit many doctors in private practice. Plus, national chains like JCPenney Optical, LensCrafters®, Target Optical®, Sears OpticalSM and Pearle Vision®.*** You can find them all on your member website at www.aetna.com.

More eye-openers

- Savings on LASIK laser eye surgery
- Replacement contact lenses, delivered to your door

You can even save on eyeglass chains, lens cases and cleaners, and nonprescription sunglasses.

Vital Savings by Aetna® dental discounts

Save on dental care and more

Vital Savings by Aetna is not insurance† but does provide you with access to discounts on dental services, including teeth whitening and orthodontia. It's part of the family of discounted products and services that are sometimes not covered under insurance plans.†† In most instances, you can save from 15 to 50 percent††† on services from general dentistry and cleanings to root canals, crowns and orthodontia (braces). You can also save on Waterpik® water-jet flossers.

Hearing Discounts

On-the-spot savings

If you need a little help with your hearing, here's a great way to save on the essentials: hearing aids, exams, follow-ups, and even batteries.

It's a nice perk that comes automatically with your Aetna benefits and insurance plan. And the discounts are instant, so you save on the spot. Your covered family members can take advantage of these discounts, too.

† Vital Savings is not available in Vermont or Montana.

†† Discount offers, other than dental, are subject to change without notice. Call the number on your Aetna member ID card to check current information. You can also visit www.vitalsavings.com.

††† Actual costs and savings vary by provider and geographic area.

Your plan covers many programs and services

The following is a partial list of what's covered by your plan. For a full list of what's covered, check your plan documents. You can also call Member Services at the number on your ID card to find out what's covered and what's not covered by your plan.

Plan feature/service	Aetna HMO Plan – Aetna Health Network Only		Aetna Open Choice PPO		Aetna CDHP with Open Choice PPO		
	In network only		In network		Out of network*	In network	Out of network*
Deductible							
- Single	N/A		\$750		\$1,500	\$1,300	\$2,500
- Family			\$1,500		\$3,000	\$2,600	\$5,000
Out-of-pocket maximum	Medical	Pharmacy	Medical	Pharmacy			
- Single	\$3,500	\$3,100	\$1,500	\$5,100	\$3,000	\$3,425	\$6,450
- Family	\$9,400	\$3,800	\$3,000	\$10,200	\$6,000	\$6,850	\$12,900
Lifetime maximum benefit	Unlimited		Unlimited				Unlimited
Primary care physician visits	Office hours: \$10 copay; After office hours/home: \$15 copay		\$15 copay; deductible waived		Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
- Office visits							
Specialty care	\$20 copay		\$30 copay; deductible waived		Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
- Office visits							
- Diagnostic lab and X-rays	Covered 100%		Covered 100% if part of an office visit; 85% after deductible otherwise		Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
- Physical, occupational, speech therapy	\$20 per visit		Covered 85% after deductible		Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Preventive care**							
- Annual routine physical for adults	Covered 100%		Covered 100%; deductible waived		Covered 75% after deductible	Covered 100%; deductible waived	Covered 60% after deductible
- Mammogram	Covered 100%		Covered 100%; deductible waived		Covered 100%; deductible waived	Covered 100%; deductible waived	Covered 60%; deductible waived
- Routine ob/gyn exam	Covered 100%		Covered 100%; deductible waived		Covered 75%; deductible waived	Covered 100%; deductible waived	Covered 60%; deductible waived
- Well-child care (0 – 21 years)	Covered 100%		Covered 100%; deductible waived		Covered 75% after deductible	Covered 100%; deductible waived	Covered 60% after deductible
Vision							
- Routine eye exam	\$20 copay; 1 routine exam per 24 months		Covered 100%; 1 routine exam per 12 months		Not covered	Covered 100%; deductible waived	Covered 60% after deductible
Outpatient surgery	\$50 copay		Covered 100% after deductible		Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Hospitalization	\$100 per admission		Covered 100% after deductible		Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Emergency treatment							
- Emergency hospital charges***	\$100 copay		\$100 copay; waived if admitted		\$100 copay; waived if admitted	Covered 85% after deductible	Covered 85% after deductible
- Urgent care centers	\$20 copay		\$25 copay; deductible waived		Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
- Walk-in clinics†	\$10 copay		\$15 office visit copay; deductible waived		Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible

Find out what's covered before you get care

Not sure if a service or treatment is covered by your plan? Check your plan documents to see what's covered before you get care. Can't find your plan documents? Call us at **1-888-238-6258** to ask a specific question or have a copy mailed to you.

Plan feature/service	Aetna HMO Plan – Aetna Health Network Only	Aetna Open Choice PPO		Aetna CDHP with Open Choice PPO	
	In network only	In network	Out of network*	In network	Out of network*
Maternity (First ob/gyn visit and hospital)					
- First ob/gyn visit	\$20 copay	\$30 copay	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
- Hospital/global maternity charge	\$100 per stay copay	Covered 100% after deductible	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Behavioral health					
- Inpatient	\$100 per admission copay	Covered 100% after deductible	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
- Outpatient	\$10 per visit	\$15 copay; deductible waived	Covered 75% after deductible	Covered 85% after deductible	Covered 75% after deductible for 1st 40 visits; 60% after deductible thereafter
Durable medical equipment	Covered 50%	Covered 80% after deductible	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Diabetic supplies	Pharmacy cost sharing applies if pharmacy coverage is included; otherwise PCP office visit cost sharing applies	Covered same as any other medical expense after deductible			
	In network only	In network	Out of network*	In network	Out of network*
Pharmacy					
- Retail					
Formulary generic drugs	\$20 copay	\$10 copay	Not covered	\$10 copay	Covered 80% after the in network copay
Formulary brand-name drugs	\$40 copay	\$20 copay		\$30 copay	
Nonformulary brand-name drugs (up to a 30-day supply at participating pharmacies)	\$55 copay	\$40 copay		\$60 copay	
- Mail order from Aetna Rx Home Delivery [®]					
31- to 90-day supply					
Formulary generic drugs	\$16 copay	\$20 copay	Not covered	\$20 copay	Covered 80% after the in network copay
Formulary brand-name drugs	\$36 copay	\$40 copay		\$60 copay	
Nonformulary brand-name and generic drugs	\$66 copay	\$80 copay		\$120 copay	
- Aetna Specialty CareRx SM	First prescription fill at any retail drug facility. Subsequent fills must be through our preferred Aetna Specialty Pharmacy network. Refer to retail copays				

* Plus you may be subject to balance billing.

** Check your plan documents for age and frequency restrictions

*** A penalty applies for non-emergency use of emergency hospital services.

[†]Walk-in clinics are network, free-standing health care facilities. They are an alternative to a physician's office visit for treatment of unscheduled, non-emergency illnesses and injuries and the administration of certain immunizations. It is not an alternative for emergency room services or the ongoing care provided by a physician. Neither an emergency room, nor the outpatient department of a hospital, shall be considered a walk-in clinic.

If you need this material translated into another language, please call Member Services at 1-888-238-6258.

Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al 1-888-238-6258.

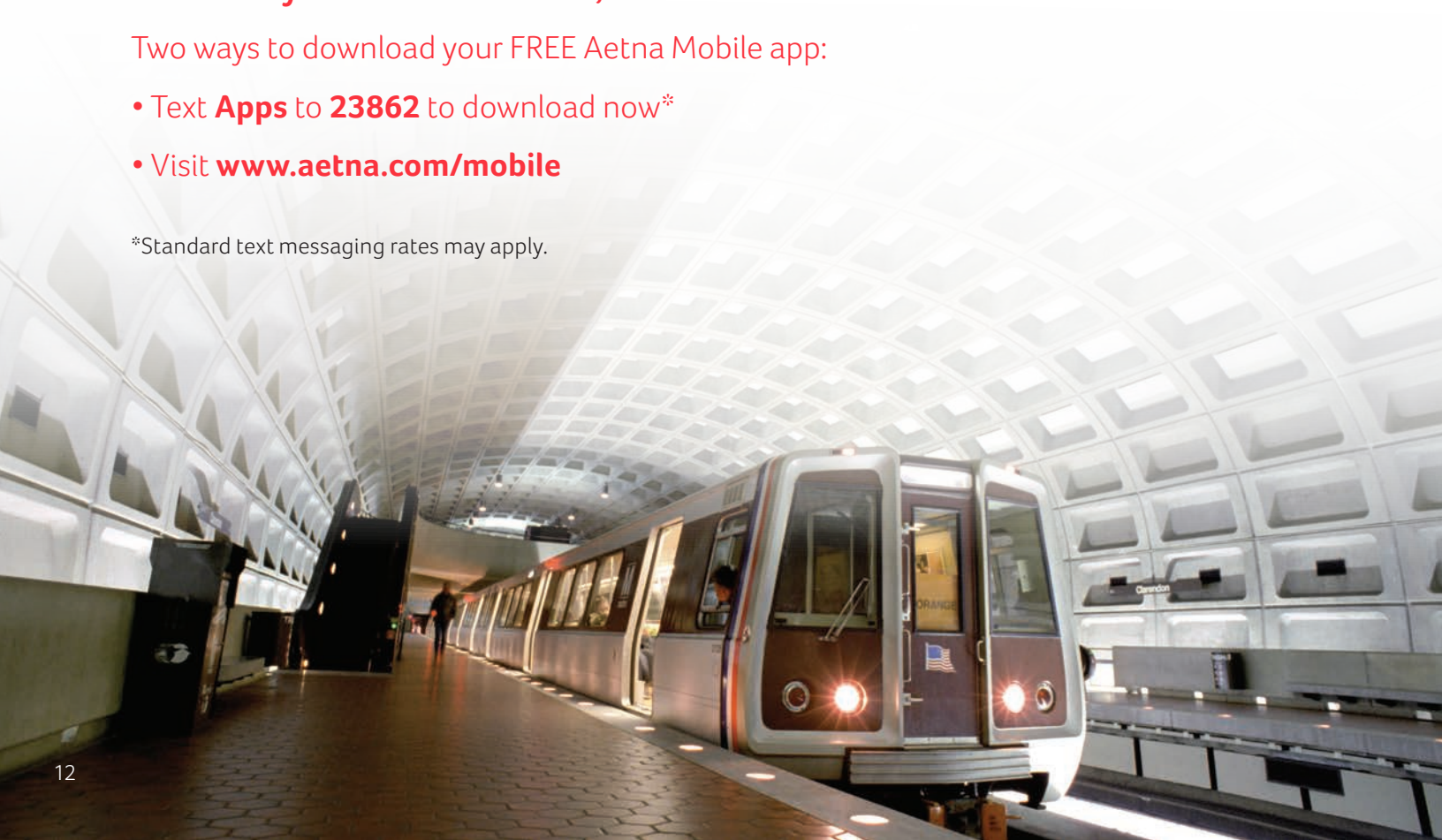
Important Contact Information		
Aetna Member Services	1-888-238-6258	DCGOVQUESTIONS@Aetna.com
Teladoc® – Talk to a doctor	1-888-TELADOC (1-888-835-2362)	www.teladoc.com/aetna
Aetna In Touch Care Premier	1-877-243-2752	www.aetn navigator.com
DocFind® – Find a provider	N/A	
Healthy Lifestyle Coaching	1-866-213-0153	
Informed Health Line	1-800-556-1555	
Beginning Right® maternity program	1-800-CRADLE-1 (1-800-272-3531)	
GlobalFit® – Fitness discounts	1-800-298-7800	www.globalfit.com/fitness

Find what you need — wherever, whenever — with Aetna Mobile

Two ways to download your FREE Aetna Mobile app:

- Text **Apps** to **23862** to download now*
- Visit **www.aetna.com/mobile**

*Standard text messaging rates may apply.





TTY: 711

For language assistance in your language call 1-888-238-6258 at no cost. (English)

Para obtener asistencia lingüística en español, llame sin cargo al 1-888-238-6258. (Spanish)

欲取得繁體中文語言協助，請撥打1-888-238-6258，無需付費。(Chinese)

Pour une assistance linguistique en français appeler le 1-888-238-6258 sans frais. (French)

Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-888-238-6258 nang walang bayad. (Tagalog)

Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-888-238-6258 an. (German)

للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 1-888-238-6258. (Arabic)

Pou jwenn assistans nan lang Kreyòl Ayisyen, rele nimewo 1-888-238-6258 gratis. (French Creole)

Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-888-238-6258. (Italian)

日本語で援助をご希望の方は、1-888-238-6258 まで無料でお電話ください。(Japanese)

한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-888-238-6258 번으로 전화해 주십시오. (Korean)

برای راهنمایی به زبان فارسی با شماره 1-888-238-6258 بدون هیچ هزینه ای تماس بگیرید. انگلیسی (Persian)

Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-888-238-6258. (Polish)

Para obter assistência linguística em português ligue para o 1-888-238-6258 gratuitamente. (Portuguese)

Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-888-238-6258. (Russian)

Để được hỗ trợ ngôn ngữ bằng (ngôn ngữ), hãy gọi miễn phí đến số 1-888-238-6258. (Vietnamese)

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna.) Health benefits 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. Aetna receives rebates from drug manufacturers that may be taken into account in determining the Aetna Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. The member is responsible for the full cost of the discounted services. Aetna may receive a percentage of the fee you pay to the discount vendor. 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 www.aetna.com.

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call 1-866-262-4482.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator, P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: P.O. Box 24030 Fresno, CA 93779), 1-800-648-7817, TTY: 711, Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

FSC