

# Aetna Affordable Health Choices<sup>SM</sup>

A Limited Accident & Sickness PPO Insurance Plan



Valuable benefits.  
Affordable program.  
Healthy extras.  
Special discounts.

We want you to know<sup>®</sup>





# Aetna Affordable Coverage you need

## You want health insurance benefits. But you need a plan you can afford.

### Be well. Stay well. Enroll today.

You know how important it is to stay well — not only for yourself, but for family members who may depend on you. Now Aetna can help, with a health insurance plan especially for you.

Aetna Affordable Health Choices is a limited accident and sickness insurance plan. We call it limited because it contains caps on benefits. It delivers the most requested benefits at affordable prices. It's the health care coverage you need — at a cost you can afford.

What's more, as a member, you will have access to the Aetna network of health care professionals, plus valuable tools, information and discounts to help you maintain a healthy lifestyle.

We look forward to welcoming you as a member!

## Language Assistance

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

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

Insurance Plans are underwritten by Aetna Life Insurance Company. Plans are administered by Strategic Resource Company (SRC).

† Aetna Corporate Contoller figures, 05/31/06

## How to use your Aetna Affordable Health Choices

### Visit a Preferred Provider

- Aetna's **network** includes over 735,000 health care professionals nationwide.† These doctors, therapists and other caregivers meet Aetna standards and give special rates to our members, which is why we call them **preferred**.†
- When you visit a preferred provider for covered medical needs, you will either make a **copayment** or you will need to cover the annual deductible out of pocket, before your benefits begin. Your Aetna insurance will then pay the balance up to your plan's limits.
- You can quickly find a preferred provider by using a computer to visit our **DocFind**® directory online or by calling customer service.

### Or, Go Outside the Network

- You don't have to stay in the network. You can visit any qualified caregiver for covered medical needs. However, your payment for the office visit may be higher.
- Also, you may need to pay an **annual deductible**. This is the amount of medical costs you pay out of pocket, before your benefits begin.
- Once you meet your deductible, you will receive **coinsurance** benefits. You pay a part of the covered medical expense, and Aetna will pay the balance up to your plan limits.



# Health Choices. d. Coverage you can afford.

## DocFind

Our online directory helps you choose the doctors and other health care professionals that meet your needs, 24 hours a day, 7 days a week. Visit [www.aetna.com/docfind/custom/aahc](http://www.aetna.com/docfind/custom/aahc).

## Special Discounts

As an Aetna member, you are entitled to all these discounts.\* It's one more way we help to protect your health.

**Hearing Discount Program** – Receive a 40% discount\*\* on hearing exams and services with HearPO® at 1,500 participating locations nationwide.

**Oral Health Care Discounts** – Receive savings on products and services to help improve dental and overall health.

**There are more Special Discounts on the back page...**



Welcome to Wellness...  
with Aetna Affordable  
Health Choices.

## More Special Discounts

**With your *medical* membership, you are also entitled to:**

**Aetna Pharmacy Management** –

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

**Alternative Health Care Programs**

- **Natural Alternatives** – Discounts on alternative therapy services such as acupuncture therapy, chiropractic manipulation, massage therapy and nutritional counseling. (Use Aetna DocFind to locate alternative health care professionals.)
- **Natural Products** – Discounts on natural health products such as aromatherapy, biomagnetics, homeopathy, natural body care, yoga tools and more.
- **Vitamin Advantage** – Discounts on vitamins, nutritional and herbal supplements.

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

**Vision One®** – 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...**

After you enroll, get more information by visiting [www.src-web.com](http://www.src-web.com) or calling the Member Services number on your ID card.

\* 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 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.



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Coverage you can afford.**

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