

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

aetna[®]



Welcome to Aetna

www.aetna.com

Welcome to Aetna

Coventry Health Care and Aetna are one company. Working together, we are building healthy communities with people like you at the center.

The real value of any health plan is how it works for you and your family. We're here to help you make the most of your health and wellness benefits. We have many tools and services that can help you get and stay well.

This guide covers important information you need as a new Aetna member.

- ID cards
- Explanation of benefits (EOB)
- Secure member website, Aetna Navigator®
- Pharmacy information
- And more

Explore your secure member website, Aetna Navigator®.

Go to
www.aetnavigators.com
and click on "Take a Tour" or "Sign Up Now."

New member materials give you a good start

Now that you're an Aetna member, you'll get some new plan materials.

- **ID card** — In the past, you and your covered dependents each received a separate ID card. In most instances, you will now receive family ID cards. Your new family style ID card lists each family member (up to five per card) covered by your plan. If your household includes more than five plan members, a second ID card will be included that shows their names. When applicable, a duplicate ID card is included for another family member — such as a spouse — to carry.

Take the new card with you when you visit the doctor, pharmacy or hospital. This will help us process your claims correctly. Your Aetna ID card shows your pharmacy information, so you have one ID card for all your needs.

For additional or temporary ID cards: Visit your secure member website, Aetna Navigator®, through www.aetnavigators.com. If you're on the go, you can access your card through Aetna's mobile app.

- **Privacy notice** — We will send this with your ID card. This notice tells you how Aetna, as well as doctors, hospitals and other providers, may use and share your personal health information. It also tells you how to get this information.

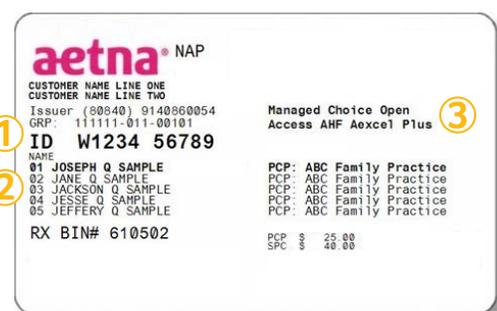
- **Plan documents** — Think of these as your owner's manual. They include a Summary of Benefits and a policy or Certificate of Coverage. They tell you what is covered and how benefits are paid.

Your ID card gives key information about your Aetna plan:

- 1 Your member ID and group number.
- 2 List of up to five family members.
- 3 Plan (this is the plan you choose when searching for a doctor, hospital or other providers).

On the back of the card:

- The toll-free number for member services to get answers to your questions.
- The claims address for paying claims.



Aetna's family explanation of benefits (EOBs) makes tracking easy

Your Aetna family EOB will have a new look making it easier for you to understand your claims. Now, instead of an EOB for each dependent, you will get a single EOB for your family. This means there may be more than one claim shown on the EOB. Your EOB will:

- 1 Track your spending, savings and deductibles.
- 2 Include a list of some common EOB terms with definitions. After the definitions, it shows totals for charges.
- 3 Have helpful messages from Aetna or your employer.
- 4 Give a payment summary for the claims on the EOB.
- 5 Show detailed information for each claim processed on your EOB.

You can view, print or save your EOB and other documents anytime when you log in to your secure member website at www.aetnavigators.com.



Aetna Life Insurance Company
P.O. BOX 981106
EL PASO, TX 79998-1106

Statement date: **May 14, 2012**

Member: MEMBER NAME
Member ID: XXXXXXXX
Group #: XXXXXXXX
Group name: TEST INC

QUESTIONS? Contact us at aetna.com
XXX-XXX-XXXX
Or write to the address shown above.

MEMBER NAME
111 AETNA STREET
HARTFORD CT 06156

THIS IS NOT A BILL
Keep this for your records

Explanation of benefits:

1 Track your health care costs

\$25.24

Amount you owe or already paid

Amount billed: \$237.06

Plan payments and discounts: -\$211.82

You owe: \$25.24

\$211.82 \$25.24

\$0 \$237.06

\$107.53

Amount you saved

Going to a doctor or hospital in our network saves you money.

That's because we have arranged discounted rates with these providers.

Our online provider directory can help you find a doctor or other health care professional. Just go to www.aetna.com.

\$0.00 (In-network)

Amount you have left to meet deductible

Annual deductible: \$1,000.00

Deductible used: -\$1,000.00

Deductible remaining: \$0.00

\$1,000.00

\$0 \$1,000.00

2 A guide to key terms

Term	This means	Your totals
Amount billed:	The amount your doctor or health care provider billed for services.	\$237.06
Member rate:	The agreed upon amount your doctor or health care provider in our network accepts as their fee.	\$107.03
Amount you saved:	The difference between the amount billed and the in-network arranged pricing.	\$107.53
Pending or not payable:	A claim that needs more review by us or an amount we did not pay. You may or may not have to pay this. Read "Your Claim Remarks" to learn more.	\$0.00
Deductible:	The amount you pay before your health plan will pay benefits.	\$0.00
Coinsurance:	When you pay part of the bill and we pay part of the bill. This is your out-of-pocket amount.	\$5.24
Copay:	A fixed dollar amount you pay when you visit a doctor or other health care provider.	\$20.00

3 A message from Aetna

Introducing your new Explanation of Benefits. It has a simpler look and feel, designed with you in mind.

Go green with electronic EOBs

If you are registered for Aetna Navigator or have given us an e-mail address, we'll e-mail you when you have a new EOB. You can register for or log in to Navigator to view it.

4 Your payment summary

Patient	Provider	Your plan paid		You owe or already paid	
		Amount	Sent to	Date	Amount
Name (spouse)	Dr. Welby	\$60.84	Dr. Welby	12/12/11	\$20.00
Name (spouse)	Quest Diagnostics Incorpora	\$20.95	Quest Diagnostics Corporat	12/6/11	\$5.24
Name (self)	Test, Inc.	\$22.50	Test, Inc.	12/13/11	\$0.00
Totals:		\$104.29			\$25.24

5 Your claims up close

Claim for Amy (self)

Claim ID: EQ000006R00 Received on 12/12/11	Amount billed	Member rate	Pending or not payable (Remarks)	Applied to deductible	Your copy	Amount remaining	Plan pays	Your coinsurance	You owe C+D+E+H+I
FLU VIRUS VACC-SPLIT 3 YR & on 9/17/11 90658	12.50					12.50	12.50 (100%)		
ADMIN INFLUENZA VIRUS VAC on 9/17/11 G0008 Safeway Inc.	10.00					10.00	10.00 (100%)		
Refer to Remarks Section			(1)						
Totals:	22.50					22.50	22.50		
	A	B	C	D	E	F	G	H	I

1 You can find all numbered claim remarks in "Your Claim Remarks" section.

Claim for Roger (spouse)

Claim ID: E500000QK00 Received on 12/2/11	Amount billed	Member rate	Pending or not payable (Remarks)	Applied to deductible	Your copy	Amount remaining	Plan pays	Your coinsurance	You owe C+D+E+H+I
OFFICE VISIT on 11/29/11 99213	90.00	77.54			20.00	57.54	57.54 (100%)		20.00
COLLECTION OF VENOUS BLOOD on 11/29/11 36415 George M Markus	5.00	3.30				3.30	3.30 (100%)		
Refer to Remarks Section			(1)						
Totals:	95.00	80.84			20.00	60.84	60.84		\$20.00
	A	B	C	D	E	F	G	H	I

1 You can find all numbered claim remarks in "Your Claim Remarks" section.

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Aetna Navigator® gives you the information you need 24/7

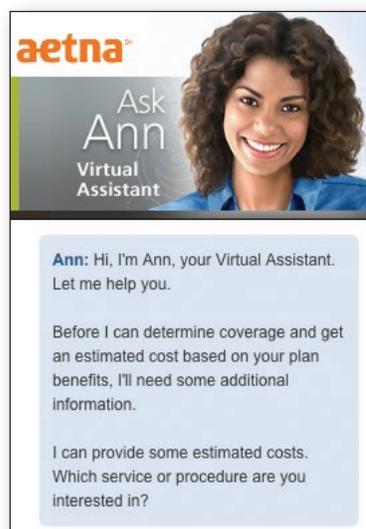
You can find information on your benefits and insurance plan plus cost-savings tools, all in one place — your Aetna Navigator secure member website at www.aetnavigators.com.

By registering for Aetna Navigator, you can easily find almost everything about health and benefits:

- **How to use the member website — Ask Ann**, your online assistant, can help you sign up for your secure member website. She can even help you find a doctor, estimate the cost of services, answer questions about claims, ID cards and more. She *never* sleeps, so chat with her anytime.
- **Where to go — Our DocFind® search tool** identifies doctors, hospitals and other providers based on your health care needs and plan type.
- **What to pay — Aetna Member Payment Estimator** lets you estimate and compare costs for more than 650 non-emergency medical services at up to 10 providers at once.
- **What to do before receiving care — The iTriage® app** helps you answer the common medical questions: “What could be wrong?” and “Where can I go for care?” iTriage helps identify appropriate treatment options when, where, and how it’s most convenient. Visit www.itriagehealth.com to download the free app.

Your online assistant, Ann, answers questions online

Ann can help you sign up for the member website, find a doctor, check the cost of services, answer questions about claims and more. Ann is on call 24/7, so chat with her anytime.



Important info about My Online ServicesSM

Your secure Coventry member website, My Online Services, will be active for two years from the start date of your Aetna plan. This means you'll be able to access past Coventry claims and other health care information until then.

This information won't be available on Aetna Navigator, so be sure to access the information before the two-year period is over.

Finding a provider is simple

Choosing a doctor, hospital or other provider is a big decision. You want to do a little research first, right? That's why DocFind® is an important tool to know. With DocFind, you can:

- Save money when you choose doctors, facilities and pharmacies in your network. We'll highlight them for you.
- See the latest information. Participating doctors and facilities are updated daily.
- Find doctors who have met extra care and cost standards.
- Get personalized results. Once you sign up for your Aetna Navigator member website, DocFind is tailored to your plan. This makes your search even easier.



Pharmacy benefits and programs are included with your plan

Tools to compare costs, find pharmacies and more

Using Aetna Navigator, you can also find important pharmacy plan details, like your out-of-pocket costs and what's covered.

Look what you can do:

- **Estimate drug costs with the Price-A-DrugSM tool.** You can find drug costs for your local pharmacy or mail order. You can also compare the costs of generic and brand-name drugs to see how much you can save.
- **Find a network pharmacy.** It's easy to find one in your neighborhood or while traveling.
- **Get help using medicine safely.** You can learn what a drug is used for and how it should be taken. Information about how to help prevent harmful drug interactions is available. You can also email a pharmacist with your questions.

Are you currently using a mail-order pharmacy? If so, you may be able to transfer your prescriptions with active refills to Aetna Rx Home Delivery. To learn more, call **888-RxAetna** (888-792-3862) or go online at **www.aetnavigators.com**.

Skip the pharmacy line — get your medicine by mail

Mail order is quick and private. You choose where your medicine is delivered — your home, your doctor's office — wherever works for you. You get free standard shipping, too.

Enjoy two ways to get your medicine by mail:

Aetna Rx Home Delivery[®] mail-order pharmacy

Use this option if you take medicine on a regular basis for conditions like arthritis, asthma or diabetes.

- Get up to 90 days' worth of medicine, or the most allowed by your plan.
- Pay less for that larger supply, depending on your plan.

Get service and support from Aetna Specialty Pharmacy[®]

Use this option if you take specialty medicine for conditions like multiple sclerosis, rheumatoid arthritis or cancer.

- Medicine is packed safely and securely.
- You'll receive tips and training about medication use.

Additional tools and resources to help you

Check out discounts for your health, wellness and life

Want to save money on health and wellness products and services? Visit Aetna Navigator to check out these and other discounts:

- Gym memberships and weight loss programs.
- Acupuncture and massage therapy.
- Travel, electronics, home, auto, family care, wellness and more.

Best of all, there's no need for claims or referrals. You get on-the-spot savings for you and your family.

To get started:

1. Once you're an Aetna member, log in to your secure member website at **www.aetnanavigator.com**.
2. Choose "Health Programs," then "See the discounts."
3. Follow the steps for each discount you want to use.

Reminder:

If you have questions about claims or services that you had before your effective date with Aetna, please contact Coventry Customer Service at the number on your Coventry ID card.

Member Services is happy to help

No Internet? You can call Member Services with questions. The number is listed on the back of your Aetna ID card. Our voice prompt service offers a choice of options for everyday questions. In seconds, it will get you to the right person to help you.

Our phone service can help with:

- Answering eligibility and benefits coverage questions.
- Checking the status of a claim.
- Requesting a replacement ID card or claim form.

Start making your Aetna plan work for you.

Sign up for Aetna Navigator. Go to **www.aetnanavigator.com**.

Health benefits and health insurance are offered, administered and/or underwritten by Aetna Health Inc. 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 and health insurance plans contain exclusions and limitations. Estimated costs not available in all markets. The tool gives you an estimate of what you would owe for a particular service based on your plan at that very point in time. Actual costs may differ from the estimate if, for example, claims for other services are processed after you get your estimate but before the claim for this service is submitted. Or, if the doctor or facility performs a different service at the time of your visit. Aetna Rx Home Delivery refers to Aetna Rx Home Delivery, LLC, a subsidiary of Aetna Inc., which is a licensed pharmacy providing prescription services by mail. Aetna Specialty Pharmacy refers to Aetna Specialty Pharmacy, LLC, a subsidiary of Aetna Inc., which is a licensed pharmacy that operates through specialty pharmacy prescription fulfillment. Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services.

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