



Need health care?

Know how to save.

Know these three ways to save.

It can seem like today's health care costs are out of control. But in fact, your costs are often within your control, tied to the choices you make when you need care. Take a few minutes to see how you can save.

- 1. Pick network providers:** Use doctors, facilities and other providers that belong to the Aetna® network.
- 2. Choose the right places:** Choose non-hospital-affiliated care facilities when possible.
- 3. Get health care estimates:** Knowing costs ahead of time can help you make smarter choices.

Make smart decisions about your care and your wallet will thank you.



Pick network providers

Aetna HealthSelect EPO plan

If you're in the Aetna HealthSelect EPO plan, only emergencies are covered out of network. For all other care, you must use a network provider or you'll pay the provider's entire charge.

Aetna HealthSave Basic and Aetna HealthSave plans

You generally pay less when you visit doctors and other health care providers that belong to the Aetna® network. This is because:

- Your deductible is lower, so benefits start sooner.
- Your share of costs is lower after you've met the deductible.
- Network doctors charge lower rates (called **negotiated rates**) for Aetna members — like you and your family.

If you go outside the network, your benefits are not based on a **negotiated rate**, but rather on the **recognized charge** for a given service. The recognized charge is a limit on the amount your health plan will pay in benefits. Aetna determines this charge using generally accepted standards of medical practice, cost data for different geographical areas, and other factors.

If you use an out-of-network provider, you may be responsible for the entire difference between what a provider bills and the **recognized charge**. As the examples on the next page show, that difference can be large. What's more, this additional amount you pay doesn't count toward your deductible or out-of-pocket maximum.

It's easy to find network providers. Log in to your member website at [Aetna.com](https://www.aetna.com) and select **Find Care & Pricing**.



Policies and plans are insured and/or administered by Aetna Life Insurance Company or its affiliates (Aetna).

Savings examples

Here are two examples so you can see your network savings in action. **These examples assume you've already met your annual deductible and are enrolled in the Aetna HealthSave plan.**

Take a look at the total amount you pay at the bottom. That's a pretty big gap between your in-network and out-of-network costs.

Outpatient surgery for knee arthroscopy

	In network	Out of network (not covered under the Aetna HealthSelect EPO plan)
Total billed charges from doctor and facility	\$29,375	\$29,375
Aetna® adjusted rate	\$4,550 (negotiated rate)	\$18,200 (recognized charge)
Plan pays	\$4,095 (90% of negotiated rate)	\$12,740 (70% of recognized charge)
You pay (your coinsurance)	\$455 (10% of negotiated rate)	\$5,460 (30% of recognized charge)
Additional amount you may owe	\$0	\$11,175 (amount of total charge above recognized charge)
Total amount you pay	\$455	\$16,635 (amount over recognized charge plus coinsurance)

Outpatient dermatology office visit and skin biopsy

	In network	Out of network (not covered under the Aetna HealthSelect EPO plan)
Total billed charges from doctor	\$500	\$500
Aetna adjusted rate	\$150 (negotiated rate)	\$300 (recognized charge)
Plan pays	\$135 (90% of negotiated rate)	\$210 (70% of recognized charge)
You pay (your coinsurance)	\$15 (10% of negotiated rate)	\$90 (30% of recognized charge)
Additional amount you may owe	\$0	\$200 (amount of total charge above recognized charge)
Total amount you pay	\$15	\$290 (amount over recognized charge plus coinsurance)

Note: The data is a representative sample taken from actual claims. Examples are for illustrative purposes only and will vary by provider and services received.





Choose the right place

Where you receive care can have a big impact on your cost. Even within the Aetna® network, your costs can vary quite a bit based on the type of facility you choose. Know what's available to you and your family, keep contacts handy, and match the place to your need. Here are some tips.

For outpatient procedures

Hospital-based care costs more, even at an in-network hospital. There can be a significant difference in cost between care at a facility affiliated with a hospital and a freestanding facility for procedures such as:

- Outpatient surgery
- X-rays/high-tech radiology (MRI/CAT scan)
- Endoscopies
- Physical therapy

The chart below shows the difference in cost for procedures performed at a hospital-affiliated facility versus at a freestanding facility.

Examples of total billed charges from doctor and facility (before your plan benefits are applied)

Procedure	Outpatient hospital facility	Freestanding facility
Knee arthroscopy	\$20,659	\$9,363
Hernia	\$16,020	\$9,624
Lumpectomy	\$11,645	\$3,795
Tonsillectomy	\$9,244	\$4,504
Endoscopy	\$5,318	\$2,687



For immediate care

Emergency care

For a true emergency, call 911 or go to the closest hospital emergency room (ER).

True emergencies include:

- Heart attack
- Stroke
- Uncontrolled bleeding
- Loss of consciousness

Non-emergency care

For in-person, non-emergency care, you'll save time and pay much less if you visit your primary care provider (PCP), Teladoc Health, a walk-in clinic or an urgent care center instead of the ER.

\$ Your PCP is your best option for non-emergency care. To find a PCP near you, log in at [Aetna.com](https://www.aetna.com) > **Find Care and Pricing**. You can also call your Aetna Service Advocate at [1-800-884-9565 \(TTY: 711\)](tel:1-800-884-9565).

Teladoc Health offers low-cost virtual visits with a doctor 24/7/365 to treat and write prescriptions for non-emergency medical issues. Visit [TeladocHealth.com/aetna](https://www.teladochealth.com/aetna), call [1-855-835-2362](tel:1-855-835-2362) or download the **Teladoc Health app**. Call for issues such as:

- Bronchitis
- Eye infection
- Flu
- Food poisoning
- Headache/migraine
- Poison ivy/oak
- Rash
- Sinus infection
- Sore throat
- Sunburn

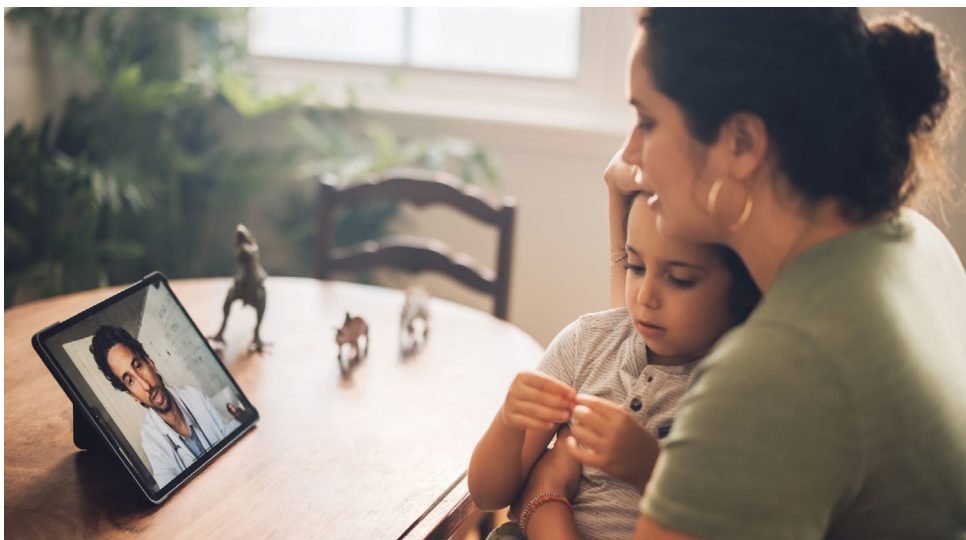
\$\$ Walk-in clinics are typically found in pharmacies and open seven days a week.

They can treat issues such as:

- Ear infections
- Headaches
- Minor illnesses
- Minor injuries
- Skin conditions
- Sore or strep throat

\$\$\$ Urgent care centers are freestanding, non-hospital-affiliated facilities that are open seven days a week and often have X-ray and lab services. They can treat issues such as:

- Back/neck pain
- Bronchitis
- Cuts that require stitches
- Flu
- Fractures
- Headaches
- Minor burns
- Sprains



For lab and blood work

Save on lab work with the right place *and* the right provider. Let's put our two ways to save together — using an in-network versus out-of-network lab and using an independent lab versus a hospital-affiliated lab.

The example below shows how you can save on a routine lab test at one of two preferred national labs or one of the hundreds of other labs in the Aetna® network. **This example assumes you're in the Aetna HealthSave plan and have met your deductible.**

Routine lab test example				
	Quest Diagnostics and LabCorp	Other in-network independent lab	Other in-network hospital lab	Out-of-network lab (not covered under the Aetna HealthSelect EPO plan)
Cost of lab tests	\$30	\$45	\$120	\$300
Your share of cost (coinsurance)	10%	10%	10%	30%
You pay	\$3	\$4.50	\$12	\$90





Get health care prices

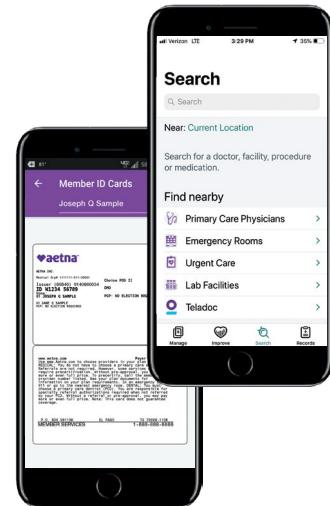
You can compare costs with online tools that factor in your medical plan benefits. Log in to your member website at [Aetna.com](https://www.aetna.com) and click **Find Care & Pricing**. You can enter a name, specialty, procedure or medication for your price check. You can also get cost estimates for common medical services and treatments, personalized for you and your specific plan.

There can be a big difference in the cost of a service — even among network providers. Don't wait to be surprised by your bill. Use your tools and save.

Get the app

The **Aetna HealthSM app** lets you use the most helpful features of your member website wherever you go:

- Search for providers
- Find nearby walk-in clinics and urgent care centers
- Access on-demand virtual care
- Pull up your member ID card
- Get cost estimates before you get care
- View benefits
- Contact your Aetna Service Advocate



Questions about providers, costs, benefits and other medical plan details?

Call your Aetna Service Advocate at [1-800-884-9565](tel:1-800-884-9565) (TTY: 711).

Providers are independent contractors and are not agents of Aetna[®]. Provider participation may change without notice. Estimated costs are not available in all markets or for all services. We provide an estimate for the amount you would owe for a particular service based on your plan at that very point in time. It is not a guarantee. Actual costs may differ from an estimate for various reasons including claims processing times for other services, providers joining or leaving our network or changes to your plan. Refer to [Aetna.com](https://www.aetna.com) for more information about Aetna plans.

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