

# Aetna Health Plans for City of Baltimore Active Participants



Mayor Sheila Dixon

# Welcome to the City of Baltimore 2010 Health Plans featuring two new Aetna plans — the Open Choice® Plan (PPO) and Aetna HMO Plan

## The true worth of any health benefit plan is how it works for you.

That's why with an Aetna® plan, we put you and your health at the center of everything we do . . . **with Excellence in Service, Benefits for Health, and Plans for Choice** to help you get the most from your health benefits.

## Enrollment in an Aetna plan puts these advantages on your side . . .

### Excellence in Service

- ✓ A network of nearly 5,000 hospitals and 874,000 medical providers currently serving over 17 million members \*\*
- ✓ According to the *7th Semi-Annual UBS Benefit Consultant Survey* (October 2008), "Aetna received the top average score across all categories . . . Aetna continues to lead the pack . . . with market-leading capabilities in key areas such as network, service and utilization management . . ."
- ✓ Our DocFind® online directory — updated three times a week
- ✓ The Aetna Navigator® self-service member website, featuring information on your personal benefits

### Benefits for Health

- ✓ Preventive care
- ✓ Emergency coverage — anytime, anywhere
- ✓ Education and support for over 30 conditions through the Aetna Health Connections<sup>SM</sup> program offered at no cost to you
- ✓ 24-hour toll-free nurse line for health advice day or night, at home or on the go
- ✓ Coordination of patient care
- ✓ Wide range of tools and resources

### Plans for Choice

- ✓ Two Aetna plan options — PPO and HMO
- ✓ Broad network of providers in MD, DC, PA, and DE
  - 21,346 PCPs
  - 55,290 Specialists
  - All major acute care hospitals
- ✓ National Network

\* Source: Aetna Fourth-Quarter and Full-Year 2008 Results, February 12, 2009.

Your designated toll-free Member Services  
**HMO 1-877-440-4711**  
**PPO 1-800-900-7562**

# A primary doctor

Here's a health benefits plan from Aetna\* that lets you work with a primary care physician (PCP\*\*). It's easy as 1, 2, 3.

## STEP #1

### Choose a PCP

- Your PCP is the doctor that you go to first. He or she will help you learn about your health and how to manage it.
- You can choose any PCP from Aetna's network — it's your choice. Plus, you'll feel good knowing that anyone you choose meets our standards.
- Choosing a doctor is a personal decision — that's why each member of your family can have his or her own PCP.
- You can change your PCP anytime. Just call Member Services at the number on your ID card. Or visit our Aetna Navigator® member website at [www.aetna.com](http://www.aetna.com).
- You must choose a PCP and see network providers to receive benefits through this plan.

## STEP #2

### Visit your PCP for care

- Go to your PCP for check-ups whenever you are sick or hurt.
- Your PCP will help you decide if you need care from another doctor. If so, your PCP will give you a referral.
- Sometimes you may need care that requires approval from Aetna before you get it. Your PCP and other network doctors will get this approval for you.

## STEP #3

### Pay your copay

- When you visit the doctor you pay a copay.
- On the next page you will find the Aetna HMO Benefits Summary. It lists covered services and copay amounts. Take a look to find out how much you will pay.

Health benefits plans are offered or administered by: Aetna Health Inc., Aetna Health of California Inc., Aetna Health of the Carolinas Inc. and in Arizona and Texas, by Aetna Health Inc. For self-funded accounts, benefits coverage is offered by your employer, with administrative services only provided by Aetna Life Insurance Company (Aetna). In Maryland by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

\*\* In Washington, PCP refers to primary care provider.

# will guide your way



## It's easy, no matter which option you choose.

Here's why:

- ✓ Before offering you certain services, your doctor will get approval from Aetna, called "precertification."
- ✓ There are no claim forms to file — your doctor will file them for you.

## Enjoy the advantages of a PCP!

This plan gives you the freedom to visit any doctor who participates in the Aetna network. Working with a PCP gives you a chance to visit a doctor who will get to know your personal health care needs. He or she can:

- ✓ Give you every-day care and treat you for certain illnesses and injuries.
- ✓ Know your health patterns and risks.
- ✓ Guide you on important health decisions.

## To choose a PCP:

With our DocFind® online directory you can look for a doctor by specialty and location. All the information you need is there — including maps and directions to the doctor's office. You can even look for doctors who speak your language. Check out DocFind on our website at [www.aetna.com](http://www.aetna.com).

You can change your designated PCP at any time by calling the Member Services number on your ID card (Received after you enroll) or by logging on to Aetna Navigator located on [www.aetna.com](http://www.aetna.com).

## Looking for a participating provider? Follow these easy steps:

1. Go to [www.aetna.com/docfind](http://www.aetna.com/docfind)
2. Determine and enter your search parameters (zip code/city/county), provider category and type of provider (medical)
3. For Plan, under the "Standard Plans" heading, choose "HMO" for the HMO plan; choose "Open Choice PPO" for the PPO plan
4. Select more options, to further refine your search
5. Click "Start Search" to view your results

## Aetna HMO Summary of Benefits

### IN-NETWORK COVERAGE ONLY

<b>Deductible</b>	
✓ Single	\$0
✓ Family	\$0
<b>Coinsurance Limit</b>	
✓ Single	N/A
✓ Family	N/A
<b>Lifetime Maximum Benefit</b>	Unlimited
<b>Primary Care Physician Visits</b>	
✓ Office Visits	\$5 copay
<b>Specialty Care</b>	
✓ Office Visits	\$5 copay
✓ Diagnostic Lab and X-rays	No copay
✓ Physical, Occupational, Speech Therapy	\$5 copay
<b>Preventive Care</b>	
✓ Routine Physicals	\$5 copay
✓ Mammogram	No copay
✓ Routine Eye Exam (any licensed vision care provider)	\$5 copay
✓ Routine Ob/Gyn Exam	\$5 copay
✓ Well-Baby Care	
▪ 0-2 years — 8 visits	\$5 copay
▪ 2-19 years — 1 visit/year	\$5 copay
✓ Outpatient Surgery	No copay
✓ Hospitalization	No copay
<b>Emergency Treatment</b>	
✓ Emergency Hospital Charges	\$50 copay (waived if admitted)
✓ Emergency Physician Services	\$50 copay (waived if admitted)
✓ Urgent Care Centers	\$5 copay
<b>Maternity</b>	
<b>First Ob/Gyn Visit &amp; Hospital</b>	
✓ 1st ob/gyn visit	\$5 copay
✓ Hospital/Global Maternity Charge	No copay
<b>Mental Health and Substance Abuse</b>	
✓ Inpatient	100%
✓ Outpatient	\$5 copay
<b>Chiropractic Care</b>	\$5 copay
<b>Durable Medical Equipment</b>	No copay
<b>Diabetic Supplies</b>	No copay

Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage.

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

# Your plan.

Here's a plan that lets you take charge. Now you can enjoy the freedom and flexibility to get the care you need, when you need it.

Enjoy the freedom to visit any doctor you choose.

It's all about getting access to care, your way.

## OPTION 1

### Visit a network doctor

You can go to any network doctor without a referral. Network doctors contract with Aetna to offer rates that are often much lower than their regular fees. This helps you save!

- When you visit the doctor you pay a copay.
- Your network doctor will handle your medical claims. He or she will also get approval from Aetna before providing certain services.\*

## OPTION 2

### Visit any doctor

You can visit *any* licensed doctor or specialist without a referral. If you receive services from an out-of-network doctor, you may have to:

- Pay the full amount at the time of service.
- Get approval from Aetna before receiving certain services.

You may also have to:

- File your own claims.
- Pay the difference between the amount covered by your plan and the amount charged by your doctor.
- Get approval from Aetna before receiving certain services.

Your out-of-pocket costs typically are higher when you see an out-of-network doctor.

\* In Texas, this approval is known as "pre-service utilization review" and is not "verification" as defined by Texas law.

In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.

## Open Choice® Plan (PPO) Summary of Benefits

	WHAT YOU PAY IN-NETWORK	WHAT YOU PAY OUT-OF-NETWORK
<b>Deductible</b>		
✓ Individual	None	None
✓ Family	None	None
<b>Coinsurance Limit</b>		
✓ Individual	None	None
✓ Family	None	None
<b>Lifetime Maximum Benefit</b>	\$2,000,000 per person per lifetime	
<b>Primary Care Physician Visits</b>		
✓ Office Visits	\$5 copay	\$5 copay
<b>Specialty Care</b>		
✓ Office Visits	\$5 copay	\$5 copay
✓ Diagnostic Lab and X-rays	No copay	
✓ Physical, Occupational, Speech Therapy	\$5 copay	\$5 copay
<b>Preventive Care</b>		
✓ Routine Physicals	\$5 copay	\$5 copay
✓ Mammograms	No copay	No copay
✓ Routine Eye Exam	\$5 copay	\$5 copay
✓ Routine Ob/Gyn Exam	\$5 copay	\$5 copay
✓ Well-Baby Care		
■ 0-2 years — 8 visits	\$5 copay	\$5 copay
■ 2-19 years — 1 visit/year	\$5 copay	\$5 copay
✓ Outpatient Surgery	No copay	No copay
✓ Hospitalization	No copay	No copay
<b>Emergency Treatment</b>		
✓ Emergency Hospital Charges	\$50 copay (waived if admitted)	\$50 copay (waived if admitted)
✓ Emergency Physician Services	\$50 copay (waived if admitted)	\$50 copay (waived if admitted)
✓ Urgent Care Centers	\$5 copay	\$5 copay
<b>Maternity</b>		
<b>First Ob/Gyn Visit &amp; Hospital</b>		
✓ 1st ob/gyn visit	\$5 copay	\$5 copay
✓ Hospital/Global Maternity Charge	\$5 copay	\$5 copay
<b>Mental Health and Substance Abuse</b>		
✓ Outpatient visits	\$5 copay	\$5 copay
✓ Hospital	\$5 copay	\$5 copay
<b>Chiropractic Care</b>	\$5 copay	100% of allowed amount
<b>Durable Medical Equipment</b>	No copay	100% of allowed amount

Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage.

**Finding a doctor is easy!** Find one online With our DocFind® online directory, you can look for a doctor by specialty and location. All the information you need is there — including maps and directions to the doctor's office. You can even look for doctors who speak your language. Check out DocFind on our website at [www.aetna.com](http://www.aetna.com).

**Need help finding a provider,** call Member Services at 1-877-440-4711 (HMO) or 1-800-900-7562 (PPO).

# Things to consider when enrolling



## Once you review your enrollment materials:

- ✓ Choose Open Choice (PPO) or Aetna HMO Plan as your medical selection during open enrollment.
- ✓ If you choose Aetna HMO, you must choose a PCP. Your PCP helps you learn about your health and how to manage it.

## After You Enroll

You will receive a member ID card after your enrollment is processed. Carry the card with you as proof of coverage. Refer to your plan documents when you have questions about your Aetna benefits, limitations, exclusions and other details.

## Valuable Tools to Keep You Informed

Included in your plan are important tools and resources that make it easier to use your benefits and to help you make more *informed* health care decisions.

## DocFind®, Aetna's online provider directory

DocFind, our online provider directory is available to you 24 hours a day, 7 days a week, even before you become an Aetna member. Simply log on to [www.aetna.com](http://www.aetna.com), and click on **Find a doctor**.

DocFind is updated three times a week, giving you the most up-to-date information available on health care providers in the Aetna network. To help you find the right provider for you, customize your search by using the following categories:

- ✓ Name
- ✓ Specialty
- ✓ Gender
- ✓ Location
- ✓ Hospital affiliation
- ✓ Languages spoken

You can also get maps and driving directions to a provider's office and print a user-friendly version of your search results.

## DocFind en Español?

Click on the "Version en español" button at the top of the DocFind home page to switch to a Spanish version.

## Aetna Programs To Keep You Healthy

The Aetna plans available to City of Baltimore participants include the Aetna Disease Management Program, Aetna Health Connections<sup>SM</sup>, and Aetna Beginning Right<sup>®</sup> Maternity program at no cost to you.

### Support like never before. Aetna Health Connections<sup>SM</sup> Disease Management Program Reach your own level of good health

Not everyone can be perfectly healthy. But, even with an ongoing health condition, you can reach your own level of good health. Our disease management program can help. In this program, you can learn how to:

- ✓ Get the treatment and preventive care you need
- ✓ Understand and follow your doctor's treatment plan
- ✓ Better manage your ongoing conditions
- ✓ Make changes to reach your personal health goals
- ✓ Identify and manage your risks for other conditions

You get this program as part of your Aetna health plan. There's nothing extra to pay, and participation is up to you.

### Get support from nurses for a healthier you

Our nurses and clinicians can support you even if you have more than one condition. You get this support all in one program, and you also receive:

- ✓ Educational materials mailed to you
- ✓ Online resources you can use anytime
- ✓ Nurse case management if you're high risk
- ✓ State-of-the-art technology that looks out for your health and safety

### Support for more than 30 conditions including:

- ✓ Gastrointestinal
- ✓ Neurological
- ✓ Orthopedic
- ✓ Oncology
- ✓ Vascular
- ✓ And many others

### How our program can work for you

As an example, let's say you have diabetes. You may contact us to join. Or, we may contact you to see if you want help managing your health issues.

Our nurses can then:

- ✓ Teach you about, and send you information on diabetes
- ✓ Give you online resources to use anytime
- ✓ Review the treatment plan and the medications your doctor gave you
- ✓ Explain possible side effects and answer your questions
- ✓ Give you our 24-hour, toll-free disease management phone number
- ✓ Work with you over time to help you meet your goals for managing diabetes and other health conditions.

Each time you speak with a nurse, you will receive a letter. The letter will list the points you discussed and steps you decided to take between doctor visits. Our support team can help you learn how to help protect yourself from future health problems.



**REMINDER:** *The City of Baltimore requires all its members to enroll in Medicare Part B at the time they become eligible for Medicare Part A. Once in enrolled in Medicare Part B, you must remain enrolled in order to receive benefits.*



# Stay well, get fit and save money. Discount Programs and Services from Aetna.

**Who said nothing in life is free? Enroll in the Aetna plan and get — at no added cost — Aetna extras! Our discount programs and services are your ticket to the small luxuries that can help keep you happy and healthy.**

## **A vision program for eye-opening savings.**

See your way to bigger savings! You'll pay less for eyeglasses, contact lenses, solutions, even LASIK eye surgery. You'll even save on specialty items not typically covered by insurance — like snazzy eyeglass chains, designer frames, sunglasses and colored contact lenses. Enroll with Aetna, and use your discount each time you visit a participating store. Visit [www.aetna.com](http://www.aetna.com) for a list of participating stores and independent optometrists and ophthalmologists.

## **Save on LASIK surgery.**

LASIK surgery just got more affordable. You'll save up to 15 percent. Plus, you'll get education, an initial screening and follow-up care — all for one discounted price. The initial consultation is always free.



## **Give your baby a healthy start.**

### **Beginning Right® Maternity Program**

Our Beginning Right maternity program comes with your Aetna health plan. Use it throughout your pregnancy and after your baby is born.

### **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 affect your pregnancy. You'll get a small gift (while supplies last) if you take the survey by your 16th week of pregnancy.

If you are identified as "at risk" or "high risk," you'll receive two follow-up calls after delivery. Your nurse case manager will check in to see if you and your baby are doing well. We can also do an initial screening for depression and give even more support if needed. We have nurses and other health educators who speak English and Spanish. Our translation service offers help in over 170 languages. Plus, you can receive program materials in English and Spanish.

The more you know, the better chance you have for good health — for you and your baby.

### **Go online and learn more about women's health.**

Go to Aetna Women's Health online at <http://womenshealth.aetna.com> for information on pregnancy and baby care, as well as:

- ✓ Reproductive health
- ✓ Menopause
- ✓ Breast health
- ✓ Heart health
- ✓ Migraines
- ✓ Depression

## **Simple Steps To A Healthier Life®:**

### **Take the first step. It's Simple. It's for your health.**

Simple Steps To A Healthier Life is a personalized online health and wellness program that makes it easy for you to help 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 – in simple steps, at your own pace. Simple Steps To A Healthier Life is convenient, secure and can be accessed from home or work. Best of all, it's offered at no additional cost to you.

The program starts with a Personal Health Risk Assessment (HRA). The online Health Risk Assessment is a secure questionnaire that can help you identify some of your health needs. After you complete the assessment, you will receive easy-to-understand Health Reports and a one-page Health Summary. You can print the Health Summary report and share it with your doctor or other health care professional.

## A complementary health care program to relax, recharge and save!

Few people travel the same path to good health. That's why the Aetna Natural Products and Services<sup>SM</sup> Program delivers savings on complementary health services and natural products through American Specialty Health Networks, Inc., a recognized leader in this market.

It's a smart way to save on items not typically covered by insurance. Programs include:

- ✓ Acupuncture
- ✓ Chiropractic care
- ✓ Dietetic counseling
- ✓ Massage therapy
- ✓ Natural products

Order natural products through our secure member website [www.aetna.com](http://www.aetna.com). Click on "Benefits," "Health Programs" then "Natural Products and Services Discounts".

## A fitness program for your body . . . and budget

Regular exercise can help you to stay healthy and can make you look and feel better. With our Fitness Program, you can save money, too! It's easy to get started once you've enrolled with Aetna. Enjoy preferred rates on fitness club memberships in the GlobalFit<sup>TM</sup> network.\* Visit [www.globalfit.com/fitness](http://www.globalfit.com/fitness), or find a location near you.

\* Membership to a club of which you are a current member is not available. Further, membership may not be available to a club if you have been a member of that club within the past 12 months.

## More reasons to join our fitness program

- ✓ Flexible memberships, with month-to-month and 48-week options
- ✓ Convenient billing through your bank account or a major credit card
- ✓ Free guest passes (not available at all clubs)
- ✓ Guest privileges for 48-week members at participating clubs when traveling.
- ✓ Savings on home exercise equipment and videos.
- ✓ At-home weight loss and one-on-one health coaching programs provided by WellCall, Inc.

**We look forward to welcoming you and your family as our newest Aetna plan members . . . and to providing the coverage, services, information and tools you may need.**

**Enroll today!**

## A hearing discount program to hear the world clearly.

Hear the world clearly with Aetna Hearing<sup>SM</sup> discounts. You save on the latest hearing-aid styles and technologies. You also get 40 percent off the retail price of hearing exams and hearing-aid services. It's not insurance, so there's no need for referrals or claims. You'll get:

- ✓ Savings on many styles, from complete-canal to behind-the-ear aids.
- ✓ Savings on new technology, including programmable and digital instruments.
- ✓ Discounts on hearing-aid repairs.
- ✓ Free follow-up service for one year.

HearPO<sup>®</sup> locations can be found by visiting DocFind, Aetna's online provider directory, available at [www.aetna.com](http://www.aetna.com). Under Provider Category, select **Pharmacy/Vision/Hearing**, and under Provider Type, select **Hearing Locations**. Call HearPO at **1-888-432-7464** for a referral to an area provider.



## A weight management discount program to look and feel better.

Looking to lose weight and feel better? Our weight management discount program can help. You and your eligible family members can save on weight loss programs and products from one of the largest weight management firms worldwide — Jenny Craig<sup>®</sup>.

You'll get a sensible weight loss plan, one-on-one weekly consultations and discounts on weight loss products that fit your lifestyle. You'll start with a FREE 30-day membership. Then, join a program and save!

- ✓ Get 30 percent off an OnTrack 6-month (Gold) or 12-month (Platinum) membership.\*
- ✓ Get 15 percent off a Jenny Rewards 12-month membership.\*\*

**Call 1-800-597-JENNY (1-800-597-5366) to find the center nearest you.**

\* Offers are valid only at participating centers and through Jenny Direct at-home. Additional cost for all food purchases. Discounts apply to membership fee only.

\*\* Additional weekly food discounts will grow throughout the year, based on active participation.

***Under the Medicare Secondary Payer (MSP) Mandatory Reporting, the federal law requires the mandatory collection and reporting of social security numbers for all covered participants including employees, retirees and their dependents through employer group health benefit plans. Noncompliance may result in loss of coverage for covered participants with invalid social security numbers.***

What's more important than your health?

Start saving today on services and products that can help you stay well. And take advantage of others that respond to your special needs. They're the Aetna extras that are all here for you when you enroll in an Aetna plan. Use them often. And use them in good health.



## Services and tools available 24/7

## Get your health information when you need it

Our services and online tools make it easy for you to get answers to your health care questions. Most importantly, these services are available all day, every day.

### Aetna Navigator® member website

Visit your secure, members-only-website to get the health information you need — fast!

You can:

- Review your plan and benefits information.
- Print a summary of your doctor visits, medical tests, prescriptions and other activities to share with your doctor.
- Look up costs for office visits, medical tests, surgeries and more.
- Research prescription drugs and compare the cost of brand-name versus generic drugs.
- Compare hospitals in your area for certain diagnoses and procedures to help you decide where to get care.
- Access the Healthwise® knowledgebase for information on thousands of health topics in English and Spanish.

Visit Aetna Navigator today, or take the FREE tour!

If you're already an Aetna member, go to [www.aetna.com](http://www.aetna.com) and click on "Aetna Navigator." Then click on "Register Now" and follow the instructions. If you're not yet a member, click on "Site Tour."

### Plan for Your Health<sup>SM</sup> website

This easy-to-use website is available to everyone. It helps you understand your health care needs through all of life's stages, from 20-something through retirement. Go to [www.planningforyourhealth.com](http://www.planningforyourhealth.com) for more information.

*Plan for Your Health is a public education program from Aetna and The Financial Planning Association.*

### InteliHealth® website

An interactive site where you can research health, dental and wellness information from sources you can trust — including doctors from Harvard Medical School!

### Informed Health® Line

Available 24 hours a day, 7 days a week, the Informed Health Line gives Aetna members a quick, simple way to get answers to health related questions from a trained team of registered nurses.

*While only your doctor can diagnose, prescribe or give medical advice. Informed Health Line nurses can offer information on more than 5,000 health topics. Always consult your doctor first with questions or concerns about your health care needs.*

If you need this material translated into another language, please call Member Services at 1-877-440-4711 (HMO) or 1-800-900-7562 (PPO).

Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al 1-877-440-4711 (HMO) o 1-800-900-7562 (PPO).

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. 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 are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. 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](http://www.aetna.com).

Policy forms issued in Oklahoma include: GR-23 and/or GR-29/GR-29N.



[www.aetna.com](http://www.aetna.com)