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



# **Aetna Health Plans**



# State of Maryland Employees and Retirees

www.aetna.com





# Welcome to the State of Maryland 2012 – 2013 Annual Enrollment, featuring two Aetna plans the Open Access Aetna Select<sup>SM</sup> (EPO) and Aetna Choice<sup>®</sup> POS II (POS) plans.

# 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**

- Nationally, our networks include more than 1 million health care professionals and specialists, and 5,300 hospitals serving 17.8 million members.\*\*\*
- Our DocFind® online directory updated three times a week
- The Aetna Navigator® self-service member website, featuring information on your personal benefits
- Designated service staff with an average of 10 years of Aetna experience

### **Benefits for HEALTH**

- Preventive care at no cost
- Emergency coverage anytime, anywhere
- Education and support for over 35 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
- Data and technology to improve patient safety and compliance
- Coordination of patient care
- Wide range of tools and resources

#### **Plans for CHOICE**

- Two Aetna plan options EPO and POS
- A national network with coverage in all Maryland counties
- Broad network of providers in MD, DC, PA, and DE
  - 18,100 PCPs
- 55,556 Specialists
- All major acute care hospitals



Your designated toll-free Member Services number is **1-800-501-9837**.



<sup>\*</sup>Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. For self-funded accounts, plan coverage is offered by your employer, with administrative services only provided by Aetna Life Insurance Company (Aetna).

<sup>\*\*</sup>Aetna Fourth-Quarter 2012. Provider counts as of March 31, 2011.

# How the Open Access Aetna Select<sup>SM</sup> (EPO) plan works

Here's a plan that lets you visit any doctor in the Aetna network. It's entirely up to you.

### Option #1:

### Visit your primary care provider (PCP).

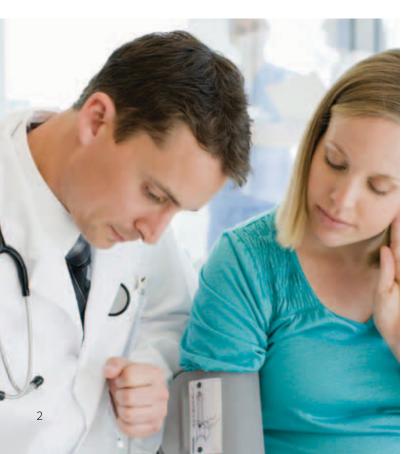
A PCP is the doctor you go to first. Your PCP helps you learn about your health and how to manage it. You may even lower your costs by having a PCP.

- See your PCP for checkups or when you are sick or injured.
- You can choose any PCP from our broad network. You can also 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 another network doctor.

- You never need a referral!
- You must see network providers to receive benefits through this plan.
- See the Summary of Benefits on the opposite page for your covered services and copay amounts.



### 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, without a referral. 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 everyday 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.aetnamd.com and click on Tool Kit.

PCP selection forms will be available during enrollment meetings and online at www.aetnamd.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.aetnamd.com under ToolKit.

### **Open Access Aetna Select (EPO) Summary of Benefits**

### **IN-NETWORK COVERAGE ONLY**

IN-NET WORK COVERAGE ONLY		
Deductible		
• Single	\$0	
• Family	\$0	
Coinsurance Limit		
Single	N/A	
• Family	N/A	
Lifetime Maximum Benefit	Unlimited	
Primary Care Physician Visits		
Office Visits	\$15 copay	
Specialty Care		
Office Visits	\$30 copay	
Diagnostic Lab and X-rays	No copay	
Physical, Occupational, Speech Therapy	\$30 copay	
Preventive Care		
Routine Physicals	\$0	
Mammogram	No copay	
Routine Ob/Gyn Exam	No copay	
• Well-Child Care		
- 0–21 years	No copay	
Vision		
• Routine Eye Exam	Aetna pays up to \$45;	
(any licensed vision care provider)	member responsible for balance	
Outpatient Surgery	No copay	
Hospitalization	No copay	
Emergency Treatment	Ф7Г (id :6 - di.ь d)	
• Emergency Hospital Charges* • Emergency Physician Services*	\$75 copay (waived if admitted)	
	\$75 copay (waived if admitted)	
Urgent Care Centers	\$30 copay	
Maternity  First Ob (Cyn Visit & Hespital		
First Ob/Gyn Visit & Hospital	¢20 capay	
1st Ob/Gyn visit     Hespital/Clobal Materaity/Charge	\$30 copay	
Hospital/Global Maternity Charge     Behavioral Health	No copay	
	No consumble 265 days	
Inpatient     Outpatient	No copay up to 365 days	
Outpatient     Chiroprostic Care	\$15 copay	
Chiropractic Care Acupuncture for Chronic Pain	No copay	
	No copay	
Durable Medical Equipment	No copay	
Diabetic Supplies	No copay	

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

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

 $<sup>\</sup>hbox{$^*$A penalty applies for non-emergency use of emergency hospital services.}$ 

## How the Aetna Choice POS II (POS) plan works

# Choose from three ways to get care. It's completely your choice!

### **Step #1:**

# Visit your PCP. Personal, simple, reasonable.

You don't have to choose a Primary Care Physician (PCP), but you may want to. Your PCP helps you learn about your health and how to manage it. Your PCP will:

- Give you checkups and treat you for illnesses and injuries.
- Get approval before giving you certain services. This is called "precertification."
- File claims for you.

### **Step #2:**

### Visit any network doctor. No referrals, no hassles.

You don't need a referral to visit a doctor in Aetna's network. Plus, you pay less when you stay in-network. That's because network doctors have agreed to offer you special prices. These are lower than the doctor's usual fees.

Your network doctor will:

- Get approval from Aetna before giving you certain services.
- File claims for you.

### **Step #3:**

# Go to any licensed doctor. It's your call.

Visit any licensed doctor you choose.

You can see out-of-network doctors, without a referral.

You may have to:

- Get approval from Aetna before receiving certain services.
- File your own claims.
- Pay the difference between the amount paid by your health plan and the amount charged by your doctor. This is sometimes called "balance billing."

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





### Finding a doctor online is easy!

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.aetnamd.com and click on Tool Kit.

### Get a printed directory.

Call Member Services at your designated toll-free number 1-800-501-9837.

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.

### **Aetna Choice POS II (POS) Summary of Benefits**

	WHAT YOU PAY IN-NETWORK	WHAT YOU PAY OUT-OF-NETWORK
Deductible		
• Single	\$0	\$250
• Family	\$0	\$500
Coinsurance Limit		
• Single	\$1,000	\$3,000
• Family	\$2,000	\$6,000
Lifetime Maximum Benefit	Unlimited	
Primary Care Physician Visits		
Office Visits	\$15 copay	30% after deductible
Specialty Care		
Office Visits	\$30 copay	30% after deductible
Diagnostic Lab and X-rays	10%	30% after deductible
<ul> <li>Physical, Occupational, Speech Therapy</li> </ul>	\$30 copay	30% after deductible
Preventive Care		
Routine Physicals	No copay	No Coverage
• Mammogram	No copay	30% after deductible
• Routine Ob/Gyn Exam	No copay	30% after deductible
• Well-Child Care		
- 0–21 years <b>Vision</b>	No сорау	No Coverage
• Routine Eye Exam (any licensed vision care provider)	Aetna pays up to \$45; member responsible for balance	30% after deductible
Outpatient Surgery	10%	30% after deductible
Hospitalization	10%	30% after deductible
Emergency Treatment		
• Emergency Hospital Charges*	\$75 copay (waived if admitted)	\$75 copay (waived if admitted)
• Emergency Physician Services*	\$75 copay (waived if admitted)	\$75 copay (waived if admitted)
Urgent Care Centers	\$30 copay	\$30 copay plus 30% after deductible
Maternity		
First Ob/Gyn Visit & Hospital		
• 1st Ob/Gyn visit	\$30 copay	30% after deductible
<ul> <li>Hospital/Global Maternity Charge</li> </ul>	10%	30% after deductible
Behavioral Health	Not covered by Aetna. Covered under APS Healthcare. Refer to State Employee and Retirees Benefits Guide for information.	
Chiropractic Care	10%	30% after deductible
Acupuncture for Chronic Pain	10%	30% after deductible
Durable Medical Equipment	10%	30% after deductible
Diabetic Supplies	10%	30% after deductible

<sup>\*</sup>A penalty applies for non-emergency use of emergency hospital services.

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

### What's not covered

This plan does not cover all health care expenses and contains exclusions and limitations. Refer to the plan documents to determine which health care services are covered and to what extent. The following is a partial list of services and supplies that are *generally not covered*. **However, your plan documents may contain exceptions to this list.** 

### These plans do not cover:

- All medical and hospital services not specifically covered in, or which are limited or excluded by your plan documents, including costs of services before coverage begins and after coverage terminates
- Cosmetic surgery
- Custodial care
- Dental care and dental X-rays
- · Donor egg retrieval
- Experimental and investigational procedures (except for medically-necessary coverage and routine patient care costs for members participating in a cancer clinical trial)
- Home births

- Immunizations for travel or work
- Implantable drugs and certain injectable drugs, including injectable infertility drugs
- Infertility services other than those that are covered by your plan
- · Nonmedically necessary services or supplies
- Outpatient prescription drugs and over-the-counter medications and supplies
- Radial keratotomy or related procedures
- Services for the treatment of sexual dysfunction or inadequacies, including therapy, supplies and counseling
- Therapy or rehabilitation other than as listed as being covered in the plan documents



### How to enroll

### Once you review your enrollment materials:

- Choose Open Access Aetna Select (EPO) or Aetna Choice POS II (POS) as your medical selection during open enrollment.
- If you choose Open Access Aetna Select (EPO), you should choose a PCP. Your PCP helps you learn about your health and how to manage it. You may even lower your costs by having a PCP.

### 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.

### **State of Maryland Vision Reimbursement Program**

Under this program, members receive reimbursement for certain benefits and services such as eye exams, lenses, frames and contact lenses once every year. See the State's Benefits Guide for 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, the 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.aetnamd.com, click on Tool Kit and then DocFind, and follow the on-screen directions.

Find the doctor that's right for you — DocFind makes it easy! Visit www.aetnamd.com.

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.

### Need a paper directory?

Call Member Services at your designated toll-free number 1-800-501-9837.



# The Aetna website for State of Maryland employees and retirees

### www.aetnamd.com

### It all starts here

Aetna has created a custom website exclusively for State of Maryland employees and retirees. It's the one web address you need to get all the information you're looking for on the Aetna plans, programs, and services available to you. Make sure you add it to your list of favorites.

The Aetna Maryland website, www.aetnamd.com features:



**EPO plan.** Aetna EPO plan information, summary of benefits, and the forms you need.

 $\bullet \; \mathsf{DocFind}^{\texttt{@}}$ 

Search for a participating provider.

• Aetna Navigator®

Check a claim, print a temporary ID card, print forms, take a tour, and more.



**POS plan.** Aetna POS plan information, summary of benefits, and the forms you need.

• Aetna InteliHealth®

Find health, dental, and wellness information.

 State of Maryland Department of Budget and Management website

Conveniently link to your State website for enrollment information.



**ToolKit.** The tools and links you need most.

BMI Calculator

Find your Body Mass Index.Discount Programs and Services

Save money on vision, hearing, gym memberships, and more.

• Informed Health® Line

Talk to a registered nurse — 24/7, toll free.

**Got a Question?** E-mail Aetna Member Services directly from the site with any question and

directly from the site with any question and they'll get back to you in 24–48 hours.

Simple Steps To A Healthier Life®

Provides a free, personalized online wellness program.

• Beginning Right® maternity program

Use it throughout your pregnancy and after the baby is born, at no cost to you.

• Women's Health Information

Link to the Aetna Women's Health website.





Aetna Extras. Don't miss out on all the extras

## Better manage your health and health care

## Aetna Navigator is easy to use

### Your secure member website

Aetna Navigator is your secure website for planning and managing your health and health care. It's organized to help you do what you want to – more easily.

- 1. Go to www.aetnamd.com.
- 2. Click on Tool Kit.
- 3. Click on Aetna Navigator.
- 4. Register as a new user, or log on using your secure password.
- 5. Find a wealth of credible health care information and self-service functions, available to you anytime of the day or night, from wherever you have Internet access.

### The Aetna secure connection lets you:

- See who is covered in your plan.
- Search for a participating provider using DocFind, Aetna's online provider directory. You can also change your primary care physician.
- Check the status of a claim or review an Explanation of Benefits (EOB).
- Get the phone number and mailing address for Member Services.
- Contact Member Services online with benefit questions (also available in Spanish).
- Send secure e-mails to Aetna Member Services (also available in Spanish).
- From the page giving claim details, send messages about specific claims with important information already filled in.
- Ask for e-mail alerts when new information, such as EOB statements, becomes available.
- Print standard Aetna forms.

### **Use Aetna Navigator online tools**

- Find the average costs of health care services in your area; learn how much you might save by choosing a doctor who participates in the Aetna network.
- Review costs for medical treatments, office visits, medical tests and more.
- Look up diseases and conditions, like asthma, diabetes and pregnancy.
- Compare hospitals in your area to help decide where to receive medical care.
- Take a survey to rate medical professionals in our network.

### 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.aetna.com.\*

\*State of MD custom site not yet available from your cell phone.





# If you're interested in learning more about a particular health condition, Aetna Navigator provides credible health information resources:

- Our award-winning Aetna InteliHealth® consumer website for health, dental and wellness information, provided by Harvard Medical School and the University of Pennsylvania School of Dental Medicine.
- Healthwise® Knowledgebase, a user-friendly online information tool that lets you research your own issues and preferences for health information.
- Interactive and streaming videos about topics such as asthma and heart health.

### Visit Aetna Navigator today take a FREE tour.

To take a tour of Navigator, go to www.aetnamd.com, click on Tool Kit, then Navigator. Once on the Navigator home page, click on *Take a tour*.

### Talk to a registered nurse — 24/7!

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 (available upon enrollment).

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.

Remember: Always contact your doctor first with any questions or concerns regarding your health care needs.

Visit Aetna Navigator today, or take a FREE tour.

A summary of the programs available when you enroll in an Aetna plan is given on pages 11–13. Additional details, including discounted amounts, participating locations and how to get started in the programs can be found at www.aetnamd.com.

### **Benefits for HEALTH**

## Aetna programs to keep you healthy

The Aetna plans available to State of Maryland employees and retirees, include the following programs at no cost to you.

### 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.

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.

### 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.

The program starts with an online Health Assessment (HA). The online Health 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 based on the results of your Health Assessment. You can use this information to set a few healthy goals for yourself.

# 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, baby care, and more.

### Select the programs and tools that are right for you

Choose one of our new online health programs that best fits your goals. You'll find content that speaks to your health needs, based on the information you share. These programs help you target health and wellness goals such as:

- Stress management
- Weight management
- · Nutrition and diet
- Depression management
- Better sleep
- · Quit smoking

### Reach your own level of good health

### Aetna Health ConnectionsSM disease management program

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 with over 35 conditions.

In this program, you can learn how to:

- Get the treatment and preventive care appropriate for you
- 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 the state's plan. There's nothing extra to pay, and participating is up to you.

## 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.

### Aetna Vision<sup>SM</sup> discount program

### Save on seeing sharper

Pay less for eye exams, contact lenses and prescription and non-prescription eyeglasses. Even most designer frames!

Save at:\*

- JCPenney® Optical
- LensCrafters®
- Target Optical®
- Sears Optical®
- Pearle Vision®
- Plus many doctors in private practice

To find one near you, visit www.aetna.com.

### More eye-opening perks

- Contact lens replacement delivered to your door
- Savings on LASIK eye surgery, including a FREE consultation
- 20% off eye care items like sunglasses, contact cleaners and eyeglass chains

Since the State of Maryland's plan covers an eye exam and hardware, you can use this program if you need an additional eye exam not covered by the plan. But check your plan documents first. Your costs could be lower through your plan.

\*EyeMed Select Network and Provider List, 1/11.

# Aetna Natural Products and Services<sup>SM</sup> discount program

#### Save on good health, naturally

You get at least 25 percent off the normal fee on these services through the ChooseHealthy® program:‡

- Massage therapy
- Acupuncture
- · Chiropractic care
- Dietetic counseling

#### Get discounts on health and wellness products

Save 15 percent on over 2,400 products like over-the-counter vitamins, yoga equipment, homeopathic remedies and more through the ChooseHealthy program.‡

# 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.

### Save on medical consultations online

Get natural remedies for many conditions from medical doctors in the Vital Health Network. You'll get 30 percent off your first online consultation. Then 50 percent for each one after that. Topics include headache, joint paint, allergies and more.

‡The ChooseHealthy program is made available through American Specialty Health Networks, Inc. (ASH Networks) and Healthyroads, Inc., subsidiaries of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.

### Aetna Hearing<sup>SM</sup> discount program

### Save on hearing aids and exams

You have two options to meet your hearing needs.

With Hearing Care Solutions, you get:

- Up to 63% savings on a large choice of hearing aids
- A two-year supply of batteries (up to 96 cells), with mail-order discount after
- In-office service for one year
- Free cleanings, checks and battery-door replacements for the life of your hearing aid

With HearPO, you get:

• Savings on many styles of hearing aids, including programmable and digital hearing aids from leading makers

<sup>\*\*</sup>GlobalFit website, www.globalfit.com/fitness, 4/11.

<sup>\*\*\*</sup>Not available for month-to-month memberships.

<sup>†</sup>By WellCall, Inc., through GlobalFit.

- A two-year supply of batteries (up to 160 cells per hearing aid)
- 40% off the retail cost of hearing exams
- Discounts on hearing aid repairs
- Free follow-up services for one year

### Aetna Fitness<sup>SM</sup> discount program

### Save on gym memberships

Get preferred rates at your choice of over 10,000\*\* gyms in the GlobalFit network.

### You also get:

- FREE guest pass at most gyms
- Flexible membership options
- Easy billing through your bank account or credit card
- Membership transfer to another gym or person\*\*\*
- Freezing and travel\*\*\* privileges

### Save on home exercise equipment

Build your home gym with discounts on elliptical trainers and treadmills. Plus resistance bands, mats, yoga accessories and more.

#### More healthy perks

Getting fit is just the start to a healthier you. You can also:

- Try out an at-home weight-loss program
- Get one-on-one health coaching† to help you quit smoking, lower stress, lose weight and more
- \*\*GlobalFit website, www.globalfit.com/fitness, 4/11.
- \*\*\*Not available for month-to-month memberships.

  †By WellCall, Inc., through GlobalFit.

### Aetna Weight Management<sup>SM</sup> discount program

### Save and lose weight

Lose weight, feel great and save on today's most popular weight-loss programs and meal plans.

#### Save on eDiets®

You can choose an online diet plan, or a meal delivery plan with food shipped right to your door.

### You get:

- 30% off online monthly plan membership dues
- 20% off an online annual plan when you upgrade from a monthly plan
- 15% off the cost of food for a 5- or 7-day Meal Delivery Plan
- 15% off products in the eDiets Online Store
- Customized menus, diet tools and more

#### Save on Jenny Craig®

Sensible weight-loss programs that help you lose the weight for good.

- Start with a free 30-Day Trial Program<sup>††</sup>
- Then get 25% off a Jenny Craig Premium Program<sup>††</sup> when you sign up through:
- Participating Jenny Craig Centres
- Jenny Craig At Home
- Plus, get weekly one-on-one consultations, 24/7 online support and more

### Save on Nutrisystem®

Over 150 single-serve food choices that are tasty and easy to make.

### You get:

- 12% off on any 28-day weight-loss meal plan<sup>†††</sup>
- An even bigger discount with Auto- Delivery\*\*
- Other available offers when you sign up
- Food delivered right to your door, free online membership and more
- ††For these plans: Basic, Silver, Diabetic, Vegetarian or NutriSystem SelectTM, not Nutrisystem Flex. The Aetna discount does not apply to any program in which you are already enrolled. To receive the discounted rate, you must wait until your current program ends. If you are enrolled in Auto-Delivery, you must cancel it and then re-enroll to receive the discounted rate. With Auto-Delivery you receive a 10 percent discount off Nutrisystem's regular 28-Day Program price and free shipping to Continental U.S. only. Auto-Delivery offer is good on new 28-Day Auto Delivery programs only.
- †††Food, and if applicable, shipping is not included. Offer applies to initial membership fee only and is valid at participating centres in the U.S., Canada and Puerto Rico, and through Jenny Craig At Home. Each offer is a separate offer and can be used only once per person. Restrictions apply.

### More healthy savings

Enhance your healthy lifestyle with even more discounts.

#### Save on:

- Sonic toothbrushes and water-jet flossers from Waterpik®
- Gum, toothpastes and mouth rinses from Epic dental
- $\bullet$  An automatic Home Blood Pressure Monitor with ComFit  $^{TM}$  Cuff
- ZAGAT.com memberships
- Books and other items from the American Cancer Society Bookstore and MayoClinic.com Bookstore
- Yoga DVDs, books and online videos through Pranamaya

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!

# If you need this material translated into another language, please call Member Services at 1-800-501-9837.

Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al 1-800-501-9837.

Health insurance plans are administered by Aetna Life Insurance Company. 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. Health information programs provide general health information and are not substitutes for diagnosis or treatment by a physician or other health care professional. Discount programs provide access to discounted prices and are not insured benefits. 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. 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. www.aetna.com

