



Go for it

Aetna Open Access® Managed Choice® plan*
Visit any doctor, no referrals needed

*Known as OA Managed Choice POS plan in CA.

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Manage your benefits, connect to care, handle claims — from anywhere

The Aetna HealthSM app and your Aetna[®] member website are personalized, seamless and easy to use. Once you're a member, here's how you can connect:



Get the Aetna Health app by texting “GETAPP” to **90156** for a link to download the app and create an account. Message and data rates may apply.*



Go to **Aetna.com** to create an account and log in to your member website.

More ways to connect



Use our provider search tool

You can find doctors by name, specialty and location. You'll also find maps, directions and more. You can even look for doctors who speak your language. Visit **Aetna.com** to try it out.



You have our number — just call us

You can speak to Member Services anytime during regular business hours. Our representatives are here to help answer any questions you have about your plan. Just call the toll-free number on your ID card.

*Terms and conditions: [Bit.ly/2nIJFYG](https://bit.ly/2nIJFYG). Privacy policy: Aetna.com/legal-notice/privacy.html. By texting **90156**, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna Health app. Consent is not required to download the app. You can also download it from the App Store[®] or the Google Play[™] store.

Health insurance plans are offered, underwritten and/or administered by Aetna Life Insurance Company (Aetna).

Let's see what's covered

This plan lets you visit any doctor, anytime you need care. No referrals are needed.

You may need to choose a primary care physician (PCP).** To determine details like this, check your Summary of Benefits and Coverage document. PCPs do more than give you a checkup. They build a relationship with you and help you stay healthy. Plus, you may even lower your costs by having a PCP.

This plan also gives you access to our tools, tips, programs and services. They can help you find network doctors, estimate costs and more.

Looking for your exact copay amounts?

All employer health plans are different. This booklet details how the Aetna Open Access Managed Choice plan works. You'll learn how to get the most out of it.

For details like copays and what's covered, check your Summary of Benefits and Coverage document. It should be in your enrollment kit. If you don't have it, ask your employer.

Your options	Pick your doctor	How it works
Network option	Choose any PCP from our network. Or go to any network doctor without a referral. Network doctors contract with us to offer rates that are often much lower than their regular fees. This helps you save.	Visit your PCP or network doctor, who will: • Provide care when you're sick or hurt • Get approval from us before giving you certain services*** • File claims for you Visiting any network doctor who is not your selected PCP may cost you more out of pocket.
Out-of-network option	Choose any licensed doctor or specialist without a referral. A specialist is a doctor who focuses only on treating certain conditions or diseases. For example, a dermatologist treats skin conditions.	When you visit the doctor, you may have to: • Get approval from us before receiving certain services*** • File your own claims • Pay the difference between the amount your plan pays and the amount your doctor charges Your out-of-pocket costs may be higher when you see a doctor not in our network.

**In Texas, PCP is known as physician (primary care). In the State of Washington, PCP refers to primary care provider.
***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.

**We place you and your family first.
Get a plan with freedom of choice.**

Enroll in Aetna Open Access
Managed Choice today.

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Visit **[Aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html](https://www.aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html)** to view or print your medical, dental or vision plan disclosures. Here, you can also find state requirements and information on the Women's Health and Cancer Rights Act.

Policy forms issued in Oklahoma include: AL COC 00010.

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