

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

aetna<sup>SM</sup>



## Lower out-of-pocket costs plus access to quality care

# Savings Plus Network

### Affordable options

Health care costs are different everywhere. You might pay more for a particular service than your next-door neighbor. Or you might pay less. It all depends on the doctor or hospital you choose.

You can typically pay less with our **Savings Plus network**. And you still have access to quality care.

### Use Savings Plus — and save

Why pay more for covered services? Instead, visit:

#### 1. Savings Plus doctors and specialists.

See these doctors, and you also typically pay less.

*Specialists are doctors who treat certain conditions or diseases. For example, dermatologists treat skin conditions. Cardiologists treat heart problems.*

#### 2. Savings Plus hospitals.

These cost-effective hospitals meet specific standards for clinical quality and efficient use of health care resources. You typically pay less when you receive care at these hospitals.

Consider choosing doctors and specialists who commonly use Savings Plus hospitals. This is the best way to get the most out of the Savings Plus network.

You can still visit hospitals and doctors not in the Savings Plus network. But you'll probably pay more.

## More ways to get care

There are times when **you don't need to use** Savings Plus hospitals:

- Go anywhere for emergency room care. Your health benefits or health insurance plan covers this visit at the highest benefit level.
- The same is true if you use a walk-in clinic that is in the Aetna network.


*Health care facilities and doctors in the network contract with Aetna to offer rates that are often much lower than their regular fees. This helps you save!*

And look for Institutes of Excellence™ facilities and Institutes of Quality® facilities for special care needs. These include weight-loss surgery, transplants and more.

You can find them in our DocFind® directory at [www.aetna.com](http://www.aetna.com).

## How to keep costs down

### Find Savings Plus doctors and hospitals

- Go to [www.aetna.com](http://www.aetna.com). If you're already a member registered for your Aetna Navigator® secure website, log in to find a doctor. If not, just click on "Find a Doctor" to use DocFind.
- Either way, look for doctors and hospitals with the Savings Plus symbol. 
- Doctors in some specialties\* will have a blue star. ★ These doctors have met additional clinical-quality and cost-efficiency standards.

## Choose health care facilities that work for your needs

Sometimes, you don't need to receive care at a hospital.

Check DocFind for X-ray, lab and ambulatory surgery centers in your area. They can provide the right care for you, at the right cost for your health care budget.

### Use our online tools

Are you an Aetna member? Then try our online tools.

You'll find estimates and cost ranges for many health care services. When you know costs, you can make the most out of your benefits. And maybe save a little, too.

Just log in to Aetna Navigator at [www.aetna.com](http://www.aetna.com) to:

- See what you'll pay for hundreds of doctor and hospital services in most parts of the country, based on your actual plan. Compare estimates for up to 10 doctors or hospitals at a time.\*\*
- Compare in- and out-of-network cost estimates for office visits, surgeries, medical tests and more.
- Look up costs for prescription drugs — before you fill a prescription. And find out what you can save by using our home delivery service.

**Not an Aetna member yet?** Once you are, you'll have access to these tools. Use them to get the most out of your benefits and help you save money.

Look for the Savings Plus symbol before you choose a doctor, specialist or hospital. 

\*Aexcel specialties: Cardiology, Cardiothoracic Surgery, Gastroenterology, General Surgery, Obstetrics and Gynecology, Orthopedics, Otolaryngology/ENT, Neurology, Neurosurgery, Plastic Surgery, Urology, and Vascular Surgery. Aexcel is not available with HMO plans.

\*\*Estimated costs not available in all markets. Actual costs may differ for a number of reasons, including if other or different services are performed by the doctor or facility at the time of your visit, and/or additional claims/member payments are processed before the actual claim for the estimated service is processed. HMO members can only look up estimated costs for doctor and outpatient facility services.

**Health benefits and health insurance plans are offered, administered and/or underwritten by Aetna Health Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). In Florida, by Aetna Health Inc. and/or Aetna Life Insurance Company. In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.**

**Aetna Advantage Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company directly and/or through an out-of-state blanket trust or Aetna Health Inc. (together, "Aetna"). In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans. To the extent permitted by law, these plans are medically underwritten and you may be declined coverage in accordance with your health condition.**

**Aexcel designation is only a guide to choosing a physician. Members should confer with their existing physicians before making a decision. Designations have the risk of error and should not be the sole basis for selecting a doctor.**

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 benefits and 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 care 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](http://www.aetna.com).

IN CT, THIS PLAN IS ISSUED ON AN INDIVIDUAL BASIS AND IS REGULATED AS AN INDIVIDUAL HEALTH INSURANCE PLAN.

Policy Forms issued in Oklahoma include: HMO OK COC-5 09/07, HMO/OK GA-3 11/01, HMO OK POS Rider (08/07), GR-23 and/or GR-29/GR-29N, Comprehensive PPO-GR-11741 (5/04); Limited-GR- 11741-LME (5/04) and Dental-11826 Ed 9/04.

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