

aetna[®]

Need health care? Know how to save.
(Because what you don't know can cost you.)



Stay in the network
Find and compare costs
Shop health care quality and prices

By using health care providers in your plan's network, you can take advantage of the significant discounts we've negotiated with them. This can help lower your out-of-pocket costs for medically necessary care.

Take a few minutes to see how you can save. Your wallet will thank you.

Pick network doctors



You generally pay less when you visit doctors and other health care providers and places that belong to Aetna's network. Your deductible is lower, so benefits start sooner. Your share of costs is lower after you've met the deductible. Plus, network doctors charge lower rates (called negotiated rates) for Aetna members – like you and your family.

If you go outside the network, reimbursement is not based on a negotiated amount, but rather on the **recognized charge**. To determine the recognized charge for physicians and hospitals and other facilities, we compare the services provided to generally accepted standards of medical practice, cost report information provided to government agencies including what Medicare would pay, and cost data for similar geographical areas. **If you use a provider outside your plan's network, you may be responsible for the entire difference between what the provider bills and the recognized charge.** As the examples show, that difference can be large. And that additional amount you pay **does not** count toward your deductible or out-of-pocket maximum.

It's easy to find network providers



Log in to your secure member website at www.aetna.com. On the left-hand menu, click "I want to . . . Find a Doctor or Facility."

Once you have your search results, you can click on the name of a provider for information about credentials and education, office hours, language(s) spoken, locations and more.

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Network providers do more than just save you money. They save you time. They file claims and get advance approvals if necessary, so you don't have to.

Savings example*



Let's look at a couple of examples so you can see your network savings in action. Take a look at the total amount you pay at the bottom. That's a pretty big gap.

Outpatient surgery for knee arthroscopy		
	In network	Out of network
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)
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
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)
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 recognized charge plus coinsurance)

*These examples assume you've already met your annual deductible and are in the Aetna Healthsave plan. The data is a representative sample taken from actual claims. Examples are for illustrative purposes only and will vary by provider and services received.



Get health care prices

There was a time when the real cost of health care was a mystery. People went to their doctors and waited for the sticker shock that followed. No more. Now you can find and compare costs with online tools that factor in your medical plan.

The Member Payment Estimator (MPE) shows and compares costs for common medical services and treatments. It's personalized for you based on your specific plan. The results may surprise you. There can be a big difference in the cost of a service, even among network providers.

To use the tool, log in to your secure member website at www.aetna.com. On your home page, look for the Your Health Care Costs box and click Member Payment Estimator.

Castlight™ is an online tool that gives you cost estimates on medical care based on provider, location and health plan. You can also get information about doctors, like whether or not they're in the Aetna network and if they're taking new patients. Just go to www.mycastlight.com/adobe and click Register to get started. You can also get the Castlight app once you've registered.

There are other ways to get cost information at your secure member website. The Your Health Care Costs box on your home page also has a link to **"Get more cost and quality information."** Click to get drug prices, hospital and facility rates, and average costs for other services in your area.

Get the app



The **Aetna Mobile app** lets you use the most helpful features of your secure member website wherever you go. Download the free app to find network doctors, view and show your ID card, check on claims and benefits, contact Member Services and more.

You can even pull up the closest walk-in clinic or urgent care center in Aetna's network when you need non-emergency care in a hurry.

The app works with Apple® and Android™ mobile digital devices.* Text "Apps" to 23862** OR visit www.aetna.com/mobile.

Take the guesswork out of your costs

Unless you know your costs and options ahead of time, you might be surprised by your bill. Then it's too late. Don't let your out-of-pocket costs get out of hand. Use your tools and save.

Questions about costs, benefits and other health plan details?



Talk to a real person at Aetna Member Services: **1-800-884-9565**.

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