



Need health care?

Know how to save

What you don't know can cost you.

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 that belong to the Aetna® network:



- Your deductible is lower, so benefits start sooner.
- Your share of costs is lower after you've met the deductible.
- Network doctors charge lower rates (called negotiated rates) for Aetna members — like you and your family.

If you go outside the network, reimbursement isn't based on a negotiated amount, but rather on the recognized charge. To determine the recognized charge for doctors, hospitals and other providers, we compare the services provided to generally accepted standards of medical practice. These include cost information provided to government agencies, including what Medicare would pay, and cost data for similar geographic 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 following examples show, that difference can be large. And the additional amount you pay doesn't count toward your deductible or out-of-pocket maximum.

Policies and plans are insured and/or administered by Aetna Life Insurance Company or its affiliates (Aetna).





Savings examples*



Here are two 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 over 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.

Just log in to your member website at [Aetna.com](https://www.aetna.com), click **Find Care & Pricing** and enter what you're looking for in the search bar. For example, it could be a name, a specialty, a procedure or a medication.

You'll find information about the provider, such as whether they're taking new patients, education, background and languages spoken.

The tool also gives you cost estimates 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.

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 the tools available to you and save.



Get the app

The Aetna HealthSM app lets you use the most helpful features of your member website wherever you go:

- Search for providers
- Find nearby walk-in clinics and urgent care centers
- Pull up your member ID card
- Get cost estimates before you get care
- Pay claims
- View benefits
- Contact your Aetna Service Advocate



It's easy to find network providers. Log in to your member website at [Aetna.com](https://www.aetna.com). Network providers do more than save you money. They save you time. They file claims and get advance approvals if necessary, so you don't have to.

Questions about costs, benefits and other medical plan details?

Call your Aetna Service Advocate at **1-800-884-9565 (TTY: 711)**.

Providers are independent contractors and are not agents of Aetna[®]. Provider participation may change without notice. Refer to [Aetna.com](https://www.aetna.com) for more information about Aetna plans.

