

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

aetna®

Member Payment Estimator

Save money by having more information



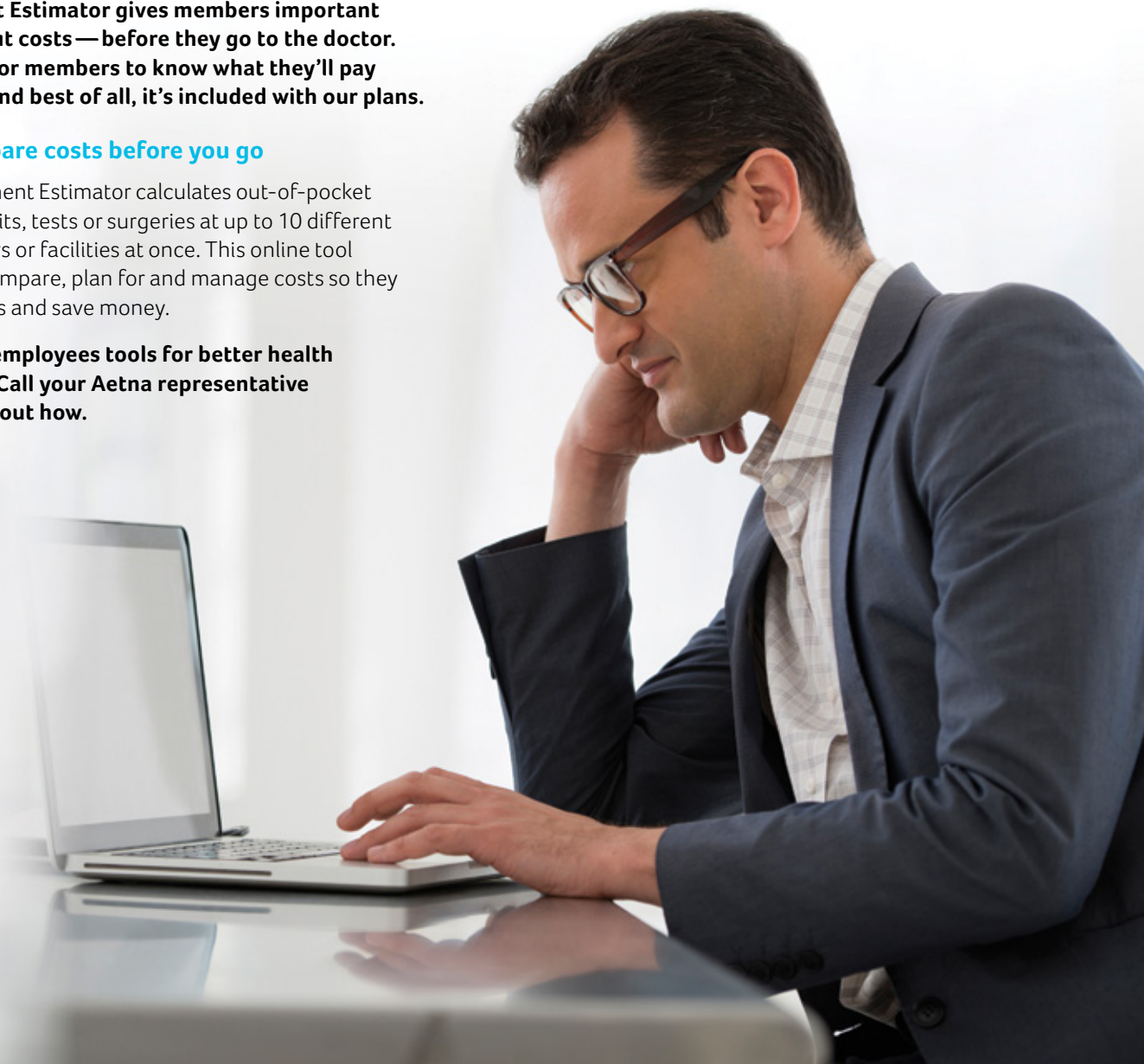
Knowledge is power. This applies especially to health care and its costs. That's why we empower members with tools to help them avoid surprises at the doctor's office.

Member Payment Estimator gives members important information about costs — before they go to the doctor. It's an easy way for members to know what they'll pay out-of-pocket. And best of all, it's included with our plans.

Know and compare costs before you go

Our Member Payment Estimator calculates out-of-pocket costs for office visits, tests or surgeries at up to 10 different in-network doctors or facilities at once. This online tool helps members compare, plan for and manage costs so they can avoid surprises and save money.

Let us give your employees tools for better health and lower costs. Call your Aetna representative or broker to find out how.



Aetna members may save up to \$170 in out-of-pocket costs using Member payment estimator.*

Understand and compare costs in advance

Using the Member Payment Estimator, members can compare and estimate costs** at up to 10 different in-network doctors or facilities at once, for more than 650 commonly used, non-emergency in-network health services, including:

- Office visits
- Maternity services
- MRIs and CT scans
- Ear tube insertions
- Lab services
- X-ray services

The Member Payment Estimator helps members make more informed and cost-conscious health care decisions. In fact, members who use the Member Payment Estimator before receiving care experienced average savings of \$612 on allowed expenses and \$170 on their out-of-pocket costs.***

Members can find the Member Payment Estimator on the home page of the Aetna Navigator® secure member website. It's in the "Cost of Care" section.

*Aetna Informatics & Product Development Member Payment Estimator study, 2012.

**Estimated costs not available in all markets. The tool gives members an estimate of what they would owe for a particular service at a specific provider based on their plan at that point in time. Actual costs may differ from the estimate if, for example, claims for other services are processed after they get their estimate but before submitting the claim for this service. Or, if the doctor or facility performs a different service at the time of their visit.

***Aetna Informatics & Product Strategy Member Payment Estimator study, 2012. The study focused on 34 highly utilized services for the calendar year 2011.



Building healthy communities

Let us give your employees tools for better health and lower costs. Call your Aetna representative or broker to find out how.

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