



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

Ways to find the best value, top-notch care

Online information about doctors and hospitals

You're probably keeping an eye on health care costs these days. Like most people, you want to keep your out-of-pocket costs as low as possible. But you also want to make sure your whole family gets quality care.

We're here with online tools to help you do both. Use them to get an idea of what you'll pay. And to find high-performing doctors near you.

Here's what you can do

See what you'll pay out of pocket for many common medical services. The Member Payment Estimator makes it easy to compare costs for office visits, procedures and more at different doctors and hospitals. And the costs* are based on your health plan. The tool factors in your deductible, coinsurance and copays. And it shows what Aetna will pay. In 2011, members who used Member Payment Estimator before receiving care saved an average of \$170 out of pocket on 34 common procedures.**

*Estimated costs not available in all markets. The tool gives you an estimate of what you would owe for a particular service based on your plan at that very point in time. Actual costs may differ from the estimate if, for example, claims for other services are processed after you get your estimate but before the claim for this service is submitted. Or, if the doctor or facility performs a different service at the time of your visit. Health maintenance organization (HMO) members can only look up estimated costs for doctor and outpatient facility services.

**Member Payment Estimator Study. Aetna Informatics and Product Development. August 2012.

Check costs for common procedures.* See a list of hospitals and facilities in your area and their cost ranges for:

- Magnetic resonance imaging (MRI) scans
- Hysterectomies
- Heart procedures
- Maternity care and more

Compare average costs for in-network and out-of-network services. You usually pay less for care when you visit doctors and other health care providers in our network. They agree to provide services at a lower cost to our members.

See for yourself how much you can save on:

- Office visits
- Surgeries and procedures
- Treatment of diseases and conditions
- Vaccines, some tests and other care

Of course, you can visit doctors outside our network. But you'll probably pay more for services.

Find high-performing doctors. Search for specialists in our Aexcel® network with our online directory at www.aetna.com.** These doctors meet certain standards for quality care and cost efficiency. Just look for the blue star next to the doctor's name.

Here are just some of their specialty areas:

- Cardiology (heart and blood)
- Gastroenterology (digestive system)
- Neurology (nervous system)
- Neurosurgery (spinal column, spinal cord, brain and nerves)
- Obstetrics and gynecology (pregnancy and women's reproductive system)
- Plastic surgery
- Urology (urinary tract and urogenital system)

Depending on your plan, you might even pay less out of pocket when you visit these specialists. And no referrals are needed.

View facilities known for quality care. Institutes of Quality® facilities are hospitals and other medical facilities that offer high-quality care. They specialize in:

- Bariatric (weight-loss) surgery
- Orthopedic procedures
- Cardiac (heart) care

To find Institutes of Quality facilities, use our online directory at www.aetna.com.

*Not all hospitals or facilities will display for a given area due to data and/or contractual limitations. While we make every attempt to validate the accuracy of the cost information, we do not guarantee the accuracy of any particular cost amount.

**The Aexcel network is only available in select locations. Aexcel is not available with HMO plans.

The Aetna companies that offer, underwrite and/or administer benefits coverage include Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company and/or Aetna Life Insurance Company. For self-funded accounts, benefits coverage is provided by your employer with administrative services only provided by 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.

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Policy forms issued in Oklahoma: 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.

www.aetna.com