

Aetna Advantage Plans for Individuals, Families and the Self-Employed

Michigan

**A Guide to
Understanding
Your Choices and
Selecting a Quality
Health Insurance Plan**

We want you to know[®]



Aetna makes it easy for you to choose a health insurance plan

They say that nothing is more important than your health.

They're right. And that's what makes health insurance such an essential part of your life — even if you're not on an employer's group insurance plan. In fact, especially if you're not on a group plan, you need to take charge of your health...and your health insurance needs.

At Aetna, we're here to help. Perhaps you've just left a group plan. Or you're looking for an option other than COBRA.

You may want to switch from your current individual health insurance. Or you're not currently insured. Maybe you've just received another big rate increase and you're looking for something more affordable. Whatever your situation, you should know that Aetna offers a variety of quality health insurance plans for individuals and their families in Michigan.

So, are you a new graduate or a newlywed? Self-employed or between jobs? An empty nester or early retiree? Wherever you are in life, we make it easy for you to understand

your choices and select a quality health plan. We'll guide you through the process and help you choose the right health insurance for your personal needs.

Why Aetna?

When you choose Aetna as your health insurance provider, you're gaining a lot of advantages. Among them:

Easy to understand.

Yes, insurance can be simple. We provide you with straightforward language and easy-to-understand benefits.

Easy to choose.

We'll guide you and help you select from plans designed to fit your personal situation. Aetna's participating provider network offers you a wide selection of physicians and hospitals.

Easy to afford.

Because we offer a variety of premium payment options, you choose how much to spend: in premiums versus out-of-pocket expenses.

Easy to manage.

Thanks to easy-to-use Web-based tools, you can get valuable health and benefits-related information, quickly locate Aetna network physicians in your area, and manage your account — right online!



Have questions?

Just call your insurance broker

See the attached business card.

Want a quote now?

Visit www.aetna.com/members/individual.html



Want a quote now?

Visit www.aetna.com/members/individual.html

How to use this booklet

When we say we're going to make health insurance easy for you, we mean it. This booklet will walk you through the information you need to make a smart decision. Here are the steps you might want to take:

- 1) Read about Aetna's health insurance plans for individuals, starting on page 3.
- 2) What's going on in your life right now? The answer can help you choose a plan, starting on page 4. (If you just want to cut to the chase, the at-a-glance plan comparison chart on page 10 can help you quickly determine your health insurance priorities.)
- 3) Review each plan's specific features, and determine which ones are most important to you, starting on page 11.
- 4) Follow the enrollment instructions on this page, then complete and mail the enclosed application, or apply online at www.aetna.com/members/individual.html.

It's easy to apply by mail or online!

We make it easy for you to apply for one of our Aetna Advantage Plans for Individuals.

■ **Complete and mail the enclosed application, with one (1) form of payment selected to:**

Aetna Advantage Plans, F230,
P.O. Box 61516, King of Prussia, PA
19406-0916.

■ **Email us at**

AetnaAdvantagePlans@Aetna.com
if you have questions, would like to discuss your own unique situation, or want a rate quote.

■ **Get a quote and apply online, if you wish, by visiting www.aetna.com/members/individual.html. Then:**

- 1) Choose your state.
- 2) Use the helpful information and tools to choose the best plan for you.
- 3) Click "Get A Quote."
- 4) Apply online and submit an electronic form of payment. (Or mail the enclosed application with one (1) form of payment selected.)
- 5) Track the status of your application by clicking the site's Apps tab.

Aetna's Michigan Service Area*

Is your doctor in the network?

Which local physicians, hospitals, pharmacies and eyewear providers participate in the Aetna Advantage Plan network? Use Aetna's online DocFind® tool at www.aetna.com/docfind/custom/advplans. If you don't have Internet access, please call your insurance broker and ask for a directory of providers.

The Michigan counties where Aetna Advantage Plans are offered:

AREA 1

Wayne (Detroit)

AREA 2

Genesee	Monroe	Washtenaw
Lapeer	Oakland	Wayne (other than Detroit)
Livingston	Saint Clair	
Macomb	Sanilac	

AREA 3

Berrien Cass

AREA 4

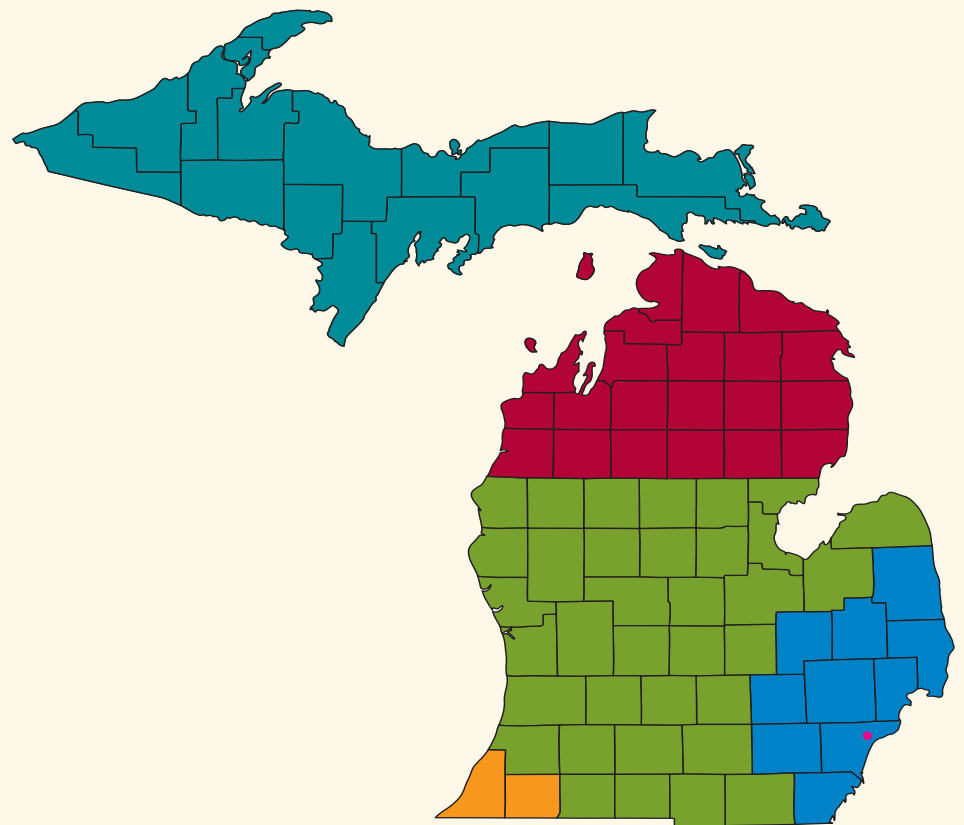
Allegan	Huron	Montcalm
Arenac	Ingham	Muskegon
Barry	Ionia	Newaygo
Bay	Isabella	Oceana
Branch	Jackson	Osceola
Calhoun	Kalamazoo	Ottawa
Clare	Kent	Saginaw
Clinton	Lake	Saint Joseph
Eaton	Lenawee	Shiawassee
Gladwin	Mason	Tuscola
Gratiot	Mecosta	Van Buren
Hillsdale	Midland	

AREA 5

Alcona	Grand Traverse	Oscoda
Alpena	Iosco	Otsego
Antrim	Kalkaska	Presque Isle
Benzie	Leelanau	Roscommon
Charlevoix	Manistee	Wexford
Cheboygan	Missaukee	
Crawford	Montmorency	
Emmet	Ogemaw	

AREA 6

Alger	Gogebic	Mackinac
Baraga	Houghton	Marquette
Chippewa	Iron	Menominee
Delta	Keweenaw	Ontonagon
Dickinson	Luce	School-Craft



- Area 1
- Area 2
- Area 3
- Area 4
- Area 5
- Area 6

*Networks may not be available in all zip codes and are subject to change.

Choose the Aetna Advantage plan that best fits your needs

In this booklet, we offer two distinct types of Aetna Advantage health coverage plans in Michigan. Your Aetna Advantage plan choices are:

PPO Plans

With the Michigan PPO health insurance plans, you can visit any doctor or hospital you choose. (Your out-of-pocket costs will be lower if you select a provider from Aetna's wide network of participating physicians and hospitals.) In addition, there are no claim forms to fill out when you visit a network provider, and no referrals are required to see a specialist.

Hospital Plans

The Hospital Plans are ideal for individuals that are primarily looking for affordability when selecting a coverage option. This plan provides inpatient hospital coverage coupled with limited benefits for outpatient surgery, skilled nursing or home health care charges in lieu of hospitalization. In addition, these plans provide coverage for preventive care including annual GYN exam, well child care and physical exam every 24 months. The deductible on the Hospital Plan applies to all covered expenses. NOTE: This plan provides limited benefits only and does not constitute a comprehensive health insurance plan. As such, it may not cover all the expenses associated with your health care needs.

High-Deductible PPO Plans (HSA-Compatible)

With the Michigan High-Deductible PPO health insurance plans, you'll pay lower premiums in exchange for higher annual deductibles — at least \$2,750 for individuals and \$5,500 for families. A key advantage of

this plan is that it can be paired with a Health Savings Account (HSA), a special account that lets you pay for qualified medical expenses with tax-advantaged funds.

What does "tax-advantaged" mean? It means you or an eligible family member can make contributions to your HSA tax-free. Those dollars earn interest tax-free. And when you make withdrawals to pay for qualified health care expenses, they're tax-free, too.

An HSA has other advantages as well. Among them:

- You own your HSA, so even if you change jobs or health insurance plans, the money in your account is yours to keep.
- Any money remaining in your HSA at the end of the year rolls over to the next year. You don't lose it.
- You can withdraw money directly from your HSA to cover qualified expenses. Account holders have convenient access to HSA funds with an Aetna Visa Debit Card or checkbook. Or, you can allow the account to grow over time and use it to help pay for future health-related expenses — like long-term care insurance premiums, COBRA premiums and certain retiree expenses.

Child Only Coverage

All of the Advantage plans in Michigan are available for Child only. That is, you may choose to enroll your child even if no other family member enrolls. Coverage includes immunizations, well child visits, emergency room and dental preventive services (if dental is selected).

Note that if one of the HSA plans is selected for Child only enrollment, an HSA account is not available for the child.

How do I establish a Health Savings Account?

For Health Savings Account Enrollment materials, after enrolling in an Aetna HSA-compatible High Deductible Health Plan, please call your broker or visit Aetna's website at www.aetnaindividualhsa.com to view and download the materials.

Dental PPO Max Plan

With the Aetna Advantage Dental PPO Max insurance plan, you can obtain services from either a participating or non-participating dentist. Participating dentists have agreed to provide all covered services at a negotiated rate—so you generally pay less out-of-pocket. You can visit any participating dentist for all other services and pay a reduced fee off normal rates. You also have the flexibility to visit a dentist who does not participate in Aetna's network for covered services.

Visit www.aetna.com/members/individual.html

So, what's going on in **your** life?

Life changes. Very quickly. And as it does, so do your priorities. What was all fine and good yesterday may not be appropriate today.

The circumstances of your life can determine the type of health coverage you need. That's why Aetna Advantage Plans for Individuals have been designed to fit people in specific places in life.

So, do any of these descriptions sound like you?



New Graduate?

First, congratulations! Ready to conquer the world? Thinking big thoughts? Well, one of those thoughts should be about health coverage. Since you're probably on a budget, you might want to look for an affordable policy with low monthly payments and modest out-of-pocket costs. Let us be your guide.



Here are some options that may be right for you.

If you use only basic health care services and want to keep your monthly payments low, consider:

PPO 5000

Hospital 1000

Hospital 2750

If you visit the doctor often and don't want to pay a lot for these visits, consider:

PPO 500

PPO 1500

If you want a balanced mix of low cost and high coverage levels, consider:

PPO 1500

PPO 2500



Raising A Family?

Children tend to visit the doctor more than adults do. So you may be looking for health coverage with low fees for office visits, low monthly payments, and caps on your out-of-pocket expenses. And of course, you can benefit from quality preventive care for your entire family.

All of the Advantage plans in Michigan are available for Child only. That is, you may choose to enroll your child even if no other family member enrolls. Coverage includes immunizations, well child visits, emergency room and dental preventive services (if dental is selected).

Note that if one of the HSA plans is selected for Child only enrollment, an HSA account is not available for the child.

Getting Married?

If you're reconsidering your health coverage needs, you're not alone. Most newlyweds are doing the same thing. Since you're probably on a pretty tight budget, you may want an affordable plan with low monthly payments — but also one that provides for quality preventive care, prescription drug coverage, and financial protection to help safeguard your assets.

Here are some options that may be right for you.

If you use only basic health care services and want to keep your monthly payments low...

PPO 5000

If you're looking to balance low cost and quality coverage, consider:

PPO 1500

PPO 2500

If robust coverage is more important to you than the lowest possible cost, consider:

PPO 500



Here are some plans that may suit you.

If you use only basic health care services and want to keep your monthly payments low...

PPO 5000

If you don't want to pay a lot for frequent doctor visits for you and the kids, consider:

PPO 500

PPO 1500

If robust coverage is more important to you than the lowest possible cost, consider:

PPO 500



Between Jobs?

While you're lining up your next career move, you may want more affordable health coverage with low monthly costs — but also that covers you for hospital stays and emergencies. There may be better alternatives than COBRA, and we're here to help guide you through them.

Here are options that may be right for you.

If you use only basic health care services and want to keep your monthly payments low...

PPO 5000

Hospital 1000

Hospital 2750

If you're seeking a balance of low cost and quality coverage, consider:

PPO 1500

PPO 2500

Self-Employed?

If you're on your own, you've probably discovered by now that health coverage isn't cheap.

But you know it's necessary to protect yourself and your business. Since you're footing the bill, affordability is likely a priority. We offer plans that provide quality hospitalization and preventive care coverage, with monthly payments that won't consume your profits.

Here are some options you may want to consider.

If you use only basic health care services and want to keep your monthly payments low, consider:

PPO 5000

Hospital 1000

Hospital 2750

If you want to cap the amount you'll spend on total medical expenses each year, consider:

PPO 500

PPO 1500

If robust coverage is more important to you than the lowest possible cost, consider:

PPO 500

If you want a plan that works with an HSA, consider*:

PPO High Deductible 2750 (HSA-Compatible)

PPO High Deductible 5000 (HSA-Compatible)

Hospital 2750

+ For information on HSAs, please refer to page 3.



Early Retiree?

Congratulations! It may be time for travel, leisure, maybe even starting a business. You may need guidance and affordable health coverage for you and your spouse, focusing on both your health needs and your financial security. Looking for coverage for preventive care, hospital inpatient/outpatient services and emergency care?

Here are options that may suit you.

If you use only basic health care services and want to keep your monthly payments low, consider:

PPO 5000

Hospital 1000

Hospital 2750



Empty Nester?

When the kids leave home, you have endless adventures before you. What are your plans? Travel? Leisure? Reassessing your health coverage needs? We can help with the latter. You may be looking for a policy that combines financial security with quality coverage, such as preventive care coverage, hospital inpatient/outpatient service and emergency care, from a plan that will follow you in your travels.

Here are options you may want to consider.

If you use only basic health care services and want to keep your monthly payments low...

PPO 5000

Hospital 1000

Hospital 2750

If you want to cap the amount you'll spend on total medical expenses each year, consider:

PPO 500

PPO 1500

If robust coverage is more important to you than the lowest possible cost, consider:

PPO 500

If you want a plan that works with an HSA, consider*:

PPO High Deductible 2750 (HSA-Compatible)

PPO High Deductible 5000 (HSA-Compatible)

Hospital 2750

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PPO 1500

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If you want a plan that works with an HSA, consider*:

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PPO High Deductible 5000 (HSA-Compatible)

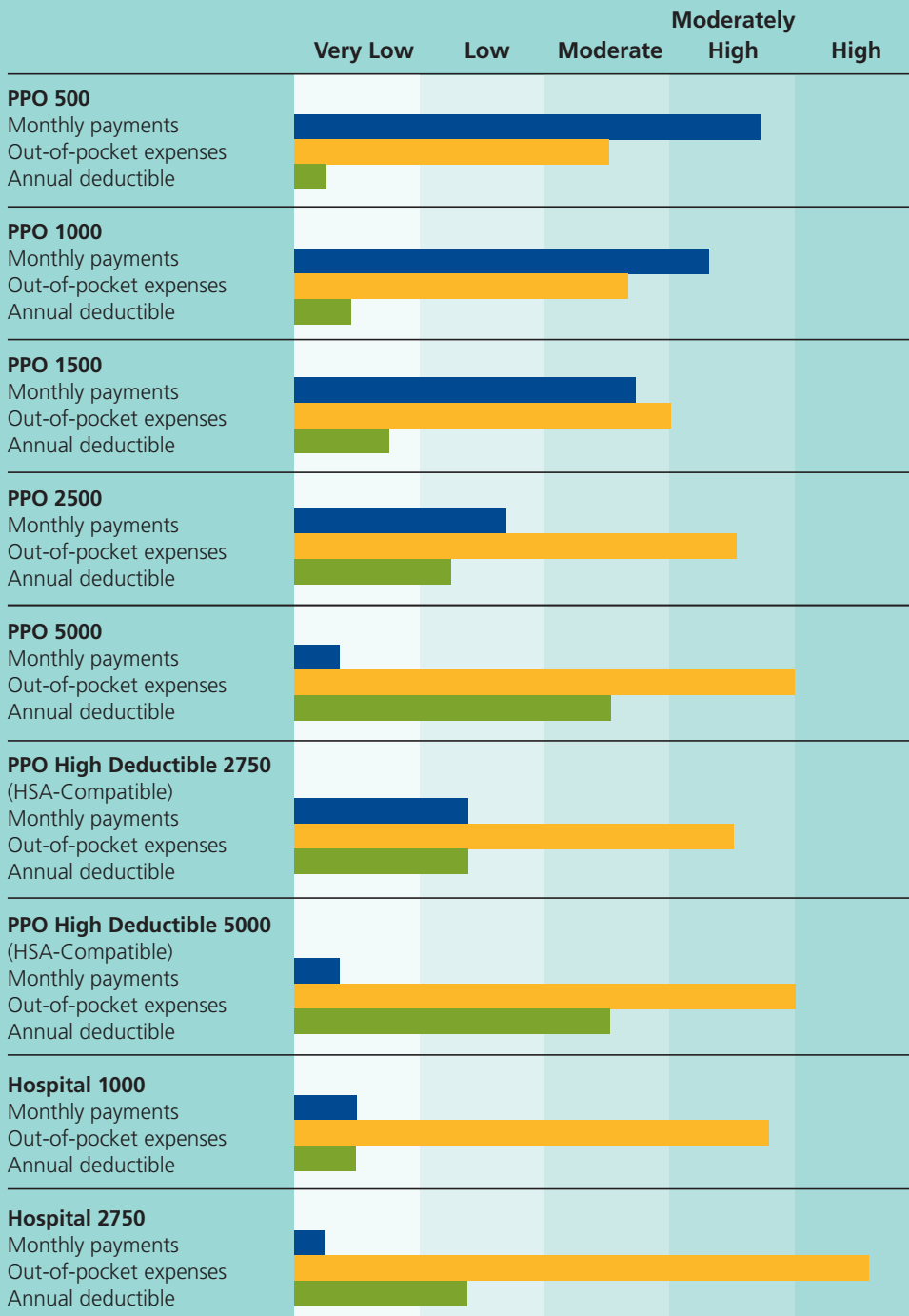
Hospital 2750



An at-a-glance comparison of Aetna's plans

Which one of our plans is right for you? A lot depends on your priorities. Do you want to keep your payments, or "premiums," as low as possible? Or are you willing to pay a little more each month to help minimize your out-of-pocket costs for services?

FEATURES/BENEFITS COMPARISON*



This chart gives you a quick, at-a-glance look at all of Aetna's Advantage Plans for individuals in Michigan. It will help you determine your priorities and compare three key features across all the plans:

- Your payments, or premiums
- What you can expect to pay out of your pocket for services and treatment (as opposed to what the plan pays for)
- Your annual deductible — that is, how much you'll pay out of pocket before the plan begins covering your expenses

Visit www.aetna.com/members/individual.html

* Feature/Benefits Comparison is based on analysis of Aetna Advantage Plans with 7/1/06 effective dates. For more information on benefit levels, please refer to the benefit pages and/or the plan design documents.

MICHIGAN AETNA ADVANTAGE PLAN OPTIONS

	PPO 500		PPO 1000		PPO 1500	
MEMBER BENEFITS	In-Network	Out-of-Network*	In-Network	Out-of-Network*	In-Network	Out-of-Network*
Deductible Individual	\$500	\$1,000	\$1,000	\$2,000	\$1,500	\$3,000
Deductible Family	2 Person Max. **	2 Person Max. **	2 Person Max. **	2 Person Max. **	2 Person Max. **	2 Person Max. **
Coinsurance (Member's Responsibility)	20% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Coinsurance Maximum Individual	\$1,500++	\$1,500++	\$1,500++	\$1,500++	\$1,500++	\$1,500++
Coinsurance Maximum Family	2 Person Max. ++	2 Person Max. ++	2 Person Max. ++	2 Person Max. ++	2 Person Max. ++	2 Person Max. ++
Lifetime Maximum*	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Non-specialist Office Visit (General Physician, Family Practitioner, Pediatrician or Internist)	\$20 Copay not subject to deductible	50% after deductible	\$20 Copay not subject to deductible	50% after deductible	\$25 Copay not subject to deductible	50% after deductible
Specialist Visit	\$30 copay not subject to deductible	50% after deductible	\$30 copay not subject to deductible	50% after deductible	\$35 copay not subject to deductible	50% after deductible
Hospital Admission	20% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Outpatient Surgery	20% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Emergency Room	\$100 Copay (waived if admitted) 20% after deductible		\$100 Copay (waived if admitted) 20% after deductible		\$100 Copay (waived if admitted) 20% after deductible	
Annual Routine Gyn Exam (Annual Pap/Mammogram)	0% not subject to deductible	50% after deductible	0% not subject to deductible	50% after deductible	0% not subject to deductible	50% after deductible
Maternity	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Preventive Health (Physical every 24 months) (\$200 per exam)	\$20 copay not subject to deductible	50% after deductible	\$20 copay not subject to deductible	50% after deductible	\$25 copay not subject to deductible	50% after deductible
Physician Office Lab/X-Ray	Applicable Office visit copay	50% after deductible	Applicable Office visit copay	50% after deductible	Applicable Office visit copay	50% after deductible
Skilled Nursing (in lieu of hospital) (30 days per calendar year*)	20% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Physical/Occupational/Chiropractic/ Speech Therapy (24 visits per calendar year*)	20% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Home Health Care (30 visits per calendar year*)	20% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Durable Medical Equipment (\$2,000 per calendar year*)	20% after deductible	50% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
PHARMACY						
Pharmacy Deductible per individual (does not apply to generic)*	\$250	\$250	\$250	\$250	\$250	\$250
Generic (Oral Contraceptives Included)	\$15 copay not subject to deductible	\$15 copay plus 50% not subject to deductible	\$15 copay not subject to deductible	\$15 copay plus 50% not subject to deductible	\$15 copay not subject to deductible	\$15 copay plus 50% not subject to deductible
Preferred Brand Name	\$25 copay after deductible	\$25 copay plus 50% after deductible	\$25 copay after deductible	\$25 copay plus 50% after deductible	\$25 copay after deductible	\$25 copay plus 50% after deductible
Non-Preferred Brand (Oral Contraceptives Included)	\$40 copay after deductible	\$40 copay plus 50% after deductible	\$40 copay after deductible	\$40 copay plus 50% after deductible	\$40 copay after deductible	\$40 copay plus 50% after deductible
Self-Injectables	20% after deductible	Not Covered	20% after deductible	Not Covered	20% after deductible	Not Covered
Calendar Year Maximum per Individual*	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited

* Maximum applies to combined in and out of network benefits.

** Once two members of the Family each meet their individual calendar year deductibles, from then on each other member of the family will be considered to have met their deductibles for the calendar year.

+ Payment for out-of-network facility care is determined based upon Aetna's Allowable Fee Schedule. Payment for other out-of-network care is determined based upon the negotiated charge that would apply if such services or supplies were received from a Preferred Provider.

++ Once two members of a family reach their individual Payment Limit in a Calendar Year, benefits will be payable for all family members at 100% for Covered Medical Expenses incurred by all family members during the rest of that Calendar Year. Deductible does not apply to Coinsurance Maximum.

A summary of exclusions is listed on page 17. For a full list of benefit coverage and exclusions refer to the plan documents.

MICHIGAN AETNA ADVANTAGE PLAN OPTIONS

	PPO 2500		PPO 5000		PPO HIGH DEDUCTIBLE 2750 (HSA COMPATIBLE)	
MEMBER BENEFITS	In-Network	Out-of-Network*	In-Network	Out-of-Network*	In-Network	Out-of-Network*
Deductible Individual	\$2,500	\$5,000	\$5,000	\$10,000	\$2,750	\$5,500
Deductible Family	2 Person Max. **	2 Person Max. **	2 Person Max. **	2 Person Max. **	\$5,500	\$11,000
Coinsurance (Member's Responsibility)	20% after deductible	50% after deductible	20% after deductible	50% after deductible	10% after deductible	50% after deductible
Coinsurance Maximum Individual Family	\$2,500++ 2 Person Max. ++	\$2,500++ 2 Person Max. ++	\$2,500++ 2 Person Max. ++	\$2,500++ 2 Person Max. ++	\$5,000 \$10,000	\$10,000 \$20,000
Lifetime Maximum*	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Non-specialist Office Visit (General Physician, Family Practitioner, Pediatrician or Internist)	\$30 Copay not subject to deductible	50% after deductible	\$40 Copay not subject to deductible	50% after deductible	10% after deductible	50% after deductible
Specialist Visit	\$40 copay not subject to deductible	50% after deductible	\$50 copay not subject to deductible	50% after deductible	10% after deductible	50% after deductible
Hospital Admission	20% after deductible	50% after deductible	20% after deductible	50% after deductible	10% after deductible	50% after deductible
Outpatient Surgery	20% after deductible	50% after deductible	20% after deductible	50% after deductible	10% after deductible	50% after deductible
Emergency Room	\$100 Copay (waived if admitted) 20% after deductible		\$100 Copay (waived if admitted) 20% after deductible		\$100 Copay (waived if admitted) 10% after deductible	
Annual Routine Gyn Exam (Annual Pap/Mammogram)	0% not subject to deductible	50% after deductible	0% not subject to deductible	50% after deductible	0% not subject to deductible	50% after deductible
Maternity	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Preventive Health (Physical every 24 months) (\$200 per exam)	\$30 copay not subject to deductible	50% after deductible	\$40 copay not subject to deductible	50% after deductible	\$25 copay not subject to deductible	50% after deductible
Physician Office Lab/X-Ray	Applicable Office visit copay	50% after deductible	Applicable Office visit copay	50% after deductible	10% after deductible	50% after deductible
Skilled Nursing (in lieu of hospital) (30 days per calendar year*)	20% after deductible	50% after deductible	20% after deductible	50% after deductible	10% after deductible	50% after deductible
Physical/Occupational/Chiropractic/ Speech Therapy (24 visits per calendar year*)	20% after deductible	50% after deductible	20% after deductible	50% after deductible	10% after deductible	50% after deductible
Home Health Care (30 visits per calendar year*)	20% after deductible	50% after deductible	20% after deductible	50% after deductible	10% after deductible	50% after deductible
Durable Medical Equipment (\$2,000 per calendar year*)	20% after deductible	50% after deductible	20% after deductible	50% after deductible	10% after deductible	50% after deductible
PHARMACY						
Pharmacy Deductible per individual (does not apply to generic)*	\$500	\$500	\$500	\$500	Integrated Medical/ Rx Deductible	Integrated Medical/ Rx Deductible
Generic (Oral Contraceptives Included)	\$15 copay not subject to deductible	\$15 copay plus 50% not subject to deductible	\$15 copay not subject to deductible	\$15 copay plus 50% not subject to deductible	\$15 copay after deductible	\$15 copay plus 50% after deductible
Preferred Brand Name	\$25 copay after deductible	\$25 copay plus 50% after deductible	\$25 copay after deductible	\$25 copay plus 50% after deductible	\$25 copay after deductible	\$25 copay plus 50% after deductible
Non-Preferred Brand (Oral Contraceptives Included)	\$40 copay after deductible	\$40 copay plus 50% after deductible	\$40 copay after deductible	\$40 copay plus 50% after deductible	\$40 copay after deductible	\$40 copay plus 50% after deductible
Self-Injectables	20% after deductible	Not Covered	20% after deductible	Not Covered	20% after deductible	Not Covered
Calendar Year Maximum per Individual*	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited

* Maximum applies to combined in and out of network benefits.

** Once two members of the Family each meet their individual calendar year deductibles, from then on each other member of the family will be considered to have met their deductibles for the calendar year.

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A summary of exclusions is listed on page 17. For a full list of benefit coverage and exclusions refer to the plan documents.

MICHIGAN AETNA ADVANTAGE PLAN OPTIONS

	PPO HIGH DEDUCTIBLE 5000 (HSA COMPATIBLE)		HOSPITAL 1000		HOSPITAL 2750 (HSA COMPATIBLE)	
MEMBER BENEFITS	In-Network	Out-of-Network*	In-Network	Out-of-Network*	In-Network	Out-of-Network*
Deductible Individual	\$5,000	\$10,000	\$1,000	\$2,000	\$2,750	\$5,500
Deductible Family	\$10,000	\$20,000	2 Person Max. **	2 Person Max. **	\$5,500	\$11,000
Coinsurance (Member's Responsibility)	0% after deductible	20% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Coinsurance Maximum Individual	\$5,000	\$15,000	\$1,500 ⁺⁺	\$1,500 ⁺⁺	\$5,000	\$10,000
Family	\$10,000	\$25,000	2 Person Max. ⁺⁺	2 Person Max. ⁺⁺	\$10,000	\$20,000
Lifetime Maximum*	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Non-specialist Office Visit (General Physician, Family Practitioner, Pediatrician or Internist)	0% after deductible	20% after deductible	Not Covered	Not Covered	Not Covered	Not Covered
Specialist Visit	0% after deductible	20% after deductible	Not Covered	Not Covered	Not Covered	Not Covered
Hospital Admission	0% after deductible	20% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Outpatient Surgery	0% after deductible	20% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Emergency Room	\$0 Copay after deductible		\$100 Copay (waived if admitted) 20% after deductible		\$100 Copay (waived if admitted) 20% after deductible	
Annual Routine Gyn Exam (Annual Pap/Mammogram)	0% not subject to deductible	20% after deductible	0% not subject to deductible	50% after deductible	0% not subject to deductible	50% after deductible
Maternity	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Preventive Health (Physical every 24 months) (\$200 per exam)	\$0 copay not subject to deductible	20% after deductible	\$20 copay not subject to deductible	50% after deductible	\$30 copay not subject to deductible	50% after deductible
Physician Office Lab/X-Ray	0% after deductible	20% after deductible	Not Covered	Not Covered	Not Covered	Not Covered
Skilled Nursing (in lieu of hospital) (30 days per calendar year*)	0% after deductible	20% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Physical/Occupational/Chiropractic/ Speech Therapy (24 visits per calendar year*)	0% after deductible	20% after deductible	Not Covered	Not Covered	Not Covered	Not Covered
Home Health Care (30 visits per calendar year*)	0% after deductible	20% after deductible	20% after deductible	50% after deductible	20% after deductible	50% after deductible
Durable Medical Equipment (\$2,000 per calendar year*)	0% after deductible	20% after deductible	Not Covered	Not Covered	Not Covered	Not Covered
PHARMACY						
Pharmacy Deductible per individual (does not apply to generic)*	Integrated Medical/ Rx Deductible	Integrated Medical/ Rx Deductible	Not Applicable	Not Applicable	Not Covered ⁺⁺⁺	Not Covered ⁺⁺⁺
Generic (Oral Contraceptives Included)	0% after deductible	20% after deductible	\$15 copay not subject to deductible	\$15 copay plus 50% not subject to deductible	Not Covered ⁺⁺⁺	Not Covered ⁺⁺⁺
Preferred Brand Name	0% after deductible	20% after deductible	Not Covered	Not Covered	Not Covered ⁺⁺⁺	Not Covered ⁺⁺⁺
Non-Preferred Brand (Oral Contraceptives Included)	0% after deductible	20% after deductible	Not Covered	Not Covered	Not Covered ⁺⁺⁺	Not Covered ⁺⁺⁺
Self-Injectables	20% after deductible	Not Covered	Not Covered	Not Covered	Not Covered ⁺⁺⁺	Not Covered ⁺⁺⁺
Calendar Year Maximum per Individual*	\$5,000	\$5,000	Unlimited	Unlimited	Not Covered ⁺⁺⁺	Not Covered ⁺⁺⁺

* Maximum applies to combined in and out of network benefits.
 ** Once two members of the Family each meet their individual calendar year deductibles, from then on each other member of the family will be considered to have met their deductibles for the calendar year.
 + Payment for out-of-network facility care is determined based upon Aetna's Allowable Fee Schedule. Payment for other out-of-network care is determined based upon the negotiated charge that would apply if such services or supplies were received from a Preferred Provider.

⁺⁺ Once two members of a family reach their individual Payment Limit in a Calendar Year, benefits will be payable for all family members at 100% for Covered Medical Expenses incurred by all family members during the rest of that Calendar Year. Deductible does not apply to Coinsurance Maximum.
⁺⁺⁺ Discount card available
 A summary of exclusions is listed on page 17. For a full list of benefit coverage and exclusions refer to the plan documents.

INDIVIDUAL DENTAL PPO MAX PLAN		
MEMBER BENEFITS	PREFERRED	NONPREFERRED
Annual Deductible per Member (Does not apply to Diagnostic and Preventive Services)	\$25; \$75 family maximum	\$25; \$75 family maximum
Annual Maximum Benefit	Unlimited	Unlimited
DIAGNOSTIC SERVICES		
Oral Exams		
Periodic oral exam	100% not subject to deductible	50% not subject to deductible
Comprehensive oral exam	100% not subject to deductible	50% not subject to deductible
Problem-focused oral exam	100% not subject to deductible	50% not subject to deductible
X-rays		
Bitewing — single film	100% not subject to deductible	50% not subject to deductible
Complete series	100% not subject to deductible	50% not subject to deductible
PREVENTIVE SERVICES		
Adult cleaning	100% not subject to deductible	50% not subject to deductible
Child cleaning	100% not subject to deductible	50% not subject to deductible
Sealants — per tooth	Discount	Not Covered
Fluoride application — with cleaning	100% not subject to deductible	50% not subject to deductible
Space maintainers	Discount	Not Covered
BASIC SERVICES		
Amalgam filling — 2 surfaces	100% after deductible	50% after deductible
Resin filling — 2 surfaces anterior	Discount	Not Covered
Oral Surgery	Discount	Not Covered
Extraction – exposed root or erupted tooth	Discount	Not Covered
Extraction of impacted tooth —soft tissue	Discount	Not Covered
MAJOR SERVICES		
Complete upper denture	Discount	Not Covered
Partial upper denture (resin base)	Discount	Not Covered
Crown — Porcelain with noble metal	Discount	Not Covered
Pontic — Porcelain with noble metal	Discount	Not Covered
Inlay — Metallic (3 or more surfaces)	Discount	Not Covered
Oral Surgery		
Removal of impacted tooth — partially bony	Discount	Not Covered
Endodontic Services		
Bicuspid root canal therapy	Discount	Not Covered
Molar root canal therapy	Discount	Not Covered
Periodontic Services		
Scaling & root planing — per quadrant	Discount	Not Covered
Osseous surgery — per quadrant	Discount	Not Covered
ORTHODONTIC SERVICES	Discount	Not Covered

Nonpreferred (Out-of-Network) Coverage is limited to a maximum of the Plan's payment, which is based on the contracted maximum fee for participating providers in the particular geographic area.

Access to negotiated discounts: members are eligible to receive noncovered services at the PPO negotiated rate when visiting a participating PPO dentist at any time.

Above list of covered services is representative. Full list with limitations as determined by Aetna appears on the plan booklet/certificate.

All products not available in all counties. Please refer to the state map located on page 2 of the Aetna Advantage Brochure.

A summary of exclusions is listed on page 17. For a full list of benefit coverage and exclusions refer to the plan documents.

Aetna Advantage Plan programs to help you be well

Visit www.aetna.com/members/individual.html

Aetna Advantage Plans include special programs* with a wealth of features to complement our standard health insurance coverage. These programs include substantial savings on products and educational materials geared toward your special health needs. Here are a few of the ways we can help you be well.

Fitness Program.

Enjoy reduced membership rates at participating health clubs, as well as discounts on home exercise equipment.

Eyecare Savings Program.

The Vision One** discount program offers special savings on eye exams, contact lenses, frames, lenses, LASIK eye surgery, and eye care accessories.

Alternative Health Care Program.

Receive reduced rates on visits to acupuncturists, chiropractors, massage therapists and nutrition counselors, as well as discounts on vitamins and supplements.

Informed Health® Line.

Get answers 24/7 to your health questions via this toll-free hotline staffed by a team of registered nurses: 1-800-556-1555.

Aetna Rx Home Delivery®.

With this optional program, order prescription medications through our convenient and easy-to-use mail order pharmacy. To learn more or obtain order forms, visit www.AetnaRxHomeDelivery.com.

Aetna Resource Connection.

Aetna's Resource Connection provides our individual and self-employed clients with access to resources and discounts that can help them build a healthier business. Whether it's purchasing office supplies, finding an effective payroll service or upgrading your IT systems, Aetna Resource Connection can help. Simply put, we're placing the power of a Fortune 100 company in the hands of each client we serve.

Aetna Navigator™

It's easy and convenient for Aetna members to manage their health benefits. Anytime – day or night – wherever they have Internet access, members can log in to Aetna Navigator, Aetna's secure member website. Members who register on the site can check the status of their claims, contact Aetna Member Services, estimate the costs of health care services, and much more!

For more information on any of these programs, please visit us online at www.aetna.com.

* Availability varies by plan. Talk with your Aetna representative for details.

** Vision One is a registered trademark of Cole Vision Corporation.



Things You Need to Know to Enroll

To qualify for an Aetna Advantage Plan, you must be:

- Under age 64 3/4 (If applying as a couple, both you and your spouse must be under 64 3/4.)
- Under age 19 for dependent children
- Between ages 19 and 22 for unmarried dependent children with proof of full-time student status
- Legal residents in a state with products offered by the Aetna Advantage Plans
- Legal U.S. residents for at least 6 continuous months.

Medical underwriting requirements

- The Aetna Advantage Plans are not guaranteed issue plans and require medical underwriting. Some individuals can be federally eligible under the Health Insurance Portability Accountability Act (HIPAA) for a special guaranteed issue plan under Michigan laws and regulations.
- All applicants, enrolling spouses and dependents are subject to medical underwriting to determine eligibility and appropriate level of coverage.
- We offer various levels of coverage based on the known and predicted medical risk factors of each applicant.

Levels of coverage and enrollment

- You may be enrolled in your selected plan at the standard premium charge.
- You may be enrolled in your selected plan at a higher rate, based on medical findings.
- You may be declined coverage based on significant medical risk factors.

Duplicate coverage

- If you are currently covered by another carrier, you must agree to discontinue the other coverage prior to or on the effective date of the Aetna Advantage Plan.

Pre-existing conditions

- During the first 12 months following your effective date of coverage, no coverage will be provided for the treatment of a pre-existing condition unless you have creditable prior coverage.
- A pre-existing condition is an illness or injury for which medical advice or treatment was recommended or received within 6 months preceding the effective date of coverage.

Terms of coverage

Your rates are guaranteed not to increase for 12 months from your effective date! Final rates are subject to underwriting review. Members who age into a new age band will receive a scheduled increase.

Coverage remains in effect as long as you pay the required premium charges on time, and as long as you maintain membership eligibility. Coverage will be terminated if you become ineligible due to any of the following circumstances:

- Non-payment of premiums
- Residency requirements
- Obtaining duplicate coverage
- For other reasons permissible by law



All You Need to Know About Easy-Pay

Simple Automatic Payments via Electronic Funds Transfer (EFT)

Simple registration

- Complete the payment section of the Aetna Advantage Plans application. Initial payment can be made with EFT. Your payment will be deducted upon approval of the application.

Invoices for EFT Accounts

- You will not receive a paper invoice when you are enrolled in EFT. Payments will appear on your bank statement as "Aetna Autodebit Coverage."

Terminating EFT

- To terminate EFT, you will need to provide Aetna with 10 days written notice prior to the date your next EFT payment will be deducted.
- Without this written notice, your bank account may be debited for the next month's premium. You will then need to contact Aetna to have funds placed back in the checking account.

Refunds on EFT Accounts

- To process an EFT refund (placing money back in member's checking account), Aetna will require at least 5 days after the withdrawal was made to ensure valid payment.

Rejected EFT Transactions

- If the EFT payment rejects for any reason, Aetna will automatically terminate the EFT and send you a letter saying you will receive paper invoices. Processing time to reinstate EFT will be 30–60 days.
- If an EFT payment is rejected, you will need to pay that payment by paper check or credit card.

Timing for EFT

- Payments for Cycle 1 accounts (1st of the month effective date) will be taken from your bank account between the 3rd and the 10th of the month the premium is due.
- Payments for Cycle 2 account (15th of the month effective date) will be taken from your bank account between the 18th and 23rd of the month the premium is due.

Medical

These medical plans do not cover all health care expenses and include exclusions and limitations. Members should refer to their plan documents to determine which health care services are covered and to what extent. The following is a partial list of services and supplies that are generally not covered. However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s) purchased.

Services and supplies that are generally not covered include, but are not limited to:

- All medical and hospital services not specifically covered in, or which are limited or excluded by your plan documents, including costs of services before coverage begins and after coverage terminates
- Cosmetic surgery
- Custodial care
- Donor egg retrieval
- Weight control services including surgical procedures for the treatment of obesity, medical treatment, and weight control/loss programs
- Experimental and investigational procedures, (except for coverage for medically necessary routine patient care costs for Members participating in a cancer clinical trial)
- Charges in connection with pregnancy care other than for pregnancy complications
- Immunizations for travel or work
- Implantable drugs and certain injectable drugs including injectable infertility drugs
- Infertility services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services unless specifically listed as covered in your plan documents
- Medical expenses for a pre-existing condition are not covered for the first 365 days after the member's effective date. Lookback period for determining a pre-existing condition (conditions for which diagnosis, care or treatment was recommended or received) is 6 months prior to the effective date of coverage. If the applicant had prior creditable coverage within 63 days immediately before the signature on the application, then the pre-existing conditions exclusion of the plan will be waived.
- Nonmedically necessary services or supplies
- Orthotics
- Over-the-counter medications and supplies
- Radial keratotomy or related procedures
- Reversal of sterilization
- Services for the treatment of sexual dysfunction or inadequacies including therapy, supplies or counseling
- Special or private duty nursing
- Therapy or rehabilitation other than those listed as covered in the plan documents
- Mental health in-network services for PPO plans not covered, except for severe biologically based mental or nervous disorders

Dental

Listed below are some of the charges and services for which these dental plans do not provide coverage. For a complete list of exclusions and limitations, refer to plan documents

- Dental Services or supplies that are primarily used to alter, improve or enhance appearance
- Experimental services, supplies or procedures
- Treatment of any jaw joint disorder, such as temporomandibular joint disorder
- Replacement of lost or stolen appliances and certain damaged appliances
- Those services that Aetna defines as not necessary for the diagnosis, care or treatment of a condition involved
- All other limitations and exclusions in your plan documents

10-day right to review

Do not cancel your current insurance until you are notified that you have been accepted for coverage.

We'll review your application to determine if you meet underwriting requirements. If you're denied, you'll be notified by mail. If you're approved, you'll be sent an Aetna Advantage Plan contract and ID card.

If, after reviewing the contract, you find that you're not satisfied for any reason, simply return the contract to us within 10 days. We will refund any premium you've paid (including any contract fees or other charges) less the cost of any services paid on behalf of you or any covered dependent.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. The Aetna company that offers, underwrites, or administers insurance coverage is Aetna Life Insurance Company.

If you need this material translated into another language, please call Member Services at 1-866-565-1236.

Si usted necesita este material en otro lenguaje, por favor llame a Servicios al Miembro al 1-866-565-1236.

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Consult the plan documents (Summary of Coverage and booklet-certificate) to determine governing contractual provisions, including procedures, exclusions and limitations relating to the plan. With the exception of Aetna Rx Home Delivery® service, all participating physicians, hospitals and other health care providers are independent contractors and are neither employees nor agents of Aetna. Aetna Rx Home Delivery, LLC, is a subsidiary of Aetna Inc. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change. Notice of the change shall be provided in accordance with applicable state law. While this material is believed to be accurate as of the print date, it is subject to change.

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