



AETNA ADVANTAGE PLANS FOR INDIVIDUALS, FAMILIES AND THE SELF-EMPLOYED

NEW PROVISIONS EFFECTIVE SEPTEMBER 23, 2010

This information is an addendum to the printed materials you received.

The federal health care reform legislation, known as the Patient Protection and Affordable Care Act, was signed into law on March 23, 2010 by President Obama.

The following health care reform changes are effective on September 23, 2010:

- Allow dependent coverage up to age 26
- Remove lifetime benefit limits – based on dollar amounts
- Take away cost-sharing obligations for preventive services (In network)
- Eliminate pre-existing condition exclusions for dependent children (under 19 years of age)

Please note that some previously printed materials do not reflect these changes. However, the new provisions **are in effect** for plans with an effective date on or after September 23, 2010, and your Aetna Advantage Plan **does comply** with the new federal health care reform legislation.

If you have any questions, please talk to your broker or call 1-800-MY-HEALTH.

Please note that in addition to health care reform changes, coverage for children only may no longer be available in your state. Also, all plans described in the printed material you received may not currently be available in your state.

Aetna Advantage Plans for Individuals, Families and the Self-Employed are underwritten by Aetna Life Insurance Company (Aetna) directly and/or through an out-of-state blanket trust or Aetna Health Inc. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans. These plans are medically underwritten and you may be declined coverage in accordance with your health condition.

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Texas Aetna Advantage Plan Options

Managed Choice Open Access 3500

| MEMBER BENEFITS | In-Network | Out-of-Network* |
|--|--|---|
| Deductible Individual Family | \$3,500 \$7,000 | \$7,000 \$14,000 |
| Coinsurance (Member's responsibility) | 20% after deductible up to out-of-pocket max. | 50% after deductible up to out-of-pocket max. |
| | <i>\$0 once out-of-pocket max. is satisfied</i> | |
| Coinsurance Maximum Individual Family | \$6,500 \$13,000 | \$5,500 \$11,000 |
| Out-of-Pocket Maximum Individual Family | \$10,000 \$20,000 | \$12,500 \$25,000 |
| | <i>Includes deductible</i> | |
| Lifetime Maximum* per insured | \$5,000,000 | |
| Non-Specialist Office Visit <i>Unlimited visits</i> General Physician, Family Practitioner, Pediatrician or Internist | \$35 copay deductible waived | 30% after deductible |
| Specialist Visit <i>Unlimited visits</i> | \$45 copay deductible waived | 30% after deductible |
| Hospital Admission | 20% after deductible | 50% after deductible |
| Outpatient Surgery | 20% after deductible | 50% after deductible |
| Urgent Care Facility | \$50 copay deductible waived | 50% after deductible |
| Emergency Room | \$100 copay** (waived if admitted) 20% coinsurance after deductible | |
| Annual Routine Gyn Exam <i>No waiting period, no calendar year max.</i> Annual Pap/Mammogram | \$0 copay deductible waived | 30% after deductible |
| Maternity | Not covered (except for pregnancy complications) | |
| Preventive Health — Routine Physical <i>Aetna will pay up to \$200 per exam*</i> <i>No waiting period</i> | \$35 copay deductible waived | 30% after deductible |
| | <i>Includes lab work and X-rays</i> | |
| Lab/X-Ray | 20% after deductible | 50% after deductible |
| Skilled Nursing — in lieu of hospital <i>30 days per calendar year*</i> | 20% after deductible | 50% after deductible |
| Physical/Occupational Therapy and Chiropractic Care <i>24 visits per calendar year*</i> | 20% after deductible | 50% after deductible |
| | <i>Aetna will pay a max. of \$25 per visit*</i> | |
| Home Health Care — in lieu of hospital <i>30 visits per calendar year*</i> | 20% after deductible | 50% after deductible |
| Durable Medical Equipment <i>Aetna will pay up to \$2000 per calendar year*</i> | 20% after deductible | 50% after deductible |
| PHARMACY | | |
| Pharmacy Deductible per individual | \$500 | \$500 |
| | <i>Does not apply to generic</i> | |
| Generic <i>Oral Contraceptives Included</i> | \$15 copay deductible waived | \$15 copay plus 30% deductible waived |
| Preferred Brand <i>Oral Contraceptives Included</i> | \$35 copay after deductible | \$35 copay plus 30% after deductible |
| Non-Preferred Brand <i>Oral Contraceptives Included</i> | \$50 copay after deductible | \$50 copay plus 30% deductible waived |
| Self-Injectable Drugs | 20% after deductible | Not covered |
| Calendar Year Maximum per individual* | \$5,000 | \$5,000 |

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

** Copay is billed separately and not due at time of service. Copay does not count towards coinsurance or out-of-pocket maximum.

+ Payment for out-of-network facility covered expenses is determined based on Aetna's Market Fee Schedule. Payment for out-of-network non-facility covered expenses is determined based on the negotiated charge that would apply if such services were received from a Network Provider.

The Aetna Performance Network® features Aexcel-designated specialists who have demonstrated cost-effectiveness in the delivery of care and met certain clinical performance measures. The Aexcel designation applies to select specialists in 12 specialty areas: Cardiology, Cardiothoracic Surgery, Gastroenterology, General Surgery, Obstetrics and Gynecology, Orthopedics, Otolaryngology/ENT, Neurology, Neurosurgery, Plastic Surgery, Urology, and Vascular Surgery. Aetna members in the designated counties must choose Aexcel-designated specialists or they will incur out-of-network charges. There is no additional cost when members use Aexcel specialists. You'll find them by looking for the star next to the doctors' names at www.aetna.com/docfind/custom/advplans or in your printed directory.

A summary of exclusions is listed in the Aetna Advantage Plan brochure. For a full list of benefit coverage and exclusions refer to the plan documents. Plans may be subject to medical underwriting or other restrictions. Rates and benefits vary by location. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Health insurance plans contain exclusions and limitations. Material subject to change. This material is for information only and is not an offer or invitation to contract.

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