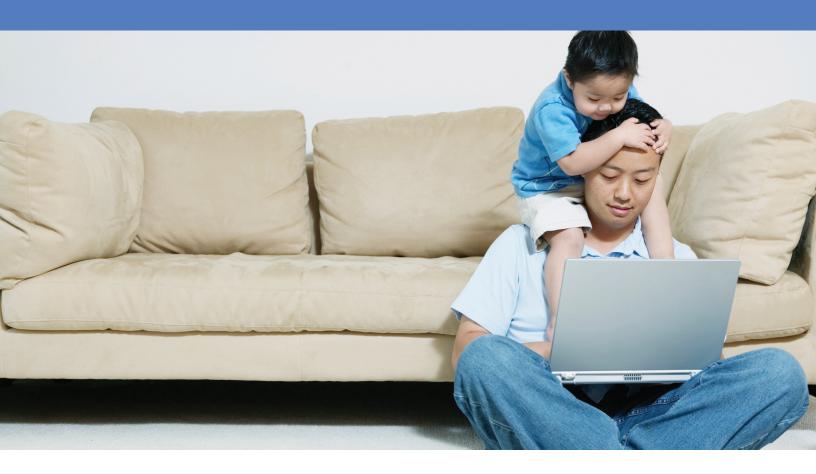
Quality health plans & benefits Healthier living Financial well-being Intelligent solutions

aetna®



Your personal assistant for health care

Aetna concierge

Have questions about your health care plan? An Aetna concierge can help.

We've all been there — needing help with our health plan and not knowing where to turn.

- How can I find the right specialist?
- I have my diagnosis but what do I do now?
- Is this covered by my health plan?
- My doctor said I need surgery. I'm so worried. I have so many questions. I don't know where to start.
- How much is this going to cost me?

Your concierge has answers

A concierge is here to help. Simply call the number on your Aetna ID card or log in to your secure member website at **www.aetna.com**.

There is a great big, complex world of health care out there. Sometimes you need help making sense of it all.

Your employer wants to do more than offer you great health care benefits. They want to help you understand your benefits and give you the tools to make more informed decisions about your health care.

A concierge can assist you with:

- A question about a diagnosis
- Selecting a doctor
- Learning about your coverage
- Planning for upcoming treatment

Think of the concierge as your personal assistant for health care. Your concierge will:

- Find solutions that fit your needs
- Show you how to use our online tools to make the decisions that are right for you
- Find network providers based on your medical needs
- Even assist you in scheduling appointments

Helping you budget

Need help planning for health care expenses? No problem.

Your concierge can show you how to estimate your costs before you make an appointment. You can find out what it would cost to see a network doctor versus an out-of-network doctor. You can learn the difference between inpatient and outpatient care. And see the difference in cost.

Knowing your options and cost estimates in advance can help you make decisions and better manage your health care expenses.

Making health care simpler

Your concierge will listen to you, understand your needs and find solutions that are right for you.

Call the toll-free number on your Aetna member ID card.

Your concierge is available Monday through Friday from 8 a.m. to 6 p.m.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).

This material is for information only and is not an offer or invitation to contract. Health benefits and health insurance plans contain exclusions and limitations. An application must be completed to obtain coverage. Not all health services are covered. Plans may be subject to medical underwriting or other restrictions. Rates and benefits vary by location. Plan features and availability may vary by location and are subject to change. Plans not available in all states. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.

Policy forms issued in Oklahoma include: HMO OK COC-5 09/07, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23, GR-29/GR-29N, Comprehensive PPO-GR-11741 (5/04), Limited-GR-11741-LME (5/04) and Dental-11826 Ed 9/04.

