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

# aetna®



## When dependents live outside the

## Aetna Whole Health<sup>™</sup> network

With clearly defined service areas, Aetna Whole Health doctors can better coordinate patient care. But what if your employees have dependents who don't live nearby?

#### **Coverage options for dependents**

Suppose some of your employees have children going to school in another county or state. We can help. And it won't cost you or your employees extra.

**Out-of-network option:** If they live outside the Aetna Whole Health network but still within another similar Aetna network, they can see doctors in the Aetna network in which they live.

**Out-of-area option:** If they live outside the Aetna Whole Health network or any similar Aetna network, we can get them access to one of our national preferred provider organization networks.

#### Just keep these points in mind:

- Let us know within 30 days when dependents move out of or back into the service area.\*
- They'll get their own member ID card; they won't appear on their family's ID card.
- We'll track their deductibles and cost shares based on their plan design, not the subscriber's.

To learn more, contact your Aetna sales agent.

<sup>\*</sup>If we're not notified promptly, dependents may only have out-of-network coverage for emergency services.

Health benefits and health insurance plans are offered and/or underwritten by 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. In Florida, by Aetna Health Inc. and/or Aetna Life Insurance Company. In Utah and Wyoming, by Aetna Health of Utah Inc. and 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.

This material is for information only and is not an offer or invitation to contract. Rates and benefits may vary by location. Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Under your Aetna Whole Health plan, if your primary care doctor is part of an integrated delivery system, your doctor and other integrated delivery system providers will generally refer you to specialists and hospitals that are affiliated with that delivery system. However, Aetna Whole Health providers that aren't part of the integrated network may not coordinate your care and the data may not be shared in the manner described. IPA arrangements do not currently exist in Missouri. 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, GR-23 and/or GR-29/GR-29N.

