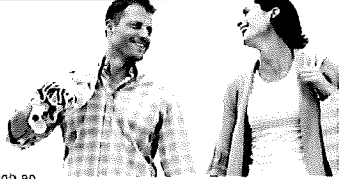


# aetna<sup>SM</sup> Products & Services



## A wide range of health insurance plans and services

There are many health coverage options available. You might have insurance through an employer. Or you might buy directly from Aetna. Either way, knowing the basics will help you to get the most out of your health insurance coverage.

- Health & Wellness
- Products & Services**
- Medical
- Dental
- Vision
- Medicare
- Disability
- Pharmacy
- Life
- Student
- Behavioral Health
- Health Expense Funds
- Wellness Products & Discounts
- Aetna Pharmacy
- Member Guidelines
- Individual Insurance
- Member Secure Log In
- Member Secure Log In**
- Register
- Why register?

**Do You Have a Health Plan Through Your Employer or Organization?**



Check with your HR department for your coverage details. Already a member? [Log In here](#)

**Looking To Buy Health Insurance Directly from Aetna?**



Buy insurance for you and your family, including Medicare and dental insurance plan options.

**Just What is a Consumer-Directed Health Plan?**



These plans can help you save money and get quality health care coverage. [Learn about consumer-directed health plans now.](#)

- ### My Plan
- Find a Doctor, Pharmacy or Facility
  - View Claim Status
  - Find Forms
  - View My Coverage & Benefits
  - Pay My Premium with Easy Pay
  - Search Clinical Policy Bulletins
  - Get an ID Card
  - View Preferred Drug List
  - All Tools & Educational Material

### Products & Services

- Medical Insurance
- Dental Insurance
- Health Expense Funds
- Pharmacy Plans & Services
- Medicare Insurance
- Disability Insurance
- Life Insurance
- Behavioral & Mental Health
- Wellness Products & Discounts
- Vision Insurance
- Student Health Insurance

#### Medical Insurance

Protect yourself, your family and your finances if you get sick or injured, and stay well with preventive care. [Learn more about our medical insurance plans.](#)

### Legal Notices

#### Health Care Reform

##### Health Care Reform

How does health care reform affect you & your family? We've mapped out what you need to know.

#### Healthy Living

**Just 30 minutes**

of moderate exercise is all it takes to increase your health and reduce risk of disease.

Source: Aetna IntelliHealth®

### Are you a government employee?

Find information about our health plans

- [Federal employees](#)
- [State of Delaware](#)
- [State of Maryland](#)
- [State of New Jersey](#)
- [State of Ohio](#)
- [State of Washington](#)

### Related Links

- [Navigating Your Health Benefits For Dummies®](#)
- [Read about health benefits priorities](#)

[Investors](#) [Press](#) [Careers](#)

<p><b>Aetna.com</b></p> <ul style="list-style-type: none"> <li>&gt; Site Map</li> <li>&gt; Frequently Asked Questions</li> <li>&gt; Glossary</li> <li>&gt; Member Services</li> <li>&gt; Member Guidelines</li> <li>&gt; Legal Notices</li> <li>&gt; Web Privacy Statement</li> </ul>	<p><b>About Us</b></p> <ul style="list-style-type: none"> <li>&gt; Investor Information</li> <li>&gt; Careers</li> <li>&gt; Press Center</li> <li>&gt; Contact Us</li> <li>&gt; Health Care Reform</li> <li>&gt; Health &amp; Wellness</li> </ul>	<p><b>Tools</b></p> <ul style="list-style-type: none"> <li>&gt; Find a Doctor or Hospital</li> <li>&gt; View your Benefits Summary</li> <li>&gt; Find a Document or Form</li> <li>&gt; Check Claim Status</li> <li>&gt; Get a New ID Card</li> <li>&gt; Get a Quote or Apply</li> <li>&gt; Pay Your Premium</li> </ul>	<p><b>Plans and Services</b></p> <ul style="list-style-type: none"> <li>&gt; Buy Health Insurance</li> <li>&gt; Buy Dental Insurance</li> <li>&gt; Federal Employees</li> <li>&gt; Medicare Insurance</li> <li>&gt; All Plans &amp; Services</li> </ul> <p style="text-align: right; margin-top: 10px;">&gt; <a href="#">Log In / Register</a></p>
---	---	--	--



# aetna<sup>SM</sup> National Accounts

Businesses with 3,000+ employees

## We're ready today for the future of health care

At Aetna, we're passionate about helping you achieve your benefits goals. With so much going on in this arena today, you need to be ready for change. Maybe you're even willing to help shape it. Either way, Aetna is ready today to help you prepare for the future of health care.

We put our members at the center of everything we do. Aetna's health and wellness solutions are designed to help your employees feel and perform their best, whatever their state of health today. And you know that your employees' well-being is vital to the health of your company.

Aetna uses integration to combine products, services, data and systems. Integration helps us to coordinate care, and our online tools promote cost transparency. So we're better able to enhance wellness and manage costs. Together, we can work to help improve the health and productivity of your workforce and your business.

Aetna will help you.

- Assess the health and productivity levels of your employee population
- Identify new ways to manage benefit costs
- Engage your employees to get the most from your existing benefits programs
- Develop and implement a health and wellness strategy that gets results
- Track and measure the results of your benefits programs

## What we offer

### Choice

Choose from a wide range of health insurance plans that fit the needs of your business and your employees. We offer traditional, medical plans and consumer-directed plans. Dental coverage, life and disability coverage, pharmacy plans. And more.

### Access

Our innovative, online tools and resources are available 24/7 to help members manage their care and costs at their own convenience. They can:

- Contact 24-hour online customer service
- Check claims online
- Estimate health care costs
- Print temporary ID cards
- Find doctors, hospitals and clinics

## More resources

Log in to the employer secure website  
 Enrollment forms by state  
 Administrative manuals  
 Billing information  
 Aetna Client Advisory Group - [members log in here](#)

**Why Choose Aetna**

**Solutions for All Sizes**

- Small Business
- Middle Market Accounts
- National Accounts
- Multi-Employer Labor Funds
- Products & Services
- Contact Aetna

**Secure Site Log In**

**Employers Log In**

Other Secure Sites

**Why Register?**

**Tools for Employers & Organizations**

- Find a Doctor or Hospital
- Find a Document or Form
- Manage Your Plan
- Get a Report
- Contact Aetna

[Tools & Educational Material](#)

## Legal Notices

## Health Care Reform

**Health Care Reform**

Get reassured about health reform and learn how changes may affect businesses

**Healthy Living**

**Smoking a cigarette, you inhale 4,000 chemicals**

Source: Aetna IntelliHealth®

Email  Bookmark/Share

**Aetna.com**

- > Site Map
- > Frequently Asked Questions
- > Glossary
- > Member Services
- > Member Guidelines
- > Legal Notices
- > Web Privacy Statement

**FEEDBACK**

**About Us**

- > Investor Information
- > Careers
- > Press Center
- > Contact Us
- > Health Care Reform
- > Health & Wellness

**Tools for Employers and Organizations**

- > Find a Doctor or Hospital
- > Find a Document or Form
- > Manage Your Plan
- > Get a Report
- > Contact an Agent
- > Tools & Educational Material

**Plans and Services**

- > Buy Health Insurance
- > Buy Dental Insurance
- > Federal Employees
- > Medicare Insurance
- > All Plans & Services
- > Log In / Register



Welcome to Aetna Voluntary Plans

"I covered the cost of day care after I broke my leg."

[Find Out How](#)



MY PEACE OF MIND STORIES: 2 1

- Employers
- Individuals & Families
- Producers
- Insurance Benefits Plans
- Find a Doctor
- Helpful Resources
- Contact Aetna Voluntary
- My Peace of Mind Stories

### With Aetna you have the "Power of Choice"

The "Power of Choice" lets you choose the insurance benefits that fit your needs.

Aetna understands that you need financial protection for health and other life events. After all, medical and other life expenses can pop up suddenly and often when you can least afford them.

That's why Aetna is proud to offer voluntary benefits, available through your employer. These affordable insurance plans, which you pay for through payroll deduction, include:

**Aetna Voluntary Fixed Benefits PlanSM\*** pays a fixed dollar amount for covered outpatient and inpatient services. [Learn more](#)

**Aetna Voluntary Hospital Plan\*\*** pays a lump-sum dollar amount directly to you when you're admitted to the hospital. [Learn more](#)

**Group Critical Illness\*\*** coverage pays lump-sum benefits directly to you at the time a covered illness is diagnosed. [Learn more](#)

**Group Accident\*\*** coverage pays lump-sum benefits for on- and off-the-job accidents. [Learn more](#)

**Dental and Vision** insurance plans help you pay for covered family dental and eye care expenses. [Learn more](#)

**Life and Disability** insurance plans help protect your income, and your family's financial future. [Learn more](#)

Other programs include the **Vital Savings by Aetna® discount program** — for savings at the dentist or pharmacy. [Learn more](#)

### Healthy Living

90%  
of employees surveyed say it's important that benefits match their unique needs.

Source: "Goldlocks and the Voluntary Benefits" BenefitsLinkMag.com, Dec. 2009

### Legal Notices

This content is currently not available for AZ or OK residents.

\*The Aetna Voluntary Fixed Benefits Plan and Aetna Voluntary Hospital Plan are provided through Aetna Life Insurance Company (Aetna Life), and are not issued by Aetna and Aetna Life Insurance Company.

\*\*The Group Critical Illness and Group Accident and the disability benefit are provided through Life Insurance Company of New York (LINC), a subsidiary of The Aetna Companies. Eligibility rules for the purchase of this benefit are primarily determined through Life Insurance Company.

This is not a contract. For information on each insurance plan, visit aetna.com and in that section, click on the plan details link. For a complete description of benefits, exclusions, limitations and conditions of coverage, the terms and conditions may vary by location. Individual members are advised to consult with their plan administrator for more information.

Email [Bookmark/Share](#)

Aetna.com Press

<p><b>Aetna.com</b></p> <ul style="list-style-type: none"> <li>&gt; Site Map</li> <li>&gt; Frequently Asked Questions</li> <li>&gt; Glossary</li> <li>&gt; Member Services</li> <li>&gt; Member Guidelines</li> <li>&gt; Legal Notices</li> <li>&gt; Web Privacy Statement</li> </ul>	<p><b>About Us</b></p> <ul style="list-style-type: none"> <li>&gt; Voluntary Leadership Team</li> <li>&gt; Investor Information</li> <li>&gt; Careers</li> <li>&gt; Press Center</li> <li>&gt; Health Care Reform</li> <li>&gt; Health &amp; Wellness</li> </ul>	<p><b>Tools for Individuals &amp; Families</b></p> <ul style="list-style-type: none"> <li>&gt; Aetna Member Log In</li> <li>&gt; SRC Member Log In</li> <li>&gt; Insurance Benefits Plans</li> <li>&gt; My Peace of Mind Stories</li> <li>&gt; Helpful Resources</li> <li>&gt; Find a Doctor</li> <li>&gt; Contact Voluntary</li> </ul>	<p><b>Plans and Services</b></p> <ul style="list-style-type: none"> <li>&gt; Buy Health Insurance</li> <li>&gt; Buy Dental Insurance</li> <li>&gt; Federal Employees</li> <li>&gt; Medicare Insurance</li> <li>&gt; All Plans &amp; Services</li> <li>&gt; Log In / Register</li> </ul>
---	--	---	---



Call **1-800-529-5586** (TTY/TDD: 1-888-760-4748), 8 a.m. to 8 p.m., seven days a week

## Aetna Medicare Choices

What kind of coverage can I get?

**Aetna Medicare gives you many plan choices.**

Medicare prescription drug plans (Part D plans), Medicare Advantage plans (Part C plans), and Medicare Supplement insurance plans are offered by private companies like Aetna. These plans can offer you more options than Original Medicare. Some plans include wellness programs and savings on a wide range of products and services.

### **Aetna Medicare Advantage Plans (MA)**

The Aetna Medicare Advantage (MA) plans cover the same type of services as Original Medicare (Parts A and B) and give you additional benefits such as vision and/or hearing coverage. You can enroll in a Medicare Advantage plan *with* prescription drug coverage (MAPD plan) that gives you all your coverage in one plan, with one monthly plan premium (in addition to your Part B premium and Part A premium, if applicable) and one ID card or a plan that only includes medical coverage (MA). Learn more

### **Aetna Medicare Supplement Plans**

The Aetna Medicare Supplement Plans help you pay for some out-of-pocket costs not covered by Original Medicare (Parts A and B) and give you the freedom to visit any doctor or hospital. The Aetna Medicare Supplement insurance plans are only available in certain states. Learn more

### **Aetna Medicare Rx® Plans (PDP)**

The Aetna Medicare Prescription Drug Plan (PDP) offers stand-alone prescription coverage that can be added to your Original Medicare (Parts A and B) coverage, your Medicare Supplement plan, or your Private Fee-for-Service plan without prescription drug coverage. Learn more about Aetna's Medicare drug plans.

How do I get the Aetna Medicare plan that's right for me?

Find and compare plans

Find out about Aetna Extras

Important dates to remember

**LET'S TALK.** Call our representatives at **1-800-529-5586**  
(TTY/TDD: 1-888-760-4748), 8 a.m. to 8 p.m., seven days a week

Copyright © 2001-2012 Aetna Inc.

Y0001\_M\_OT\_WB\_10846\_R3 CMS Approved 12/29/2011

Page Last Updated: December 13, 2011

---



Call 1-800-529-5586 (TTY/TTDD: 1-888-760-4748), 8 a.m. to 8 p.m., seven days a week

# Welcome to Aetna Medicare.

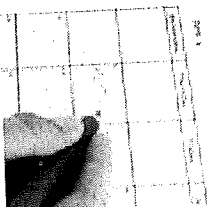
[Site Overview Vid](#)

Let's talk about your Aetna Medicare Individual plan options. To get started, select one of the four options below.

- Aetna Medicare Advantage Plans (MA/MAPD)
- Aetna Medicare Supplement Plans (Medigap)
- Aetna Medicare Rx Plans (PDP)
- Unsure? Give me more information.

[Find an Aetna Medicare Meeting](#)

Locate and register for an Aetna Medicare meeting where you can learn more about Aetna Medicare plans. [Learn more >](#)



I just want to know: Are my doctors, hospital pharmacy and prescriptions covered?

[Find](#)

I'm new to Medicare and want to learn the basics.

[Start](#)

I'm ready to enroll in an Aetna plan.

[Enroll](#)

**Already an Aetna Medicare member?**

Visit our new-member welcome website today. Learn about many things that Aetna offers.

### Let's Get Healthy

Register today for articles, tips and tools customized for your healthful life goals.

**Let's Go**

determination for a drug, click on the following link to access our [Grievance web page and online forms](#).

If you prefer to file a grievance through Medicare, click on the following link: [Medicare Electronic Complaint Form](#)

**LET'S TALK.** Call our representatives at **1-800-529-5586**  
(TTY/TTDD: 1-888-760-4748), 8 a.m. to 8 p.m., seven days a week

The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information contact the plan. A Medicare Advantage organization with a Medicare contract. A Medicare approved Part D sponsor. Benefits, formulary, pharmacy network, premium and/or copayments/coinsurance may change on January 1, 2013. Plans offered by Aetna Health Inc.; Aetna Health of California Inc.; and/or Aetna Life Insurance Company (Aetna). 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 each year.

Copyright © 2001-2012 Aetna Inc.

Y0001\_M\_OT\_WB\_10846\_R3 CMS Approved 12/29/2011

Page Last Updated: November 7, 2011

- Home
- [Individuals & Families](#)
- [Employers & Organizations](#)
- [Health Care Professionals](#)
- [Producers](#)
- [About Us](#)

Enter search term(s)



- [Home](#)
- [Employers & Organizations](#)
- [Products & Services](#)
- [Behavioral Health](#)
- [Behavioral Health Benefits](#)



- [Why Choose Aetna](#)
- [Solutions for All Sizes](#)
- [Products & Services](#)
- [Medical](#)
- [Dental](#)
- [Vision](#)
- [Pharmacy Plans](#)
- [Behavioral Health](#)
- [Health & Wellness Programs](#)
- [Disability](#)
- [Life](#)
- [Voluntary Plans](#)
- [Consumer-Directed Products](#)
- [International](#)
- [Contact Aetna](#)

[Secure Site Log In](#)

[Employers Log In](#)



[Other Secure Sites](#)

[Why Register?](#)

## Behavioral Health Benefits

### Cover the mind and body to target total health

[Behavioral Health Benefits | Behavioral Health Programs | Aetna Resources For Living | Online Tools](#)

Depression and other mental health disorders disrupt the workplace more than you may know. Take steps to keep your employees on the job and productive.

Combine behavioral health coverage with Aetna health benefits and insurance plans. Or choose a stand-alone plan. It's up to you.

Health plans with behavioral health coverage

Behavioral health benefits can be integrated with any Aetna health plan. Coverage varies by plan, but all allow for a wide range of treatment options, such as:

- Individual and family counseling
- Individual psychotherapy for more serious issues
- Psychiatric evaluation/assessment
- Case management to help coordinate care
- [Disease management programs](#)
- Account management from one Aetna account executive, to manage all your needs.

You can get even more services through Aetna Resources For Living. Services include:

- Employee Assistance Program
- Worklife and Well-being services
- Management consultation
- Critical incident support

Worksite education and training

Mental health/substance abuse bundled or solo

Want flexibility? Customize our mental health/substance abuse services to fit your needs. Package them with your existing Aetna medical plan or with medical benefits provided by another insurer.

Advantages of choosing Aetna

**24-hour phone access**

Your employees can call our customer service center toll free, at any time. They will get answers to their benefit questions and help finding participating behavioral health care professionals.

**Integration of data and services**

Better service and more targeted programs are just two advantages of integration.

Our systems pool data from across the spectrum of care to give a total picture of each member. This helps us:

- Tailor disease management programs to address each employee's needs
- Identify employees who may need help before a health issue grows worse
- Coordinate care and communicate with doctors and other caregivers involved, so each one knows the full story.

Additional details

**Approval for care**

Individual outpatient therapy visits do not require precertification or authorization.

We will review available patient information to see if the treatment raises concerns. In some cases one of our care managers may discuss treatment options with the treating clinician.

Learn more about [precertification/authorization requirements](#). 

**Determination of medical necessity**

Behavioral health professionals who work with Aetna use:

Our proprietary Level of Care Assessment Tool (LOCCAT) to help determine the appropriate level of care

[American Society for Addiction Medicine Patient Placement Criteria](#), a nationally recognized guideline for treatment of chemical dependency

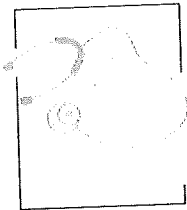
In Texas, we use the [Texas Commission on Alcohol and Drug Abuse regulations](#).

**Tools for Employers & Organizations**

- [Find a Doctor or Hospital](#)
- [Find a Document or Form](#)
- [Manage Your Plan](#)
- [Get a Report](#)
- [Contact Aetna](#)
- [Tools & Educational Material](#)

**Legal Notices**

**Health Care Reform**

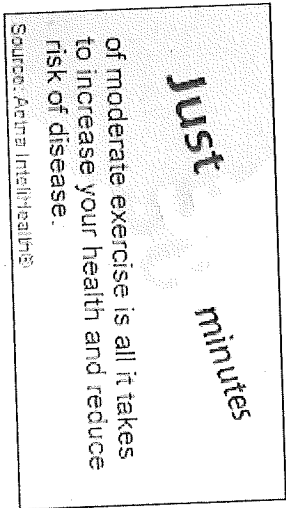


**Health Care Reform**

Get answers about health reform and learn how changes may affect businesses.



**Healthy Living**



- [Email](#)
- [Bookmark/Share](#)
- [Investors](#)
- [Press](#)
- [Careers](#)

**Aetna.com**

- [Site Map](#)
- [Frequently Asked Questions](#)
- [Glossary](#)
- [Member Services](#)
- [Member Guidelines](#)
- [Legal Notices](#)
- [Web Privacy Statement](#)
- [FEEDBACK](#)

**About Us**

- [Investor Information](#)
- [Careers](#)
- [Press Center](#)
- [Contact Us](#)
- [Health Care Reform](#)
- [Health & Wellness](#)

**Tools for Employers and Organizations**

- [Find a Doctor or Hospital](#)

[Find a Document or Form](#)

[Manage your Plan](#)

[Get a Report](#)

[Contact an Agent](#)

[Tools & Educational Material](#)

## Plans and Services

[Buy Health Insurance](#)

[Buy Dental Insurance](#)

[Federal Employees](#)

[Medicare Insurance](#)

[All Plans & Services](#)

[Log In / Register](#)

[Home](#)

[Privacy Information](#)

[Legal Statement](#)

[Program Provisions](#)

[Member Disclosure](#)

[Aetna Companies: State Directory](#)

[Español](#)

Copyright © 2001-2012 Aetna Inc.