



# Your anytime, anywhere health care partner

Aetna International response to RFP  
A proposal for Vanderbilt University

**Plan Effective: 01/01/2021**



[AetnaInternational.com](http://AetnaInternational.com)

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## Putting you first

You need more than just health insurance. You need a health and wellness partner with the knowledge, innovation, thought leadership and resources to empower you and your employees to live healthy, no matter where they are in the world.

At Aetna International, we promote every aspect of our members' health, from their worst days to their best. Working closely with you, we help your employees invest in their health and achieve their goals with solutions that work for you and for them.

With more than five decades of experience, we're uniquely positioned to support your globally mobile workforce. Our worldwide physical footprint in more than 16 countries removes global barriers and provides innovative, on-the-go tools and resources, making care more accessible and more personal.

Finally, backed by the combined capabilities of Aetna and CVS Health to transform international health care, you can take advantage of more resources and innovation than ever before. And your employees can take advantage of more integrated care, lower costs and greater convenience. Working together, we can help you maintain a happy, healthy and productive workforce all over the world.

### **As global health care innovators, we will:**

- Make a complicated system easier
- Get people the care they need, when and where they need it
- Improve health and wellness
- Lead the change with innovation

Let us deliver the tools and support your employees need. Meanwhile, you can focus on your business and future success.

<sup>2</sup> Aetna International internal information, 2018.

<sup>3</sup> As of December 31, 2016. Available at: [www.aetna.com/about-aetna-insurance/aetna-corporate-profile/facts.html](http://www.aetna.com/about-aetna-insurance/aetna-corporate-profile/facts.html).

<sup>4</sup> Providers on record per APM, August 8, 2016.

# Making it simple

We join our members on their global journeys, helping them navigate the complex world of international health care. That's why we're committed to making the experience easier for our members and their families.

## Personal support...anytime, anywhere

We put our members first, with the ability to talk to an Aetna representative who cares and has the knowledge and the power to help. Members can feel confident, knowing we're there for them and their loved ones anytime, anywhere via toll-free phone, fax, web chat, and email.

Our International Member Service Centers are available 24/7/365, with the ability to communicate in over 240 different languages.

97%

Overall customer satisfaction<sup>1</sup>

99%

Total claims accuracy

94%

Claims paid in 14 calendar days or less

With over 450 claims and call center staff around the world, our team is knowledgeable and dedicated to their work. And, like you, they're fully committed to your workforce. In fact, last year we resolved 96% of all member inquiries on the first call.<sup>1</sup>

## Care you need, without the hassle

We have direct settlement arrangements with over 165,000 health care providers outside the United States, in addition to 1.3 million inside the United States. This means that members don't need to worry about paying large bills upfront. And when members seek care outside of our network, we can easily set up a one-time direct-settlement arrangement.

## All around peace of mind

Our comprehensive benefits go well beyond typical travel insurance. For instance, our dedicated team of CARE clinicians make it easy for your employees to get ready for their foreign assignment, helping them:

- Get medications they'll need while away
- Find doctors and health care facilities while abroad
- Get answers to questions about where they'll be living and working

And our Employee Assistance Program (EAP) helps your employees and their families with many of life's challenges. Whether personal or professional, they'll get 24/7 support on their journey to better health and well-being.

<sup>1</sup> Aetna International Service Center Statistics as of 1/1/2019: Claims measures, customer service measures, first call resolution, and call quality from operational and financial reports. Staffing provided by each service center.





# Being local

With decades of international experience, we've learned that you can't manufacture the knowledge that's gained by having feet on the ground where you do business. That's why we employ 1,600+ Aetna International employees in 16 countries around the world.<sup>2</sup>

## We go where you go

Your employees are going places. And no matter where they are in the world, it's important for them to have easy access to the information and tools they need to manage their health and well being.

With our personalized member website and mobile apps, we put our most important and useful features at your fingertips.

We're giving members easy access to:

- Find nearby doctors and hospitals
- Access their digital Member ID card
- Submit claims faster and easier
- Browse a library of health and wellness topics
- Take advantage of health and wellness programs

**The tools they need, anywhere in the world.**

Footprint across all 50 U.S. states & 98 countries worldwide

The unique knowledge we gain through our local offices and by serving members around the world gives us insight into changing global trends, allowing us to stay in front of your evolving needs.

## Quality care at home and aboard

With a strong network strategy, your employees can count on access to quality care no matter where they are. They'll have convenient options including:

### Local Networks

Leading regional discounts enabling affordable care when members need treatment out of the U.S.

### U.S. Network

Access to Aetna's U.S. network, with more than 690,000 doctors,<sup>3</sup> 5,700 hospitals<sup>3</sup> and 68,000 pharmacies.<sup>4</sup>

### Telehealth

Access to telephone and video services with medical and behavioral health care.

### Health Clinics

Local clinic options including CVS MinuteClinic and HealthHUB in the U.S., Aetna Family Clinic in Thailand and possible additional markets.

<sup>2</sup> Aetna International internal information, 2018.

<sup>3</sup> As of December 31, 2016. Available at: [www.aetna.com/about-aetna-insurance/aetna-corporate-profile/facts.html](http://www.aetna.com/about-aetna-insurance/aetna-corporate-profile/facts.html).

<sup>4</sup> Providers on record per APM, August 8, 2016.



# Improving health

Your employees are unique. Their health care should be, too. Every individual has a distinct health history, personal circumstances and health goals. We work hard to ensure that our members receive the best possible health and wellness support that's personal to them and valuable to you.

## The power of one

With In Touch Care, our personalized approach to clinical care, members have one-on-one clinician support to help them manage short-

term acute care and chronic conditions. We proactively focus on both their current and future health and wellness needs. In 2018, our In Touch Care program helped reduced time spent in hospitals by 155 days.<sup>5</sup>

It's seamless care built right into your plan... with the best possible outcomes for them and a healthier bottom line for you.

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## Whole person care

Primary care is just one part of the larger wellness experience. That's why we offer holistic care for every aspect of the health journey. From stress management to diabetes prevention, to help with smoking, our wellness programs encourage your employees to stay healthy, helping you to increase engagement and lower costs.

If something happens to any of your employees while on assignment, our clinical Care and Response Excellence (CARE) team works together with our operational teams to get members proper care in the most efficient way. With our internal approach, we've saved an average of \$20,000 per medical episode over the past three years.<sup>6</sup>

## Prepared for the unexpected

From pre-trip planning to care while they're away on assignment, we've got your international employees covered. With Aetna Assistance, our in-house medical evacuation service, that includes a medical emergency.

Protecting your employees' health, safety and productivity throughout their entire assignment.

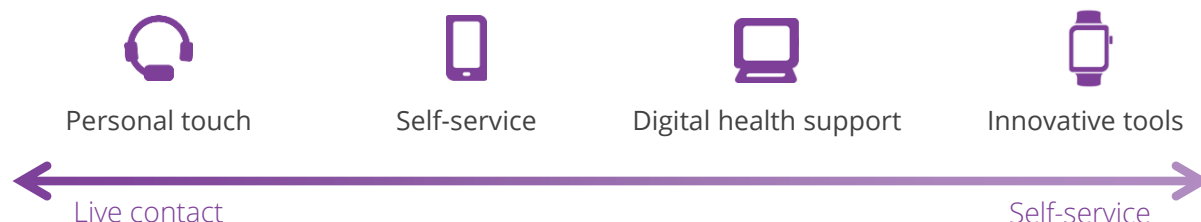
We proactively manage an array of 35+ chronic conditions including cancer, vascular, pulmonary and more

<sup>5</sup> Based on Aetna International book of business, as of 2018.

<sup>6</sup> Represents book of business estimate of medical episode savings for 2016 – 2018.

# Leading the change

We're transforming from a health insurer to healthcare services provider, with a focus on making health care easy to understand and navigate, leading to a better experience, improved health and lower costs.



## Powering health with innovation

It's our mission to keep healthy people healthy and to help those at risk reach their best health. And we do it in ways that are most convenient for our members. Whether they want to speak to one of our dedicated staff members or are looking to handle a question on their own, we provide our digital tools, programs and resources while on the move with our secure member website and mobile apps.

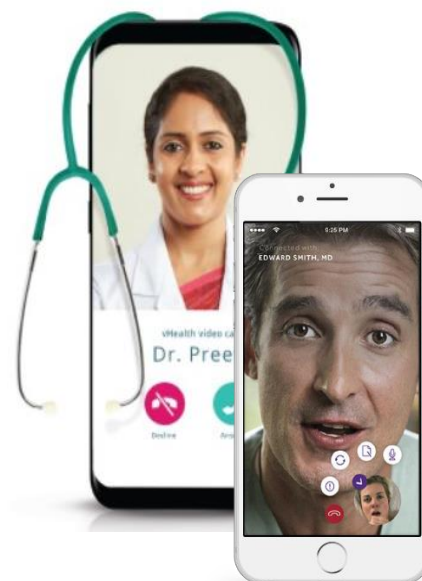
With our digital resources, members get personalized plan and health information. By helping your employees quickly and easily find doctors, view claims and ask questions, we help them manage every aspect of their health.

## Global telemedicine offerings

We're connecting your physical care with our digital tools to offer virtual support when and where you need it.

With vHealth and Teladoc™ our telemedicine offerings, members can get 24/7 access to best-in-class primary care doctors for both telephone and video consultations.

**Combining convenience, affordability and quality for better health.**



\*Information is not based on actual member data.

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# Embrace your possibilities

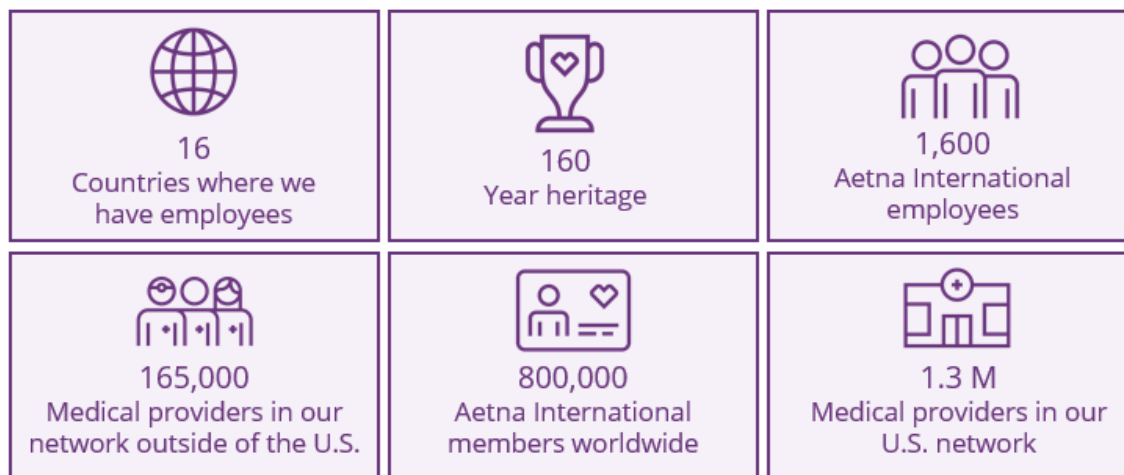
As your health care partner, we'll be by your side every step of the way, helping you maximize the value of your benefits package. This helps your employees achieve their health potential and amplifies your ability to achieve your business potential.

## Working together to achieve your goals

Our customers view their dedicated Aetna International account management team as an extension of their benefits department. Collaborating with you, we'll:

- Map out key milestones for a smooth transition
- Appoint an implementation team to do the heavy lifting
- Introduce you to your skilled account team of specialists

Each and every Aetna International employee is committed to your success.



Together, we can help your people achieve their goals and live their best lives, all while protecting your bottom line.



Aetna® is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties. Plans and programs are underwritten or administered by Aetna Life Insurance Company or Aetna Life & Casualty (Bermuda) Ltd.

Aetna does not provide care or guarantee access to health services. Not all health services are covered. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change. For more information, refer to **[AetnaInternational.com](http://AetnaInternational.com)**.

If coverage provided by this policy violates or will violate any U.S., U.N., E.U. or other applicable economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments or reimburse for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or entity, or a country under sanction by the United States, unless permitted under a valid written Office of Foreign Assets Control (OFAC) license.

# Your Global Benefit Solution

## PPO Medical Summary of Benefits

Prospective

Global Assignee

Proposed Policy Year: 01/01/2021 through 12/31/2021

Eligibility Provision	
<b>Employee</b>	Regular full-time employees participating in this plan working a minimum of 25 hours per week.
<b>Dependent</b>	Spouse, domestic partner; children up to age 26, regardless of student status.

## PPO Medical

	Outside U.S.	Inside U.S. Preferred Benefits (In-Network)	Inside U.S. Non-Preferred Benefits (Out-of-Network)
<b>Individual Deductible</b>	\$500 per calendar year	\$500 per calendar year	\$1,500 per calendar year
<b>Family Deductible</b>	\$1,000 per calendar year	\$1,000 per calendar year	\$3,000 per calendar year
<b>Prior Plan Credit</b>	Previous Calendar Year	Previous Calendar Year	Previous Calendar Year
<b>Individual Payment Limit</b> <i>(Does not include precertification penalty. Includes Outpatient Prescription Drugs when outside the U.S.)</i>	\$2,500 per calendar year	\$5,500 per calendar year	\$11,000 per calendar year
<b>Family Payment Limit</b> <i>(Does not include precertification penalty. Includes Outpatient Prescription Drugs when outside the U.S.)</i>	\$5,000 per calendar year	\$11,000 per calendar year	\$22,000 per calendar year
<b>Lifetime Maximum</b>	Unlimited	Unlimited	Unlimited
Hospital Services			
<b>Inpatient</b>	20% after deductible	20% after deductible	50% after deductible
<b>Outpatient</b>	20% after deductible	20% after deductible	50% after deductible
<b>Private Room Limit</b>	The institution's semiprivate rate.	The institution's semiprivate rate.	The institution's semiprivate rate.
<b>Pre-certification Penalty</b>	No penalty	No penalty	\$400
<i>Pre-Certification for certain types of Non-Preferred care received inside the U.S. must be obtained to avoid a reduction in benefits paid for that care. Pre-Certification for Hospital Admissions, Treatment Facility Admissions, Convalescent Facility Admissions, Home Health Care and Hospice Care is required - excluded amount applied separately to each type of expense. Contact the service center to determine if pre-certification is needed for a procedure.</i>			
<b>Emergency Room</b>	25% after deductible	25%	25%
<b>Non-Emergency Use of the Emergency Room</b>	25% after deductible	50% after deductible	50% after deductible
<b>Urgent Care</b>	20% after deductible	20%	50% after deductible
<b>Non-Urgent Use of Urgent Care Provider</b>	20% after deductible	50% after deductible	50% after deductible
<b>Ambulance Services</b>	20% after deductible	20% after deductible	50% after deductible

	Outside U.S.	Inside U.S. Preferred Benefits (In-Network)	Inside U.S. Non-Preferred Benefits (Out-of-Network)
<b>Physician Services</b>			
<b>Physician Office Visit</b>	20% after deductible	No charge after \$30 copay	50% after deductible
<b>Specialist Office Visit</b>	20% after deductible	No charge after \$50 copay	50% after deductible
<b>Mental Health &amp; Alcohol/Drug Abuse Services</b>			
<b>Mental Health Inpatient</b> <i>Unlimited days per calendar year</i>	20% after deductible	20% after deductible	50% after deductible
<b>Mental Health Outpatient</b> <i>Unlimited visits per calendar year</i>	20% after deductible	No charge after \$50 copay	50% after deductible
<b>Substance Abuse Inpatient</b> <i>Unlimited days per calendar year</i>	20% after deductible	20% after deductible	50% after deductible
<b>Substance Abuse Outpatient</b> <i>Unlimited visits per calendar year</i>	20% after deductible	No charge after \$50 copay	50% after deductible
<b>Preventive Care Services</b>			
<b>Routine Child Physical Exams</b>	No charge	No charge	50% after deductible
<i>7 exams in the first 12 months of life, 3 exams in the 2nd 12 months of life, 3 exams in the 3rd 12 months of life, and 1 exam per 12 months thereafter to age 22</i>			
<b>Routine Adult Physical Exams</b>	No charge up to \$1,000 calendar year maximum	No charge	50% after deductible
<i>1 exam every 12 months up to age 65, 1 exam every 12 months age 65 and older</i>			
<b>Routine Gynecological Exams</b> <i>Includes 1 exam and pap smear per calendar year</i>	No charge	No charge	50% after deductible
<b>Routine Mammograms</b>	No charge	No charge	50% after deductible
<b>Prostate Specific Antigen (PSA)</b>	No charge	No charge	50% after deductible
<b>Routine Digital Rectal Exam (DRE)</b>	No charge	No charge	50% after deductible
<b>Colorectal Cancer Screening</b> <i>Recommended: For all members age 45 and older.</i>	No charge	No charge	50% after deductible
<b>Routine Hearing Exams</b> <i>Includes one routine exam every 24 months.</i>	No charge	No charge	50% after deductible
<b>Hearing Aids</b>	20% after deductible	20% after deductible	50% after deductible
<i>1 hearing aid per ear to \$1,000 maximum per ear every 3 years for child to age 24</i>			

	Outside U.S.	Inside U.S. Preferred Benefits (In-Network)	Inside U.S. Non-Preferred Benefits (Out-of-Network)
Other Services			
<b>Skilled Nursing Facility</b> <i>120 visits per calendar year</i>	20% after deductible	20% after deductible	50% after deductible
<b>Hospice Care Facility Inpatient</b> <i>30 days lifetime maximum</i>	20% after deductible	20% after deductible	50% after deductible
<b>Hospice Care Facility Outpatient</b> <i>Unlimited lifetime maximum</i>	20% after deductible	20% after deductible	50% after deductible
<b>Home Health Care</b> <i>120 visits per calendar year, includes Private Duty Nursing</i>	20% after deductible	20% after deductible	50% after deductible
<b>Spinal Disorder Treatment</b> <i>Unlimited visits per calendar year</i>	20% after deductible	No charge after \$10 copay	25% after deductible
<b>Short Term Rehabilitation - Occupational Therapy</b> <i>Unlimited visits per calendar year</i>	20% after deductible	No charge after \$10 copay	25% after deductible
<b>Short Term Rehabilitation - Physical Therapy</b> <i>Unlimited visits per calendar year</i>	20% after deductible	No charge after \$10 copay	25% after deductible
<b>Speech Therapy</b> <i>60 visits per calendar year</i>	20% after deductible	No charge after \$50 copay	50% after deductible
<b>Diagnostic Outpatient X-ray</b>	20% after deductible	20% after deductible	50% after deductible
<b>Diagnostic Outpatient Lab</b>	20% after deductible	20% after deductible	50% after deductible
<b>Base Infertility Services</b> <i>(Base plan coverage includes coverage limited to the testing and treatment of underlying condition)</i>	20% after deductible	20% after deductible	50% after deductible
<b>Comprehensive Infertility Services</b> <i>(6 separate cycles per lifetime for Comprehensive plan coverage which includes coverage for Artificial Insemination and Ovulation Induction.)</i>	20% after deductible	20% after deductible	50% after deductible
<b>ART Infertility Services</b> <i>(6 cycles per lifetime for Advanced Reproductive Technology (ART) coverage with cryopreservation, storage and unlimited embryo transfers.)</i>	20% after deductible	20% after deductible	50% after deductible
<b>Durable Medical Equipment</b> <i>Unlimited lifetime maximum</i>	20% after deductible	20% after deductible	50% after deductible
<b>Allergy Testing</b>	20% after deductible	No charge after \$50 copay	50% after deductible
<b>Allergy Serum &amp; Injections</b>	20% after deductible	20% after deductible	50% after deductible
<b>Transplants</b> <i>Unlimited lifetime maximum</i>	20% after deductible	20% after deductible	50% after deductible
<b>Diabetics Supplies</b>	20% after deductible	20% after deductible	50% after deductible
<b>Payment for Non-Preferred Providers*</b>	Not Applicable	Not Applicable	Professional: 105% of Medicare Facility: 140% of Medicare
<b>Autism</b>	<i>Autism covered same as any other expense. Member cost sharing is based on the type of service performed and the place of service where it is rendered.</i>		



	Outside U.S.	Inside U.S. Preferred Benefits (In-Network)	Inside U.S. Non-Preferred Benefits (Out-of-Network)
<b>Prescription Drug Coverage</b>			
<b>Preferred Generic Drugs</b> <i>(365 day maximum supply)</i> <i>Includes contraceptives</i>	20% after deductible	\$20 copay per month supply (includes Mail Order Drugs)	50% after deductible
<b>Preferred Brand Name Drugs</b> <i>(365 day maximum supply)</i> <i>Includes contraceptives</i>	20% after deductible	\$40 copay per month supply (includes Mail Order Drugs)	50% after deductible
<b>Non-Preferred Generic Drugs and Non-Preferred Brand Name Drugs</b> <i>(365 day maximum supply)</i> <i>Includes contraceptives</i>	20% after deductible	\$70 copay per month supply (includes Mail Order Drugs)	50% after deductible
<b>Vision Care</b>			
<b>Routine Eye Exams</b> <i>(Covered under medical) Includes 1 exam every 24 months</i>	No charge	No charge	Not Covered

## Services and Programs Included in Your Quote



### Employee Assistance Program (EAP)

Our EAP helps members balance the demands of work, life and personal issues. Whether it's finding balance between work and life, dealing with the loss of a loved one, managing anxiety or depression, or parenting advice, EAP offers free, confidential support delivered by qualified counselors. Includes up to 5 counseling sessions per issue per year per enrolled member.



### Emergency Assistance Services

We make sure members have the support they need during a medical emergency with necessary resources and personalized care. If a medical evacuation is needed, our in-house team focuses on getting members proper care in the most efficient way.



### International Care Management Program

Led by our clinical Care and Response Excellence (CARE) team, our program supports everything from clinical precertification and pre-trip planning, to acute and chronic care management, and much more. With one-on-one assistance from a clinician, we offer personalized, culturally relevant support no matter where members are in the world.



### International Maternity Management Program

Offers resources and personalized tools throughout pregnancy, delivery and post-partum care, delivered by our dedicated CARE team. Focused case management for tobacco cessation, pre-term labor, and other pregnancy risk factors.



### Aetna Security Assistance – powered by WorldAware (Program is underwritten by Aetna Life & Casualty - (Bermuda) Ltd.)

Includes 24/7 access to personalized safety advice from multilingual representatives. WorldAware's travel security website has extensive country and city intelligence reports to help members understand what risks may be present around the world.



### Well-being Assessment\*\*

This personalized, online health and wellness program includes a suite of online health coaching programs in addition to a health assessment. The program encourages participants to identify and reduce health risks and improve and maintain healthy lifestyles, with a focus on prevention and long-term success.



### Pharmacy Shipping

We make sure members can fill their prescriptions quickly, safely and easily with our pharmacy shipping solutions. We help coordinate medication management for members preparing for assignments or travel, as well as offering a 90-day supply of maintenance medicine delivered directly to the member's home.



### Teladoc\*\*\*

Gives members access to a national network of certified physicians right at their fingertips, through phone and online-video consultations.

## Services and Programs Included in Your Quote



### **24-Hour Nurse Line\*\***

Provides 24-hour telephone, email and chat access to experienced registered clinicians to help members make informed health care decisions on a variety of health topics.



### **Member Offers (discount program)**

Our Member offers gives members choice and flexibility in their day-to-day life. They get a variety of discounts on products and services that keep them healthy, fit and help them save money. In addition to offers on personal wellness products and services, we also offer deals on everyday needs such as travel, tickets, car rentals, electronics and more.

\* Services and resources may vary depending on member location.

\*\* Available to members in the U.S. only.

*The proposed plan of benefits is underwritten by Aetna Life Insurance Company (Delaware).*

*This is only a brief summary of the benefits available. Some restrictions may apply.*

*If you have Maryland or Washington membership, a separate policy may be required.*

*For more specific information about the coverage details, including limitations, exclusions and other plan requirements, please refer to the employee booklet (which will be provided near the time the plan becomes effective).*

**Medical Plan Caveats**

<i>Women's preventive and other preventive health benefits</i>	<i>This plan includes coverage for women's preventive and other preventive health benefits to the extent required under the Affordable care act beginning with plan years starting on or after August 1, 2012. For plan years effective on or after January 1, 2017, this plan also includes coverage for benefits in accordance with the nondiscrimination provisions under Section 1557 of the Affordable Care Act.</i>
<i>Payment Limits</i>	<i>Payment limits apply per individual on a calendar year basis. Only those out-of-pocket expenses resulting from the application of a payment percentage, deductibles and copays may be used to satisfy the payment limit. Precertification penalty are excluded from the payment limit.</i>
<i>Calendar Year and Per Confinement Deductibles</i>	<i>There is no cross-application between calendar year and per confinement deductibles. If a member is hospitalized, he or she must meet both per confinement and calendar year deductibles (as applicable) before the plan pays any benefits.</i>
<i>Coverage Maximum (Days/Visits)</i>	<i>Coverage maximums up to a certain number of days/visits per calendar year are reached by combining the Preferred and Non-Preferred benefits up to the limit for either one plan or the other, but not both. (Example, if the Preferred benefit is for 120 days and the Non-Preferred benefit is for 120 days, the maximum benefit is 120 days, not 240 days).</i>
<i>In-Network Deductible/Coinsurance</i>	<i>In-Network - deductible and coinsurance may apply to pap smears, DRE tests and PSA tests if billed by an independent laboratory provider.</i>
<i>Maternity Care</i>	<i>Maternity expenses are covered as any other medical expense. Coverage is provided for an employee and eligible dependents. Pregnancy benefits do not continue to be payable after coverage ends except in the event of total disability.</i>
<i>Ancillary Services</i>	<i>For contracted hospitals, the non-contracted Radiologist, Anesthesiologist and Pathologist (RAPS) are paid at the preferred level, and will be subject to reasonable and customary charges. Note that this payment method may apply to other providers.</i>
<i>Chiropractic Visits</i>	<i>Copayments and coinsurance for chiropractic visits are capped at 25% of the amount due to the chiropractor.</i>
<i>Payment for Non-Preferred Providers*</i>	<p><i>We cover the cost of care differently based on whether health care providers, such as doctors and hospitals, are "in network" or "out of network." We want to help you understand how much Aetna pays for your out-of-network care. At the same time, we want to make it clear how much more you will need to pay for this out-of-network care.</i></p> <p><i>As an example, you may choose a doctor in our network. You may choose to visit an out-of-network doctor. If you choose a doctor who is out of network, your Aetna health plan may pay some of that doctor's bill. Most of the time, you will pay a lot more money out of your own pocket if you choose to use an out-of-network doctor or hospital.</i></p> <p><i>When you choose out-of-network care, Aetna limits the amount it will pay. This limit is called the "recognized" or "allowed" amount. When you choose out-of-network care, Aetna "recognizes" an amount based on what Medicare pays for these services. The government sets the Medicare rate. Exactly how much Aetna "recognizes" depends on the plan you or your employer picks. Your out-of-network doctor sets the rate to charge you. It may be higher -- sometimes much higher -- than what your Aetna plan "recognizes" or "allows." Your doctor may bill you for the dollar amount that Aetna doesn't recognize. You must also pay any copayments, coinsurance and deductibles under your plan. No dollar amount above the recognized charge counts toward your deductible or maximum out-of-pocket. To learn more about how we pay out-of-network benefits visit <a href="http://Aetna.com">Aetna.com</a>. Type "how Aetna pays" in the search box.</i></p> <p><i>You can avoid these extra costs by getting your care from Aetna's broad network of health care providers. Go to <a href="http://www.aetna.com">www.aetna.com</a> and click on "Find a Doctor" on the left side of the page. If you are already a member, sign on to your Aetna Navigator member site. This way of paying out-of-network doctors and hospitals applies when you choose to get care out of network. When you have no choice (for example: emergency room visit after a car accident), we will pay the bill as if you got care in network. You pay your plan's copayments, coinsurance and deductibles for your in-network level of benefits. Contact Aetna if your provider asks you to pay more. You are not responsible for any outstanding balance billed by your providers for emergency services beyond your copayments, coinsurance and deductibles.</i></p>