

Take charge of your health. We're here to help.

Aetna Advantage plans for individuals, families
and the self-employed

Maryland



A guide to
understanding
your choices
and selecting a
quality health
insurance plan.

We want you to know[®]



Aetna makes it easy for a health insurance plan

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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.

In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans.

They say that nothing is more important than your health.

And they're right. That's what makes health insurance such an essential part of your life — even if you're not on an employer's group insurance plan. In fact, *especially* if you're not on a group plan, you've got to take charge of your health... and your health insurance needs.

At Aetna, we offer a variety of quality Advantage individual health insurance plans for Maryland. Count on us to guide you through the process and help you choose the right plan for your personal needs.

Why Aetna?

When you choose Aetna as your health insurance provider, you're gaining a lot of advantages. Among them:

Easy to understand. Yes, insurance can be simple! We provide you with straightforward language and easy-to-understand benefits.

Easy to choose. We'll help you select from plans designed to fit your personal situation. Aetna's nationwide provider network offers you a vast selection of physicians and hospitals.

Easy to afford. Since we offer so many benefit package options, you can choose how much to spend in premiums versus out-of-pocket expenses.

Easy to manage. Use our easy-to-use Web-based tools to get valuable health and benefits-related information, quickly find Aetna network physicians in your area, and manage your account — right online!

More reasons to like Aetna

So why else should you choose an Aetna health insurance plan? Here are more good reasons:

- You can visit most any licensed doctor or hospital you choose. Your out-of-pocket costs will be lower in Aetna's network of participating physicians and hospitals.
- You can visit your doctor's office as often as you like.
- You don't need a doctor's referral to see a specialist.
- There's no waiting period to enjoy preventive care.
- Your children's immunizations are covered.
- There's no deductible for well-women exams when you visit a network provider.

Have questions?

Just e-mail AetnaAdvantagePlans@aetna.com or call 1-800-MY-Health (1-800-694-3258). We're here to help!

Want a quote now?

Visit www.aetnaindividual.com or call 1-800-MY-Health (1-800-694-3258).

you to choose



How to use this booklet

When we say we're going to make health insurance easy for you, we mean it. Here are the steps you might want to take as you read this booklet:

1. Review the descriptions of all Aetna's Advantage plans for Maryland, on page 3.
2. Get some tips on plans that may best match up with your situation and priorities, on page 4.
3. Review each plan's specific features in the charts beginning on page 6.
4. If you have questions, would like to discuss your own unique situation, or want a rate quote, just e-mail us at AetnaAdvantagePlans@Aetna.com or call 1-800-694-3258.

It's easy to get a quote and apply

Once you've narrowed down to a plan (or plans), we make it easy to get a quote and apply for a policy, either online or by mail.

Online:

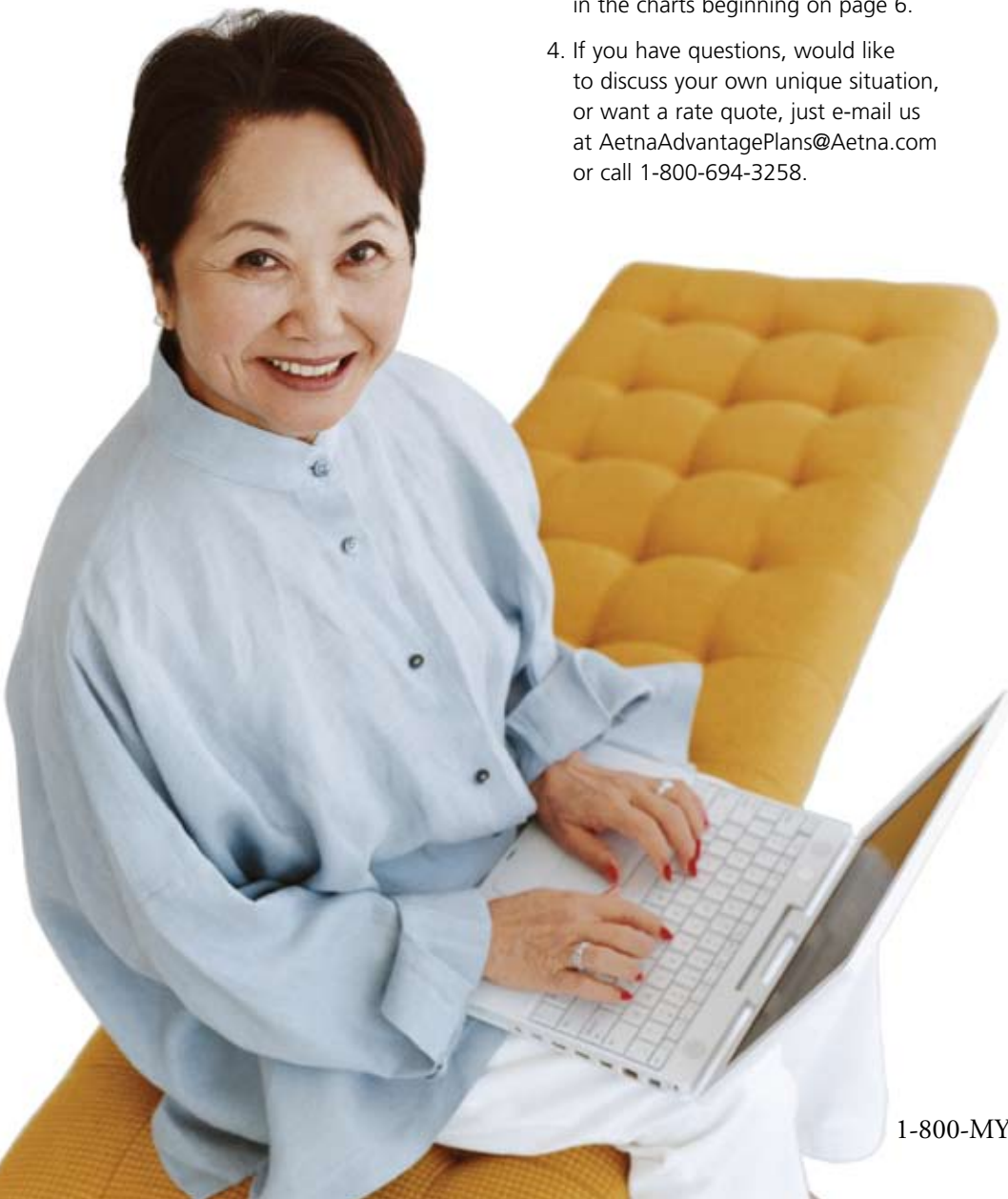
1. Visit www.aetnaindividual.com.
2. Choose your state.
3. Use the helpful information and tools to choose the best plan for you.
4. Click "Get A Quote."
5. Apply online and submit an electronic form of payment. (Or mail the enclosed application with one form of payment selected.)
6. Track the status of your application by clicking the site's Apps tab.

By Mail:

Simply complete and mail the enclosed application, in the envelope provided, with one form of payment selected.

Want a quote now?

Visit www.aetnaindividual.com or call 1-800-MY-Health (1-800-694-3258).

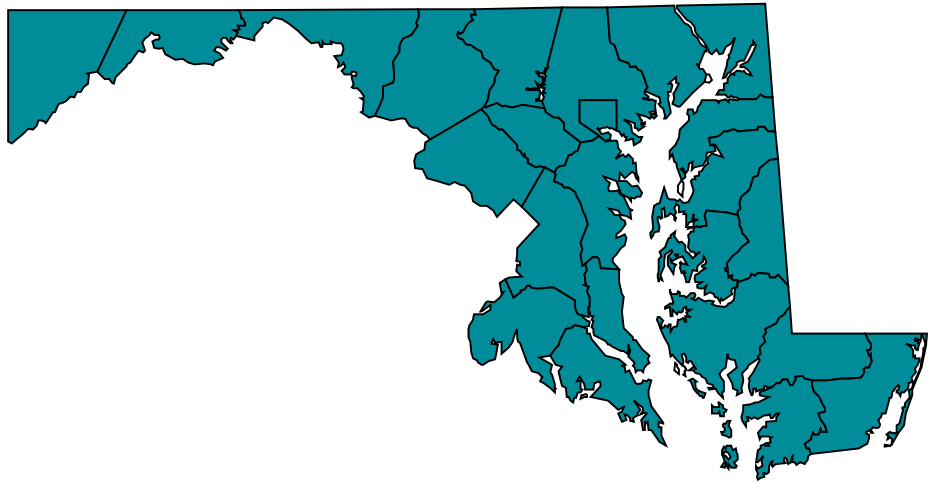




Aetna's Maryland service areas*

MARYLAND COUNTIES

- | | |
|----------------|-----------------|
| Allegany | Harford |
| Anne Arundel | Howard |
| Baltimore | Kent |
| Baltimore City | Montgomery |
| Calvert | Prince George's |
| Caroline | Queen Anne's |
| Carroll | St. Mary's |
| Cecil | Somerset |
| Charles | Talbot |
| Dorchester | Washington |
| Frederick | Wicomico |
| Garrett | Worcester |



*Networks may not be available in all ZIP codes and are subject to change.

Discover the advantages of your Aetna Advantage plan choices

For specifics on these health insurance plans, see the charts beginning on page 6.



All PPO Plans, PPO High Deductible Plans include:

- Visit most any licensed doctor or hospital you choose. Your out-of-pocket costs will be lower in Aetna's nationwide network of participating physicians and hospitals.
- Unlimited office visits to your primary care physician and specialists
- No claim forms to fill out when you visit a network provider
- No referrals required to see a specialist
- No waiting period to access preventive health (routine physicals)
- 100% annual routine GYN exam coverage — no waiting period, no dollar maximum, and no copay or deductible when you visit a network provider
- Coverage for prescription drugs
- Routine physicals include lab work and X-rays
- 100% coverage on in-network childhood immunizations

PPO High Deductible Plans (HSA Compatible)

- 100% coverage in network after your deductible is met
- Lower monthly premiums, Higher annual deductibles (at least \$2,750 for individuals and \$5,500 for families).
- Can be paired with a tax-advantaged Health Savings Account (HSA).

About HSAs...

A Health Savings Account, or HSA, is a personal account that lets you pay for qualified medical expenses with tax-advantaged funds. You or an eligible family member make contributions to your HSA tax-free, and those dollars earn interest tax-free. Then, when you make withdrawals from your account to pay for qualified health care expenses, they're tax-free, too.

To establish a Health Savings Account...

First enroll in an Aetna HSA-compatible High Deductible Health Plan. Then request HSA enrollment materials by calling 1-800-694-3258 or visiting www.aetnaindividualhsa.com to view and download the materials.

Why Choose an Aetna HealthFund HSA?

- No set-up fees
- No monthly administration fee
- No withdrawal forms required
- Convenient access to HSA funds via debit card or checkbook
- Track HSA activity through Aetna Navigator™

The HSA Investment Account allows you a number of different ways to invest for the future, complementing the interest earning HSA Cash Account.

Add Dental PPO Max

With the Aetna Advantage Dental PPO Max insurance plan, you can obtain services from either a participating or non-participating dentist. *Participating dentists have agreed to provide services at a negotiated rate for both covered services, as well as non-covered services such as cosmetic tooth whitening and orthodontic care, so you generally pay less out-of-pocket.* You also have the flexibility to visit a dentist who does not participate in Aetna's network, though you will not benefit from negotiated fees. Dental is offered only if medical coverage is obtained

Want to cover your children only?

All Aetna Advantage plans are available for children only, which means you can enroll your child even if no other family member enrolls. Coverage includes immunizations, well-child visits, emergency room and dental preventive services (if dental is selected).

Note: when an HSA Compatible plan is selected for child only enrollment, an HSA account is not available for the child.

How to select a health insurance plan that fits your needs



Perhaps you've just left an employer's group plan. Or you're looking for an option other than COBRA. Or you're not currently insured. Or maybe you've just received another big rate increase from another insurer and you're looking for something more affordable.

Whatever your situation, at Aetna, we're here to help. Let us offer a few tips to help you choose the right plan for your unique situation and priorities. This chart may be a good starting point for you...

IF YOU...

CONSIDER...

Are looking for an affordable policy with lower monthly payments...

PPO 30, PPO 40, High Deductible PPO 2

Use only basic health care services and want to keep lower monthly payments...

PPO 40

Don't want to pay a lot for frequent doctor visits for you and the kids...

PPO 25, PPO 30

Want a balance of lower monthly payments and quality coverage...

PPO 30

Want to cap the amount you'll spend on total medical expenses each year...

PPO 30

Want a plan that works with a tax-advantaged Health Savings Account (see page 3 for an explanation of HSAs)...

High Deductible PPO 1 or High Deductible PPO 2

Think that robust coverage is more important than the lowest possible cost...

PPO 20





Is your doctor in the Aetna network?

Which local physicians, hospitals, pharmacies and eyewear providers participate in the Aetna Advantage Plan network? Visit www.aetna.com/docfind/custom/advplans. Or call 1-800-694-3258 and ask for a directory of providers.

A few things to keep in mind

- Generally speaking, the lower your “premiums,” or monthly payments, the higher your “deductible,” which is the amount you pay out of pocket before the plan begins paying for expenses. (Lower premiums also mean a higher “copay,” which is the amount you pay out-of-pocket at doctor visits, hospital stays, etc.)
- The lower your deductible the higher your monthly premiums will be.
- You’ll pay less by using “in-network” doctors, hospitals, pharmacies and other health care providers who participate in Aetna’s vast nationwide network than by using “out-of-network” doctors.
- Visit www.planforyourhealth.com for an in-depth list of terms in this brochure and what they mean.

MARYLAND AETNA ADVANTAGE PLAN OPTIONS

	PPO 20		PPO 25	
MEMBER BENEFITS	In-Network	Out-of-Network**	In-Network	Out-of-Network**
Deductible Individual/Family	\$500/\$1,000	\$500/\$1,000	\$1,500/\$3,000	\$1,500/\$3,000
Coinsurance (member's responsibility)	20% after deductible	35% after deductible	20% after deductible	35% after deductible
Out-of-Pocket Maximum Individual/Family	\$2,000/\$4,000	\$2,000/\$4,000	\$3,000/\$6,000	\$3,000/\$6,000
Lifetime Maximum*	\$5,000,000 per insured		\$5,000,000 per insured	
Non-specialist Office Visit (General Physician, Family Practitioner, Pediatrician or Internist)	\$20 copay deductible waived	20% after \$20 copay after deductible	\$25 copay deductible waived	20% after \$25 copay after deductible
Specialist Visit	\$30 copay deductible waived	20% after \$30 copay after deductible	\$35 copay deductible waived	20% after \$35 copay after deductible
Hospital Admission	20% after deductible	35% after deductible	20% after deductible	35% after deductible
Outpatient Surgery	20% after deductible	35% after deductible	20% after deductible	35% after deductible
Emergency Room	\$100 copay (waived if admitted) 20% after deductible		\$100 copay (waived if admitted) 20% after deductible	
Annual Routine Gyn Exam (Annual Pap/Mammogram)	\$30 copay	20% after \$30 copay after deductible	\$35 copay	20% after \$35 copay after deductible
Maternity Obstetrician Visits	\$30 copay for Initial Visit \$0 thereafter	20% after \$30 copay after deductible	\$35 copay for Initial Visit \$0 thereafter	20% after \$35 copay after deductible
Maternity Hospital	20% after deductible	35% after deductible	20% after deductible	35% after deductible
Preventive Health (Annual Physical) (\$200 per calendar year*)	\$20 copay deductible waived	20% after \$20 copay after deductible	\$25 copay deductible waived	20% after \$25 copay after deductible
Lab/X-Ray	20% after deductible	35% after deductible	20% after deductible	35% after deductible
Skilled Nursing (in lieu of hospital) (30 days per calendar year*)	20% after deductible	35% after deductible	20% after deductible	35% after deductible
Physical/Occupational Therapy (24 visits per calendar year*)	20% after deductible	35% after deductible (Aetna will pay a maximum of \$25 per visit.)	20% after deductible	35% after deductible (Aetna will pay a maximum of \$25 per visit.)
Home Health Care (40 visits per calendar year*)	20% after deductible	35% after deductible	20% after deductible	35% after deductible
Durable Medical Equipment (\$2,000 per calendar year*)	20% after deductible	35% after deductible	20% after deductible	35% after deductible
PHARMACY				
Generic (Oral Contraceptives Included)	\$15 copay	\$15 copay plus 20%	\$15 copay	\$15 copay plus 20%
Calendar Year Deductible per Individual	\$250 (does not apply to generic)		\$250 (does not apply to generic)	
Preferred Brand/Non-Preferred Brand (Oral Contraceptives Included)	\$25/\$40 copay after deductible	\$25/\$40 copay plus 20% after deductible	\$25/\$40 copay after deductible	\$25/\$40 copay plus 20% after deductible
Calendar Year Maximum per Individual*	\$5,000		\$5,000	

PPO 30		PPO 40	
In-Network	Out-of-Network**	In-Network	Out-of-Network**
\$2,500/\$5,000	\$2,500/\$5,000	\$5,000/\$10,000	\$5,000/\$10,000
20% after deductible	35% after deductible	20% after deductible	35% after deductible
\$5,000/\$10,000	\$5,000/\$10,000	\$7,500/\$15,000	\$7,500/\$15,000
\$5,000,000 per insured		\$5,000,000 per insured	
\$30 copay deductible waived	20% after \$30 copay after deductible	\$40 copay deductible waived	20% after \$40 copay after deductible
\$40 copay deductible waived	20% after \$40 copay after deductible	\$50 copay deductible waived	20% after \$50 copay after deductible
20% after deductible	35% after deductible	20% after deductible	35% after deductible
20% after deductible	35% after deductible	20% after deductible	35% after deductible
\$100 copay (waived if admitted) 20% after deductible		\$100 copay (waived if admitted) 20% after deductible	
\$40 copay	20% after \$40 copay after deductible	\$50 copay	20% after \$50 copay after deductible
\$40 copay for Initial Visit \$0 thereafter	20% after \$40 copay after deductible	\$50 copay for Initial Visit \$0 thereafter	20% after \$50 copay after deductible
20% after deductible	35% after deductible	20% after deductible	35% after deductible
\$30 copay deductible waived	20% after \$30 copay after deductible	\$40 copay deductible waived	20% after \$40 copay after deductible
20% after deductible	35% after deductible	20% after deductible	35% after deductible
20% after deductible	35% after deductible	20% after deductible	35% after deductible
20% after deductible (Aetna will pay a maximum of \$25 per visit.)	35% after deductible	20% after deductible (Aetna will pay a maximum of \$25 per visit.)	35% after deductible
20% after deductible	35% after deductible	20% after deductible	35% after deductible
20% after deductible	35% after deductible	20% after deductible	35% after deductible
\$15 copay	\$15 copay plus 20%	\$15 copay	\$15 copay plus 20%
\$500 (does not apply to generic)		\$500 (does not apply to generic)	
\$25/\$40 copay after deductible	\$25/\$40 copay plus 20% after deductible	\$25/\$40 copay after deductible	\$25/\$40 copay plus 20% after deductible
\$5,000		\$5,000	

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

** Payment for out-of-network facility care is determined based upon Aetna's Allowable Fee Schedule. Payment for other out-of-network care is determined based upon the negotiated charge that would apply if such services or supplies were received from a Preferred Provider.

MARYLAND AETNA ADVANTAGE PLAN OPTIONS

	HIGH DEDUCTIBLE PPO 1 (HSA COMPATIBLE)		HIGH DEDUCTIBLE PPO 2 (HSA COMPATIBLE)	
MEMBER BENEFITS	In-Network	Out-of-Network**	In-Network	Out-of-Network**
Deductible Individual/Family	\$2,750/\$5,500	\$5,500/\$11,000	\$5,000/10,000	\$10,000/\$20,000
Coinsurance (member's responsibility)	20% after deductible	35% after deductible	0% after deductible	0% after deductible
Out-of-Pocket Maximum Individual/Family	\$5,000/\$10,000	\$10,000/\$20,000	\$5,000/\$10,000	\$10,000/\$20,000
Lifetime Maximum*	\$5,000,000 per insured		\$5,000,000 per insured	
Non-specialist Office Visit (General Physician, Family Practitioner, Pediatrician or Internist)	\$20 copay after deductible	20% after \$20 copay after deductible	0% after deductible	0% after deductible
Specialist Visit	\$30 copay after deductible	20% after \$30 copay after deductible	0% after deductible	0% after deductible
Hospital Admission	20% after deductible	35% after deductible	0% after deductible	0% after deductible
Outpatient Surgery	20% after deductible	35% after deductible	0% after deductible	0% after deductible
Emergency Room	\$100 copay (waived if admitted) 20% after deductible		0% after deductible	0% after deductible
Annual Routine Gyn Exam (Annual Pap/Mammogram)	0% not subject to deductible	20% after deductible	0% not subject to deductible	0% after deductible
Maternity Obstetrician Visits	\$30 copay for initial visit; after deductible \$0 thereafter	20% after \$30 copay after deductible	0% after deductible	0% after deductible
Maternity Hospital	20% after deductible	35% after deductible	0% after deductible	0% after deductible
Preventive Health (Annual Physical) (\$200 per calendar year*)	\$20 copay not subject to deductible	20% after \$20 copay after deductible	\$25 copay not subject to deductible	0% after deductible
Lab/X-Ray	20% after deductible	35% after deductible	0% after deductible	0% after deductible
Skilled Nursing (in lieu of hospital) (30 days per calendar year*)	20% after deductible	35% after deductible	0% after deductible	0% after deductible
Physical/Occupational Therapy (24 visits per calendar year*)	20% after deductible	35% after deductible (Aetna will pay a maximum of \$25 per visit.)	0% after deductible (Aetna will pay a maximum of \$25 per visit.)	0% after deductible (Aetna will pay a maximum of \$25 per visit.)
Home Health Care (40 visits per calendar year*)	20% after deductible	35% after deductible	0% after deductible	0% after deductible
Durable Medical Equipment (\$2,000 per calendar year*)	20% after deductible	35% after deductible	0% after deductible	0% after deductible
PHARMACY				
Generic (Oral Contraceptives Included)	\$15 copay	\$15 copay plus 20%	0%	0%
Calendar Year Deductible per Individual	Integrated Medical/Rx deductible		Integrated Medical/Rx deductible	
Preferred Brand/Non-Preferred Brand (Oral Contraceptives Included)	\$25/\$40 copay after deductible	\$25/\$40 copay plus 20% after deductible	0% / 0% after deductible	0% / 0% after deductible
Calendar Year Maximum per Individual*	\$5,000		\$5,000	

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

** Payment for out-of-network facility care is determined based upon Aetna's Allowable Fee Schedule. Payment for other out-of-network care is determined based upon the negotiated charge that would apply if such services or supplies were received from a Preferred Provider.

MARYLAND AETNA ADVANTAGE PLAN OPTIONS

INDIVIDUAL DENTAL PPO MAX PLAN		
MEMBER BENEFITS	PREFERRED	NONPREFERRED
Annual Deductible per Member (Does not apply to Diagnostic and Preventive Services)	\$25; \$75 family maximum	\$25; \$75 family maximum
Annual Maximum Benefit	Unlimited	Unlimited
DIAGNOSTIC SERVICES		
Oral Exams		
Periodic oral exam	100%	100%
Comprehensive oral exam	100%	100%
Problem-focused oral exam	100%	100%
X-rays		
Bitewing — single film	100%	100%
Complete series	100%	100%
PREVENTIVE SERVICES		
Adult cleaning	100%	100%
Child cleaning	100%	100%
Sealants — per tooth	Discount	Not Covered
Fluoride application — with cleaning	100%	100%
Space maintainers	Discount	Not Covered
BASIC SERVICES		
Amalgam filling — 2 surfaces	100%	100%
Resin filling — 2 surfaces anterior	Discount	Not Covered
Oral Surgery	Discount	Not Covered
Extraction – exposed root or erupted tooth	Discount	Not Covered
Extraction of impacted tooth —soft tissue	Discount	Not Covered
MAJOR SERVICES*		
Complete upper denture	Discount	Not Covered
Partial upper denture (resin base)	Discount	Not Covered
Crown — Porcelain with noble metal	Discount	Not Covered
Pontic — Porcelain with noble metal	Discount	Not Covered
Inlay — Metallic (3 or more surfaces)	Discount	Not Covered
Oral Surgery		
Removal of impacted tooth — partially bony	Discount	Not Covered
Endodontic Services		
Bicuspid root canal therapy	Discount	Not Covered
Molar root canal therapy	Discount	Not Covered
Periodontic Services		
Scaling & root planing — per quadrant	Discount	Not Covered
Osseous surgery — per quadrant	Discount	Not Covered
ORTHODONTIC SERVICES*	Discount	Not Covered

Nonpreferred (Out-of-Network) Coverage is limited to a maximum of the Plan's payment, which is based on the contracted maximum fee for participating providers in the particular geographic area.

Access to negotiated discounts: members are eligible to receive noncovered services at the PPO negotiated rate when visiting a participating PPO dentist at any time. Above list of covered services is representative. Full list with limitations as determined by Aetna appears on the plan booklet/certificate.

All products not available in all counties. Please refer to the state map located on page 2 of the Aetna Advantage Brochure.

A summary of exclusions is listed on page 12. For a full list of benefit coverage and exclusions refer to the plan documents.



Aetna Advantage plan programs to help you be well

Aetna Advantage Plans include special programs¹ with a wealth of features to complement our standard health insurance coverage. These programs include substantial savings on products and educational materials geared toward your special health needs. These programs are value added and are NOT insurance. Here are a few of the ways we can help you be well.

Fitness Program

With our Fitness program, eligible Aetna members and their families can enjoy preferred rates* on fitness club memberships at over 2,000 fitness clubs within the GlobalFit™ network. In addition, members can access other programs such as at-home weight loss programs, home fitness options and even one-on-one health coaching** services.

Aetna Weight ManagementSM Program

The Weight Management Program can help you achieve your weight loss goals by providing you with a sensible weight loss plan and balanced nutrition guide to fit your lifestyle. This program provides Aetna members and their eligible family members access to discounts on Jenny Craig® weight loss programs and products. Start with a FREE 30-day trial membership²; then choose either a 6-month² or 12-month² program³ that's right for you. You also receive individual weight loss consultations, personalized menu planning, tailored activity planning, motivational materials and much more.

Aetna Natural Products and ServicesSM program, Eyecare Savings, Fitness and similar discount programs are rate-access programs and may be in addition to any plan benefits. Discount and other similar health programs offered hereunder are NOT insurance, and program features are not guaranteed under the plan contract and may be discontinued at any time. Program providers are solely responsible for the products and services provided hereunder. Aetna does not endorse any vendor, product or service associated with these programs. It is not necessary to be a member of an Aetna plan to access the program participating providers.

¹ Availability varies by plan. Talk with your Aetna representative for details.

² Offers good at participating centers and through Jenny Direct at home only. Additional cost for all food purchases.

³ Additional weekly food discounts will grow throughout the year, based on active participation.

*At some clubs, participation in this program may be restricted to new club members.

**Provided by WellCall, Inc. through GlobalFit.

Eyecare Savings

Aetna VisionSM Discount program offers special savings on eye exams, contact lenses, frames, lenses, LASIK eye surgery, and eye care accessories.

Hearing Discount Program

Aetna's HearingSM Discounts help Aetna members and their families save on hearing exams, hearing services and hearing aids.

Aetna Natural Products and ServicesSM program

Eligible Aetna members and their families can access complementary health care products and services at reduced rates through the Aetna Natural Products and Services program. Members can save on acupuncture, chiropractic care, massage therapy and dietetic counseling as well as on over-the-counter vitamins, herbal and nutritional supplements and other health-related products.

Informed Health[®] Line

Get answers 24/7 to your health questions via a toll-free hotline staffed by a team of registered nurses.

Aetna Rx Home Delivery[®]

With this optional program, order prescription medications through our convenient and easy-to-use mail order pharmacy. To learn more or obtain order forms, visit www.AetnaRxHomeDelivery.com.

Aetna Navigator[™]

It's easy and convenient for Aetna members to manage their health benefits. Anytime – day or night – wherever they have Internet access, members can log in to Aetna Navigator, Aetna's secure member website. Members who register on the site can check the status of their claims, contact Aetna Member Services, estimate the costs of health care services, and much more!

For more information on any of these programs, please visit us online at www.aetna.com.

Members will also have access to their own Personal Health Record, a single, secure place where they can view their medical history and add other health information that's important to them.***

***The Aetna Personal Health Record should not be used as the sole source of information about your health conditions or medical treatment.

Want to save on dental expenses?

Vital Savings by Aetna[®] is a discount program that provides you with dental savings. This is not insurance. Enrolling in the program will give you access to a network of providers who have agreed to accept discounted rates for services. To sign up today, visit www.vitalsavings.com or call 1-877-698-4825.

Things you need to know to apply

To qualify for an Aetna Advantage Plan, you must be:

- Under age 64 3/4 (If applying as a couple, both you and your spouse must be under 64 3/4.)
- Under age 19 for dependent children
- Between ages 19 and 22 for unmarried dependent children with proof of full-time student status
- Legal residents in a state with products offered by the Aetna Advantage Plans
- Legal U.S. residents for at least 6 continuous months.

Your premium payments

Your premium payments are guaranteed not to increase for 12 months from your effective date. After that, your premiums may change. Final rates are subject to underwriting review.

Your coverage

Your coverage remains in effect as long as you pay the required premium charges on time, and as long as you maintain membership eligibility. Coverage will be terminated if you become ineligible due to any of the following circumstances:

- Non-payment of premiums
- Becoming a resident of a state or location in which Aetna Advantage plans are not available.
- Obtaining duplicate coverage
- For other reasons permissible by law

Medical underwriting requirements

The Aetna Advantage Plans are not guaranteed issue plans and require medical underwriting. Some individuals can be federally eligible under the Health Insurance

Portability Accountability Act (HIPAA) for a special guaranteed issue plan under Maryland laws and regulations.

All applicants, enrolling spouses and dependents are subject to medical underwriting to determine eligibility and appropriate premium rate level.

We offer various premium rate levels based on the known and predicted medical risk factors of each applicant.

Levels of coverage and enrollment

- You may be enrolled in your selected plan at the standard premium charge.
- You may be enrolled in your selected plan at a higher rate, based on medical findings.
- You may be declined coverage based on significant medical risk factors.

Duplicate coverage

If you are currently covered by another carrier, you must agree to discontinue the other coverage before or on the effective date of the Aetna Advantage Plan. Do not cancel your current insurance until you are notified that you have been accepted for coverage.

Pre-existing conditions

During the first 12 months following your effective date of coverage, no coverage will be provided for the treatment of a pre-existing condition unless you have creditable prior coverage.

A pre-existing condition is an illness or injury for which medical advice or treatment was recommended or received within 6 months preceding the effective date of coverage.



All You Need to Know About Easy-Pay

Simple Automatic Payments via Electronic Funds Transfer (EFT)

Registration: Complete the payment section of the Aetna Advantage Plans application. Select the EFT option to approve the automatic withdrawal of your initial premium and all subsequent premium payments.

Invoices: You will not receive a paper invoice when you are enrolled in EFT. Payments will appear on your bank statement as "Aetna Autodebit Coverage."

Terminating: To terminate EFT, you will need to provide Aetna with 10 days written notice prior to the date your next EFT payment will be deducted. Without this written notice, your bank account may be debited for the next month's premium. You will then need to contact Aetna to have funds placed back in the checking account.

Refunds: To process an EFT refund (placing money back in member's checking account), Aetna will require at least 5 days after the withdrawal was made to ensure valid payment.

Rejected transactions: If the EFT payment rejects for any reason, Aetna will automatically terminate the EFT and send you a letter saying you will receive paper invoices. Processing time to reinstate EFT will be 30–60 days. If an EFT payment is rejected, you will need to pay that payment by paper check or credit card.

Timing: Payments for Cycle 1 accounts (1st of the month effective date) will be taken from your bank account between the 3rd and the 10th of the month the premium is due. Payments for Cycle 2 accounts (15th of the month effective date) will be taken from your bank account between the 18th and 23rd of the month the premium is due.



Maryland limitations and exclusions

Medical

These medical plans do not cover all health care expenses and include exclusions and limitations. You should refer to your plan documents to determine which health care services are covered and to what extent.

The following is a partial list of services and supplies that are generally not covered. However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s). Services and supplies that are generally not covered include, but are not limited to:

- All medical and hospital services not specifically covered in, or which are limited or excluded by your plan documents, including costs of services before coverage begins and after coverage terminates
- Cosmetic surgery
- Custodial care
- Donor egg retrieval
- Weight control services including surgical procedures for the treatment of obesity, medical treatment, and weight control/loss programs
- Experimental and investigational procedures, (except for coverage for medically necessary routine patient care costs for Members participating in a cancer clinical trial)
- Immunizations for travel or work
- Implantable drugs and certain injectable drugs including injectable infertility drugs

- Infertility services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services unless specifically listed as covered in your plan documents
- Medical expenses for a pre-existing condition are not covered for the first 12 months after the member's effective date. Look back period for determining a pre-existing condition (conditions for which diagnosis, care or treatment was recommended or received) is 6 months prior to the effective date of coverage. If the applicant had prior creditable coverage within 63 days immediately before the signature on the application, then the pre-existing conditions exclusion of the plan will be waived.
- Nonmedically necessary services or supplies
 - Orthotics
 - Over-the-counter medications and supplies
 - Radial keratotomy or related procedures
 - Reversal of sterilization
 - Services for the treatment of sexual dysfunction or inadequacies including therapy, supplies or counseling
 - Special or private duty nursing
 - Therapy or rehabilitation other than those listed as covered in the plan documents
 - Mental health in-network services for PPO plans not covered, except for severe biologically based mental or nervous disorders

Dental

Listed below are some of the charges and services for which these dental plans do not provide coverage. For a complete list of exclusions and limitations, refer to plan documents.

- Dental Services or supplies that are primarily used to alter, improve or enhance appearance. Negotiated rates for cosmetic procedures available when a participating dentist is accessed.
- Experimental services, supplies or procedures
- Treatment of any jaw joint disorder, such as temporomandibular joint disorder
- Replacement of lost or stolen appliances and certain damaged appliances
- Services that Aetna defines as not necessary for the diagnosis, care or treatment of a condition involved
- All other limitations and exclusions in your plan documents

10-day right to review

Do not cancel your current insurance until you are notified that you have been accepted for coverage. We'll review your application to determine if you meet underwriting requirements. If you're denied, you'll be notified by mail. If you're approved, you'll be sent an Aetna Advantage Plan contract and ID card.

If, after reviewing the contract, you find that you're not satisfied for any reason, simply return the contract to us within 10 days. We will refund any premium you've paid (including any contract fees or other charges) less the cost of any services paid on behalf of you or any covered dependent.

Glossary of terms

To help you understand your health care options, here are a few definitions of terms you'll see throughout this brochure. For a more in-depth list of terms, please visit www.planforyourhealth.com.*

Deductible – A fixed yearly dollar amount you pay before the benefits of the plan policy start.

Coinsurance – The dollar amount that the plan and you pay for covered benefits after the deductible is paid.

Copayment (Copay) – A fixed dollar amount that you must contribute toward the cost of covered medical services under a health plan.

Lifetime Maximum – The total dollar amount of benefits you may receive, or the limited number of particular services you may receive, over the term of the policy.

Premium – The amount charged, often in installments, for an insurance policy.

Out-of-Pocket Maximum – The amounts such as coinsurance and deductibles that an individual is required to contribute toward the cost of health services covered by the benefits plan.

*Plan For Your Health is a public education program from Aetna and the Financial Planning Association.

If you need this material translated into another language, please call Member Services at 1-866-565-1236.

Si usted necesita este material en otro lenguaje, por favor llame a Servicios al Miembro al 1-866-565-1236.

This material is for information only and is not an offer or invitation to contract. Plan features and availability may vary by location. Plans may be subject to medical underwriting or other restrictions. Rates and benefits may vary by location. Health insurance plans contain exclusions and limitations. Investment services are independently offered through JPMorgan Institutional Investors, Inc., a subsidiary of JPMorgan Chase Bank. 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. Not all health services are covered. See health insurance plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features are subject to change. Aetna receives rebates from drug makers 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. Material subject to change.

The Vital Savings by Aetna® program (the "Program") is not insurance. The Program provides Members with access to discounted fees pursuant to schedules negotiated by Aetna Life Insurance Company for the Vital Savings by Aetna® discount program. The Program does not make payments directly to the providers participating in the Program. Each Member is obligated to pay for all services or products but will receive a discount from the providers who have contracted with the Discount Medical Plan Organization to participate in the Program. Aetna Life Insurance Company, 151 Farmington Avenue, Hartford, CT 06156, 1-877-698-4825, is the Discount Medical Plan Organization.

For more information about Aetna plans, refer to www.aetna.com.