

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

aetna®



Your personal assistant for health care

Aetna concierge

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

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

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

Your concierge has answers

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

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

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

A concierge can assist you with:

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

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

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

Helping you budget

Need help planning for health care expenses? No problem.

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

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

Making health care simpler

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

You can chat with your concierge online or by phone:

- Just log in at www.aetnavigators.com and chat online.
- Call the toll-free number on your Aetna member ID card.

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

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

This material is for information only and is not an offer or invitation to contract. Health benefits and health insurance plans contain exclusions and limitations. An application must be completed to obtain coverage. Not all health services are covered. Plans may be subject to medical underwriting or other restrictions. Rates and benefits vary by location. Plan features and availability may vary by location and are subject to change. Plans not available in all states. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage.

Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.

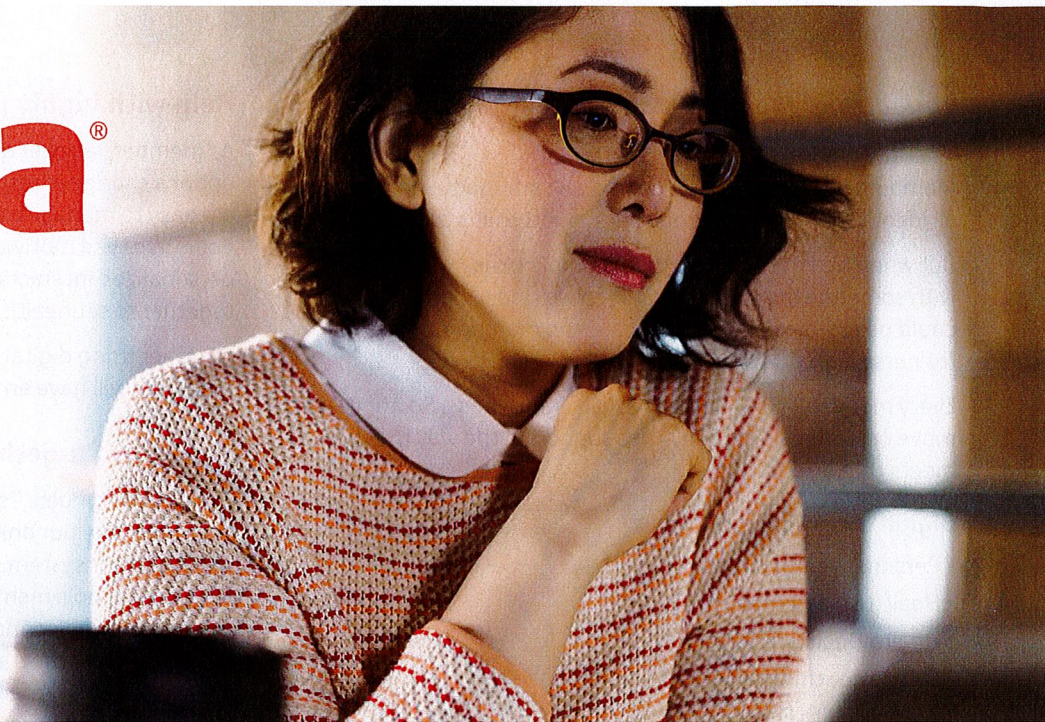
Policy forms issued in Oklahoma include: HMO OK COC-5 09/07, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23, GR-29/GR-29N, Comprehensive PPO-GR-11741 (5/04), Limited-GR-11741-LME (5/04) and Dental-11826 Ed 9/04.

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Care management at the right intensity

Aetna In Touch CareSM program

Change the way you think about care management

Traditional case management is episodic. It focuses on members with acute, complex needs. Disease management focuses on helping members manage specific chronic conditions. Aetna In Touch Care is different. We work with members with the greatest acute and chronic needs. You don't need to buy disease or case management along with it. Using a combination of digital and nurse support, we'll help members as they work toward their best possible outcome. It's easy to learn more. Just call your Aetna representative.

Count on us to deliver results

- 97% member satisfaction²
- \$9.30 – \$15.70 savings per member, per month³

Find the right members

We're looking for people who not only need help, but are ready for it. Industry-leading predictive models go through everything we know about your population on a monthly basis. We look at medical and pharmacy claims, member-reported information and lab data. So, as their health changes, we have new chances to find them. We also use daily triggers, like inpatient admissions, to find members with new acute needs. Finding people when they need help the most gives us the best chance to improve their outcomes. And, if daily and monthly searches don't find them, they can ask to be included in the program. Depending on which version of the program you choose, we'll identify 14 to 20 percent¹ of your members for Aetna In Touch Care.

THIS IS NOT INSURANCE.

¹Based on 2015 Aetna In Touch Care Premier and the Aetna In Touch CareSM Solutions program year one book of business customers.

²Survey of members who were enrolled in self-insured commercial plans with Aetna In Touch Care Premier during 2015.

³Aetna In Touch Care Premier gross savings are based on a 2015 book of business study of 2014 customers in their first year. This is not a guarantee of savings.

Engage with the right type and intensity of support

Members use and benefit from digital care tools. So we tell all identified members about the support that's available.

But when health issues are more complex, they want to talk with someone they can trust. When we find a member who could use some extra help, we call. And members can ask for nurse support at any time.

Every member is unique and has different needs. So, they can move between digital and nurse support in the way that best meets these needs.

Digital care resources

- Personal health record
- Health assessment
- Health Decision Support
- Online coaching programs
- Aetna Health Dashboard

10% – 35% of eligible members use digital support, and 2.5% – 4.1% of eligible members use nurse support.⁴

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⁴Based on 2015 Aetna In Touch Care Premier book of business.

In Idaho, health benefits and health insurance plans are offered and/or underwritten by Aetna Health of Utah Inc. and Aetna Life Insurance Company. In all other states, 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 (Aetna). 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.

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Policy forms issued in OK include: HMO OK COC-5 09/07, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23 and/or GR-29/GR-29N.

Policy forms issued in Idaho by Aetna Health of Utah Inc. include: HI HGrpAg 02, HC HCOC 03.

Policy forms issued in Idaho by Aetna Life Insurance Company include: GR-23, GR-29/GR-29N, GR-9/GR-9N, AL HCOC 03, AL HGrpPol 02.

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Help with highly personalized support

As members answer questions in online programs, coaching options change in response. Members take simple steps that are easy to manage as they work toward specific goals. And our nurses use motivational interviewing to create highly personalized interactions with members. They'll work together to set health goals and make plans to achieve them.

Whether using digital care tools or nurse support, your members will have an experience that meets their needs.

Bring it all together for better overall care

The Aetna MyPulseSM system is how we link digital care resources, like our online programs, with our care management system. This connection lets nurses see which digital care tools members are using and how often. But it's not a one-sided connection. Nurses can use MyPulse to offer guidance as members use digital resources. They can also assign tasks and refer members to Health Decision Support. As a result, nurses have insight into what motivates members. This creates more meaningful conversations and better personalized care plans.

Let us simplify care management

We'll find your members when they need help. By combining digital and nurse support, we'll give them a care management experience as unique as they are. They'll be empowered. They'll have the smoothest member experience and best possible outcomes. And ultimately, you'll see lower health care costs.

