

What do I get for my health plan dollars?



- The doctor you want
- Dental coverage included
- Access to discounts on eyewear, gyms, massage, weight loss programs and more!

Visit www.aetnafeds.com
or call 1-877-459-6604

We want you to know[®]



You can have it all with Aetna

✓ Choice of plans

Three great medical plans plus a standalone dental plan to meet your needs.

✓ More for your money

Medical plans with built-in preventive dental coverage plus **perks** like discounts on eyewear, gyms, massage, weight loss programs and more!

We have something for everyone at Aetna! From our **three great medical plans** with special features like **no referrals*** and **low copays**, and for Aetna HealthFund plans, the ability to **see any doctor you want**. That's not all: We offer the standalone **Aetna Dental® PPO plan** plus member perks like **discounts on eyewear, fitness, spa gift certificates** and a whole lot more.

Plans with PPO NETWORKS

Aetna HealthFund® Consumer-Driven Health Plan (CDHP)

- See any doctor
- 100% coverage for preventive care in-network (including dental)
- Up to \$600 for other dental services!

Aetna HealthFund® High-Deductible Health Plan with Health Savings Account (HSA)

- See any doctor
- 100% coverage for preventive care in-network (including dental)
- Money deposited into a savings account
- Eyewear reimbursement

FEDVIP DENTAL

Aetna Dental® PPO

- See any dentist
- No deductibles
- Coverage for preventive, intermediate, major and orthodontic dental services
- Combine with an Aetna health plan to stretch your dental dollars!

Plans with HMO NETWORKS

Aetna Open Access® HMO Plan

- No referrals*
- Just pay a copay
- Preventive dental included
- Eyewear reimbursement

*With the exception of the California HMO plan.



All of our medical plans come with built-in preventive dental and more!

Our plans come with lots of perks! As a member you get access to special discounts on:

- Eyewear, eye exams, contact lenses and LASIK eye surgery
- Nearly 10,000 fitness clubs nationwide including Bally Total Fitness, Curves, Gold's Gym, Powerhouse locations — and lots more!
- Chiropractic, acupuncture, and massage therapy visits
- Vitamins and supplements
- Weight loss programs like Jenny Craig®
- SpaWish gift certificates
- Zagat healthy dining
- And more!

Jenny Craig®

LENSCRAFTERS®

it'sallinside. JCPenneyoptical

PEARLE VISION®

GlobalFit™

Need more info?

Go to www.aetnafeds.com or call 1-877-459-6604.

Plans with PPO Networks

- ✓ Low plan premiums
- ✓ Dental and vision benefits included
- ✓ See any licensed doctor for covered services

Both Aetna HealthFund plans are available to Federal Employees in: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MO, MS, NC, NH, NJ, NV, NY, OH, OK, PA, SC, TN, TX, VA, VT, WA, WI and WV.

De-stress and save with a massage therapy discount.

Plans with PPO Networks

Aetna HealthFund Consumer-Driven Health Plan (CDHP)

2008 CDHP biweekly rates

CDHP	Code	Non-Postal	Postal 1	Postal 2
Self Only	221	\$37.87	\$18.94	\$17.04
Self & Family	222	\$87.11	\$43.56	\$39.20

Please refer to the 2008 Aetna Federal Plan Brochure for other rates.

2008 CDHP benefit summary

Benefit Features	
In-Network Preventive Care (does not reduce your Fund)	Medical — 100% / Dental — 100% / Vision — 100%
Medical Fund	\$1,250 — Single \$2,500 — Family
Member Responsibility	After annual Medical Fund is spent \$750 — Single \$1,500 — Family
Rollover	Unused Medical Fund balance rolls over to next year's Fund and reduces your member responsibility!
Traditional Medical Plan Benefits Coinsurance	After you pay member responsibility 90% — In-network 60% — Out-of-network
Dental Benefits	<ul style="list-style-type: none"> ■ Cleanings and X-rays covered at 100% in-network ■ Dental Fund — 100% coverage in or out-of-network up to: \$300 — Single \$600 — Family ■ Aetna Dental network discounts apply even after the Fund is gone ■ Unused Dental Fund balance rolls over to next year's Fund
Pharmacy Benefits (Mail order available for maintenance prescriptions)	Rx copayment program of \$10/\$25/\$40 for up to a 30-day supply after you pay member responsibility.
Vision Benefits and Discounts	<ul style="list-style-type: none"> ■ Routine eye exams covered at 100% in-network ■ Discounts on eyewear
Special feature for Retirees	If you are participating in Medicare Part B, you may use Medical Fund dollars to pay Part B premiums.

Aetna HealthFund High-Deductible Health Plan with Health Savings Account (HDHP)

2008 HDHP biweekly rates

HDHP	Code	Non-Postal	Postal 1	Postal 2
Self Only	224	\$30.92	\$15.46	\$13.92
Self & Family	225	\$67.72	\$33.86	\$30.47

Please refer to the 2008 Aetna Federal Plan Brochure for other rates.

2008 HDHP benefit summary

Benefit Features	
In-Network Preventive Care (does not reduce your HSA)	Medical — 100% / Dental — 100% / Vision — 100%
HSA Annual amount automatically deposited Annual tax-free voluntary contribution you can make	\$750 — Single (\$62.50/month) \$1,500 — Family (\$125/month) \$2,150 — Single \$4,300 — Family <i>Debit card or optional checks to access HSA funds — no fee for debit card transactions</i>
Deductible	In-network: \$1,500 — Single/\$3,000 — Family Out-of-network: \$2,500 — Single/\$5,000 — Family
Rollover	Unused HSA balance rolls over to next year and is yours to keep even if you change health plans or jobs!
Traditional Medical Plan Benefits Coinsurance	After you meet your deductible 90% — In-network 70% — Out-of-network
Dental Benefits	<ul style="list-style-type: none"> ■ Cleanings and X-rays covered at 100% in-network ■ Aetna Dental network discounts apply for other services.
Vision Benefits and Discounts	<ul style="list-style-type: none"> ■ Routine eye exams covered at 100% in-network ■ Eyewear reimbursement of \$100 every 24 months ■ Discounts on eyewear
Pharmacy Benefits (Mail order available for maintenance prescriptions)	Rx copayment program of \$10/\$25/\$40 for up to a 30-day supply after your deductible.

Need more info?

Go to www.aetnafeds.com or call 1-877-459-6604.

Aetna Open Access[®] HMO Plans

- ✓ Dental and vision benefits included
- ✓ No referrals to network specialists*
- ✓ See doctors in any Aetna HMO network

See the 2008 Aetna Federal Plan Brochures for service area details.
Turn to the following page for rates in your area.

Weight management discounts on Jenny Craig included with any of our plans.

Plans with **HMO** Networks

AVAILABLE IN THESE AREAS	DC, MD, VA		AZ, CO, CT, DE, GA, IL, IN, KS, KY, MO, NC, NJ, NY, NV, OH, OK, PA, TN, TX, WA	CO, CT, DE, NJ, NY, OK, PA TX (these markets also have a high option see column to left)	CA
AETNA HMO OPTIONS	Open Access HMO HIGH OPTION No Referrals!	Open Access HMO BASIC OPTION No Referrals!	Open Access HMO HIGH OPTION No Referrals!	Open Access HMO BASIC OPTION No Referrals!	HMO HIGH OPTION
Benefit Features					
Primary care office visit copay (when using your designated PCP)	\$15	\$20	\$20	\$15	\$20
Specialist office visit copay	\$25	\$30	\$30	\$30	\$30
Preventive care					
Routine well-child exams w/PCP (through age 17)	\$0	\$0	\$0	\$15	\$0
Routine physicals with PCP	\$15	\$20	\$20	\$15	\$20
Routine gynecological exam	\$25	\$30	\$30	\$30	\$30
Immunizations with PCP office visit	\$15	\$20	\$20	\$15	\$20
Hospital copay	\$150/day \$450 max./stay	90% (Aetna pays)	\$150/day \$750 max./stay	80% (Aetna pays)	\$150/day \$750 max./stay
Outpatient surgery copay	\$175	90% (Aetna pays)	\$175	80% (Aetna pays)	\$175
Emergency room copay	\$100	\$100	\$100	\$200	\$100
Urgent care center copay	\$50	\$50	\$50	\$100	\$50
Dental	See below for dental benefits				
Vision					
Routine refraction	\$25	\$30	\$30	\$30	\$30
Prescription eyewear reimbursement	\$100/24 months Included	\$100/24 months Included	\$100/24 months Included	\$200/24 months Included	\$100/24 months Included
Aetna Vision SM Discounts					
Prescription copays (up to 30 days)					
Generic formulary	\$5	\$10	\$10	\$5	\$10
Brand-name formulary	\$25	\$25	\$25	\$30	\$25
Non-formulary	\$50	\$50	\$50	\$50	\$50
Mail order available for maintenance prescriptions					

*With the exception of the California HMO plan.

You are automatically enrolled for dental benefits in our Basic Dental option. To get more choice in dentists, switch to the dental PPO option at no extra cost at www.aetnafeds.com or by calling us at 1-800-537-9384.

Dental benefits include:

	YOU ARE AUTOMATICALLY ENROLLED IN THE BASIC DENTAL OPTION	YOU MAY SWITCH TO DENTAL PPO OPTION	
		In-network	Out-of-network
Annual deductible	None	\$20	\$20
Diagnostic X-rays	\$5	\$0	50%*
Preventive care	\$5	\$0	50%*
Amalgam fillings	\$5	\$0	50%*
Other services	Reduced fee	Reduced fee	You pay 100%

*You pay 50% of our negotiated rate and any other difference between our allowance and the billed amount.

Need more info?

Go to www.aetnafeds.com or call 1-877-459-6604.

2008 Aetna HMO biweekly plan rates

STATE	HIGH OPTION	Code	Non-Postal	Postal 1	Postal 2	BASIC OPTION	Code	Non-Postal	Postal 1	Postal 2
ARIZONA: Phoenix, Tuscon, Prescott, Yuma areas	Self Only Self & Family	WQ1 WQ2	\$45.63 \$127.06	\$22.82 \$72.18	\$20.54 \$67.60					
CALIFORNIA* Southern	Self Only Self & Family	2X1 2X2	\$35.31 \$87.00	\$17.66 \$43.50	\$15.89 \$39.15					
COLORADO Denver area	Self Only Self & Family	9E1 9E2	\$103.38 \$253.72	\$79.20 \$198.84	\$77.19 \$194.26	Self Only Self & Family	9E4 9E5	\$49.93 \$156.79	\$25.75 \$101.91	\$23.74 \$97.33
CONNECTICUT	Self Only Self & Family	JC1 JC2	\$72.00 \$204.91	\$47.82 \$150.03	\$45.81 \$145.45	Self Only Self & Family	JC4 JC5	\$46.13 \$140.04	\$23.07 \$85.16	\$20.76 \$80.58
DELAWARE	Self Only Self & Family	P31 P32	\$96.43 \$253.33	\$72.25 \$198.45	\$70.24 \$193.87	Self Only Self & Family	P34 P35	\$46.05 \$111.52	\$23.02 \$56.64	\$20.72 \$52.06
DISTRICT OF COLUMBIA	Self Only Self & Family	JN1 JN2	\$88.39 \$193.55	\$64.21 \$138.67	\$62.20 \$134.09	Self Only Self & Family	JN4 JN5	\$39.18 \$91.68	\$19.59 \$45.84	\$17.63 \$41.26
GEORGIA Atlanta, Athens areas	Self Only Self & Family	2U1 2U2	\$48.22 \$113.27	\$24.11 \$58.39	\$21.70 \$53.81					
ILLINOIS Chicago, No. Indiana areas	Self Only Self & Family	IK1 IK2	\$38.63 \$98.07	\$19.32 \$49.03	\$17.38 \$44.13					
KANSAS Kansas City area	Self Only Self & Family	KS1 KS2	\$62.64 \$178.59	\$38.46 \$123.71	\$36.45 \$119.13					
MARYLAND	Self Only Self & Family	JN1 JN2	\$88.39 \$193.55	\$64.21 \$138.67	\$62.20 \$134.09	Self Only Self & Family	JN4 JN5	\$39.18 \$91.68	\$19.59 \$45.84	\$17.63 \$41.26
MISSOURI Kansas City, St. Louis, Southwest Illinois	Self Only Self & Family	KS1 KS2	\$62.64 \$178.59	\$38.46 \$123.71	\$36.45 \$119.13					
NEVADA Las Vegas, Reno area	Self Only Self & Family	Y11 Y12	\$39.03 \$97.18	\$19.51 \$48.59	\$17.56 \$43.73					
NEW JERSEY Northern Southern	Self Only Self & Family Self Only Self & Family	JR1 JR2 P31 P32	\$108.58 \$254.11 \$96.43 \$253.33	\$84.40 \$199.23 \$72.25 \$198.45	\$82.39 \$194.65 \$70.24 \$193.87	Self Only Self & Family Self Only Self & Family	JR4 JR5 P34 P35	\$48.30 \$134.37 \$46.05 \$111.52	\$24.15 \$79.49 \$23.02 \$56.64	\$21.98 \$74.91 \$20.72 \$52.06
NEW YORK Metro NY, Syracuse, Binghamton areas	Self Only Self & Family	JC1 JC2	\$72.00 \$204.91	\$47.82 \$150.03	\$45.81 \$145.45	Self Only Self & Family	JC4 JC5	\$46.13 \$140.04	\$23.07 \$85.16	\$20.76 \$80.58
NORTH CAROLINA Raleigh/Durham, Charlotte areas	Self Only Self & Family	MP1 MP2	\$46.12 \$149.96	\$23.06 \$95.08	\$20.76 \$90.50					

STATE	HIGH OPTION	Code	Non-postal	Postal 1	Postal 2	BASIC OPTION	Code	Non-postal	Postal 1	Postal 2
OHIO Cincinnati, Ohio, Southeastern Indiana, Northern Kentucky areas Cleveland, Toledo area Columbus area	Self Only Self & Family Self Only Self & Family Self Only Self & Family	RD1 RD2 7D1 7D2 ND1 ND2	\$79.82 \$226.67 \$49.42 \$133.54 \$45.36 \$109.50	\$55.64 \$171.79 \$25.24 \$78.66 \$22.68 \$54.75	\$53.63 \$167.21 \$23.23 \$74.08 \$20.41 \$49.28					
OKLAHOMA Oklahoma City, Tulsa	Self Only Self & Family	SL1 SL2	\$100.31 \$239.86	\$76.13 \$184.98	\$74.12 \$180.40	Self Only Self & Family	SL4 SL5	\$44.91 \$120.06	\$22.45 \$65.18	\$20.21 \$60.60
PENNSYLVANIA Southeastern PA, Central PA Pittsburgh and Western area	Self Only Self & Family Self Only Self & Family	P31 P32 YE1 YE2	\$96.43 \$253.33 \$33.28 \$91.77	\$72.25 \$198.45 \$16.64 \$45.89	\$70.24 \$193.87 \$14.98 \$41.30	Self Only Self & Family	P34 P35	\$46.05 \$111.52	\$23.02 \$56.64	\$20.72 \$52.06
TENNESSEE Memphis area Nashville area	Self Only Self & Family Self Only Self & Family	UB1 UB2 6J1 6J2	\$43.53 \$114.76 \$114.10 \$261.50	\$21.77 \$59.88 \$89.92 \$206.62	\$19.59 \$55.30 \$87.91 \$202.04					
TEXAS Austin and San Antonio areas Dallas, Fort Worth, El Paso, Corpus Christi areas Houston area	Self Only Self & Family Self Only Self & Family Self Only Self & Family	P11 P12 PU1 PU2 8G1 8G2	\$51.95 \$166.94 \$103.59 \$280.70 \$56.29 \$173.36	\$27.77 \$112.06 \$79.41 \$225.82 \$32.11 \$118.48	\$25.76 \$107.48 \$77.40 \$221.24 \$30.10 \$113.90	Self Only Self & Family	PU4 PU5	\$58.16 \$242.01	\$33.98 \$187.13	\$31.97 \$182.55
VIRGINIA Northern and Richmond areas	Self Only Self & Family	JN1 JN2	\$88.39 \$193.55	\$64.21 \$138.67	\$62.20 \$134.09	Self Only Self & Family	JN4 JN5	\$39.18 \$91.68	\$19.59 \$45.84	\$17.63 \$41.26
WASHINGTON Seattle and Puget Sound areas	Self Only Self & Family	8J1 8J2	\$63.95 \$202.17	\$39.77 \$147.29	\$37.76 \$142.71					

Refer to the 2008 Aetna Federal Plan Brochure for other rates.

*Referrals are required for members in our Aetna HMO plan in California.

Need more info?

Go to www.aetnafeds.com or call 1-877-459-6604.

FEDVIP Dental PPO Plan

- ✓ Worldwide coverage
- ✓ Any licensed dentist
- ✓ No deductible

Enroll today at www.benefeds.com.

Find 2008 plan rates at www.aetnafeds.com or the back of the 2008 Federal Plan Brochure.

With our standalone dental PPO plan, you have the flexibility to go to any licensed dentist for covered services! You can also choose one of over 94,208 participating dental provider locations from our network. Aetna offers a standalone dental PPO plan through the Federal Employees Dental and Vision Insurance Program (FEDVIP). You're covered for cleanings, X-rays, restorative work and more — with no referrals.

Here's how it works:

- Visit any licensed dentist, anywhere — without a referral for covered services.
- No deductibles.
- Coverage for preventive care, major dental services and orthodontics, too!
- You don't need an Aetna medical plan to sign up for the Aetna dental plan, but you can stretch your dental benefit dollars further when you have both!
- Plan perks — great discounts on electric toothbrushes, gum and mints. Plus, access to discounts on vision, hearing services, fitness and alternative health care.

Our standalone dental plan is available to federal employees worldwide.

2008 plan benefits summary

Annual Deductible	None
Class A Includes Diagnostic and Preventive Services Examples: Cleanings, X-rays, Sealants, Space Maintainer and Fluoride	100% coverage*
Class B Includes Minor Restorative Services Examples: Fillings, Therapeutic Pulpotomy, Uncomplicated Extractions, Periodontal Scaling, Denture Adjustment and Repair	60% coverage*
Class C Includes Major Services Examples: Inlays, Onlays, Crowns, Root Canal, Full & Partial Dentures, Pontics, General Anesthesia/ Intraenous Sedation	40% coverage*
Orthodontic Services**	30% coverage*
Annual Benefit Maximum (per member)	\$1,200
Orthodontic Lifetime Maximum	\$1,500

This is a very limited listing of the procedures covered.

*Aetna will pay the percentages listed above as follows:
In-network — percentage of our negotiated fee with the participating provider. Member not responsible for amounts above the negotiated fee.
Out of network — percentage of the provider's prevailing charge (usual & customary — 75th percentile). Member will be responsible for amounts above that level.
 **A member is eligible to receive Orthodontic benefits after they have been continuously enrolled with the Aetna Dental PPO plan for 24 months. Orthodontia benefits available to children up to age 19.

Need more info?

Go to www.aetnafeds.com or call 1-877-459-6604.

Don't be afraid to go out of network!
 We pay the same coinsurance as in-network visits.*

Stretch your dollars!

When you pair our standalone dental plan with an Aetna medical plan with preventive dental, you can free up dental plan benefit dollars for bigger services.

With Aetna Dental PPO, you can file your claims for covered benefits easily, and get reimbursed fast.

FEDVIP
Dental PPO
 Plan



Check out the perks

Online information tools

As part of our **price transparency initiative**, we want you to know how much your health care costs, how good it is, and to understand the choices available to you. These online tools help you do just that.

Find a doctor anytime!

Browse our DocFind® online directory at www.aetnafeds.com to find participating health care professionals by location, specialty and more. Plus, we're making it easier than ever to find out how much care really costs, with pricing information for doctors in certain areas listed right on the site!

Manage your benefits — in a snap!

With your secure Aetna Navigator™ website, you can check on claims, replace your ID card, view your covered benefits and more. You can also:

- See how area hospitals stack up with the *Hospital Comparison Tool*.
- Find out the average price for hospital stays, medical and dental procedures, tests and prescriptions with the *Estimate the Cost of Care Tool*.
- Search thousands of articles about the latest medical breakthroughs and disease-specific information on the *Aetna IntelliHealth®* website.
- Make better decisions about your health and treatment options with information from the *Healthwise® Knowledgebase*.

Access your confidential health information in seconds

With the new Personal Health Record, you have a convenient resource that stores your health information in one, confidential place. Here's what you can do:

- Get personalized alerts and reminders tailored to your health situation.
- Print and share your health history with your doctors.
- Keep your health information handy, even in an emergency.

Are you protecting your paycheck — your pension — your future? Visit www.federalfirst.com for information about the FEDERAL FIRST Long Term Disability Insurance Program underwritten by Aetna Life Insurance Company.



Discount programs

Our medical and dental plans *automatically* include special savings on products and services to keep your health in check. Just flash your ID card at participating locations to access the discounts listed below:*

- Eyeglasses, eye exams, nonprescription sunglasses and contact lenses at participating locations
- LASIK eye surgery
- Jenny Craig
- Nearly 10,000 fitness clubs nationwide for you to choose from including Bally Total Fitness, Curves, Gold's Gym, Powerhouse locations — and lots more!
- Exercise equipment, like elliptical machines and exercise videos
- Chiropractic and acupuncture visits
- Massage therapy
- Vitamins and supplements
- Sonicare electronic toothbrush, EPIC gum, mints, toothpastes and other oral health care products

*See your 2008 Aetna Federal Plan Brochure for details.

Need more info?

Go to www.aetnafeds.com or call 1-877-459-6604.

**Not a member yet?
Take the free tour!**

Just go to www.aetnafeds.com, select My Navigator, and then enter the word "federal3" for the user name and password.



LENSCRAFTERS®



PEARLE VISION®

GlobalFit™

Perks

Network facts

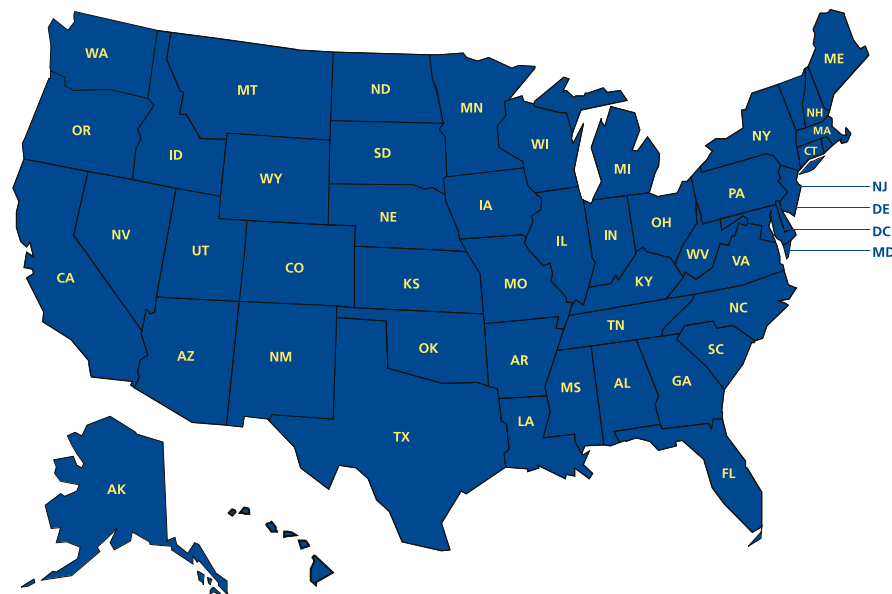
Aetna plans are almost everywhere!

Our standalone dental plan is available everywhere, and for our medical plans, we're available to most federal employees! To find a doctor or dentist in your hometown, surf our DocFind online provider directory at www.aetnafeds.com. It's a snap!

Our large national network has:

- 4,729 hospitals
- 464,251 doctors
- 94,208 dental locations

See the 2008 Aetna Federal Plan Brochure for specific counties in each state that are included in our medical plan service area.



Enroll now! Here's how:

Don't run out of time!

- Open season changes must be made between November 12 – December 10.
- New hires have 60 days to choose benefits.

For medical plans

1. **Choose** a medical plan.
2. Confirm family status, the plan you'd like to join and the enrollment code for your area. Enrollment codes can be found on pages 2 – 3 and 6 – 7 in this brochure.
3. **Fill out the form!**

Electronic:

Your agency may allow electronic enrollment, if so you can enroll online using your agency's electronic enrollment tool. The most common are Employee Express at www.employeeexpress.gov or PostalEase at <https://ewss.usps.gov>.

Paper:

Fill out a 2809 form (see sample to the right), and give a copy to your benefits office. Need a form? Go to www.aetnafeds.com and click on "Enroll Now."

For FEDVIP dental plan

1. Go to www.benefeds.com or call 1-877-888-3337 and enroll!

Enroll today!

If you need help, contact your benefits office or call us at 1-877-459-6604.

Need more info?
Go to www.aetnafeds.com or call 1-877-459-6604.

Network facts

Enroll now



Looking for:

- ✓ Medical plans with **PPO networks**
- ✓ **Dental** plans
- ✓ **\$0 copay** for routine well-child exams
- ✓ **Vision** benefits

Discounts on:

- ✓ **Gym** memberships
- ✓ **Massage** therapy
- ✓ **Weight loss** programs
- ✓ **And more!**

Get \$125 off* with a coupon for prescription sunglasses

- Take the Aetna Wellness Exam.
- Sign up for our web seminar on 2008 Aetna benefits.

Visit www.aetnafeds.com or call **1-877-459-6604**.

*Offer expires 12/31/07

Health benefits and health insurance plans are offered, underwritten or administered by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156; Aetna Health of California Inc.; Aetna Health of Illinois Inc.; and/or Aetna Life Insurance Company.

Health and dental benefits are offered, underwritten or administered by Aetna Health Inc., Aetna Health of California Inc., Aetna Health of the Carolinas Inc., Aetna Health of Illinois Inc., and/or Aetna Life Insurance Company. This material is for informational purposes only. 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. Aetna receives rebates from drug manufacturers 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. Pharmacy clinical programs such as precertification, step therapy and quantity limits may apply to your prescription drug 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. If you are in a plan that requires the selection of a primary care physician and your primary care physician is part of an integrated delivery system or physician group, your primary care physician will generally refer you to specialists and hospitals that are affiliated with the delivery system or physician group. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Discount programs provide access to discounted prices and are not insured benefits. Aetna HealthFund HRA accounts are subject to employer-defined use and forfeiture rules. Investment services are independently offered through JPMorgan Institutional Investors, Inc., a subsidiary of JPMorgan Chase Bank.

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

We want you to know[®]
**Aetna[®]**