



# Free to choose

**OA Managed Choice<sup>®</sup> POS plan**  
Visit any doctor, no referrals needed

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**aetna<sup>®</sup>**

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# Let's see what's covered

**This plan lets you visit any doctor, anytime you need care. No referrals are needed.**

And you don't need to choose a primary care physician (PCP) either. But you may want to, so you can get the most value out of your plan. PCPs do more than give you a checkup. They build a relationship with you and help you stay healthy. Plus, you may even lower your costs by having a PCP.

This plan also gives you access to our tools, tips, programs and services. They can help you find network doctors, estimate costs and more.

**Looking for your exact copay amounts?**

All employer health plans are different. This booklet details how the OA Managed Choice POS plan works. You'll learn how to get the most out of it.

For details like copays and what's covered, check your Summary of Benefits and Coverage document. It should be in your enrollment kit. If you don't have it, ask your employer.

Your options	Pick your doctor	How it works
Network option	<b>Choose any PCP from our network. Or go to any network doctor without a referral.</b> Network doctors contract with us to offer rates that are often much lower than their regular fees. This helps you save.	<b>Visit your PCP or network doctor, who will:</b> <ul style="list-style-type: none"><li>• Provide care when you're sick or hurt</li><li>• Get approval from us before giving you certain services</li><li>• File claims for you</li></ul> <b>Visiting any network doctor who is not your selected PCP may cost you more out of pocket.</b>
Out-of-network option	<b>Choose any licensed doctor or specialist without a referral.</b> A specialist is a doctor who focuses only on treating certain conditions or diseases. For example, a dermatologist treats skin conditions.	<b>When you visit the doctor, you may have to:</b> <ul style="list-style-type: none"><li>• Get approval from us before receiving certain services</li><li>• File your own claims</li><li>• Pay the difference between the amount your plan pays and the amount your doctor charges</li></ul> <b>Your out-of-pocket costs may be higher when you see a doctor not in our network.</b>





# Tools to help you find network doctors and more

## Find the right PCP or network doctor just for you

**Use our online directory.** You can find doctors by name, specialty and location. You'll also find maps, directions and more. You can even look for doctors who speak your language. Try it out at [aetna.com](https://www.aetna.com).

**Or get a printed directory.** If you're already a member, call Member Services to get one. The toll-free number is on your ID card. If you're not an Aetna® member yet — or haven't received your ID card — call **1-888-982-3862**.

## It's your website, so be sure to sign up

As a member, you'll get tools and resources to help you manage your health and your benefits. Get plan information and cost-saving tools in one place — your member website. You just need to sign up. Members can register at [aetna.com](https://www.aetna.com).

## You have our number — just call us

You can speak to Member Services anytime during regular business hours. Our representatives are here to help answer any questions you have about your plan. Just call the toll-free number on your ID card.

**We place you and your family first.  
Get a plan with freedom of choice.**

Enroll in the OA Managed Choice POS plan today.

**Help for those who speak another language and for the hearing impaired**

If you require language assistance, please call the Member Services number on your member ID card, and a representative will connect you with an interpreter. You can also get interpretation assistance for utilization management issues or for registering a complaint or appeal. If you're deaf or hard of hearing, use your TTY and dial 711 for the Telecommunications Relay Service. Once connected, please enter or provide the telephone number you're calling.

**Ayuda para las personas que hablan otro idioma y para personas con impedimentos auditivos**

Si usted necesita asistencia lingüística, llame al número de Servicios al Miembro que figura en su tarjeta de identificación de miembro, y un representante le conectará con un intérprete. También puede recibir asistencia de interpretación para asuntos de administración de la utilización o para registrar una queja o apelación. Si usted es sordo o tiene problemas de audición, usar su TTY y marcar 711 para el Servicio de Retransmisión de Telecomunicaciones (TRS). Una vez conectado, entrar o proporcionar el número de teléfono que está llamando.

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Health insurance plans contain exclusions and limitations. 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. 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. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. 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 **aetna.com**.

