

Aetna Special Programs

From health and wellness programs ... to savings on eyeglasses, gym memberships, and more ... all inside!

We want you to knowSM





There's more than one way to achieve good health.

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That's why your Aetna health benefits plan includes the following easy-to-use programs, designed with your best health in mind. Our special programs offer a wealth of features that complement your standard medical coverage — from savings on special products and services to educational materials, disease management programs, and other programs geared to your health concerns.

Read on to discover the many ways we're helping you stay healthy.

When you enroll in the Aetna Open Access®, Aetna Choice® POS, HMO, QPOS® and USAccess® plans, you also receive these programs. Members of other Aetna plans should check with their employer for program availability.

"Aetna" is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies. Those companies include Aetna Health of California Inc., Aetna Health Management, Inc. and/or Aetna Life Insurance Company.



Special Products ... Special Savings

Who doesn't like to save? Our special savings programs offer discounts on a variety of products and services, from prescription and nonprescription eyewear to fitness club memberships and chiropractic visits. Take a look at the special savings!

Look at all the ways you can save!

- Prescription and nonprescription eyewear
- Contact lenses and solutions
- LASIK eye surgery
- Gym memberships
- Home exercise equipment
- Vitamins and nutritional supplements
- Acupuncture
- Chiropractic visits
- And more!

Fitness Program

Exercise is an important part of a healthy lifestyle. So we're offering a little extra savings to help you get started.

With the Fitness Program, offered in conjunction with GlobalFit™, you receive:

- 15 to 60%* discounts on membership rates at health clubs within the GlobalFit network.

And There's More!

- Find clubs close to where you live or work.
- Sample a club before joining, with a free guest pass.**
- Avoid the hassle of long-term contracts, with our easy month-to-month membership feature.
- Convenient, monthly payment options (checking or savings account, or major credit card).

- Transfer, freeze or cancel your membership conveniently.
- Share the club membership savings with your family members who are covered dependents.
- Receive guest privileges at GlobalFit clubs for when you travel.

TWO EASY STEPS TO JOIN

1. Find a club.

Visit www.globalfit.com/fitness for an updated listing of clubs in your area. Or, call **1-800-298-7800** to speak to a GlobalFit representative who can answer questions about club hours, locations and amenities. They'll also send you a club directory and other program materials to get you started.

2. Join a club.

Simply enroll online at www.globalfit.com/fitness or call GlobalFit toll free at **1-800-298-7800**.***

*Discounted Fitness Service Agreement, Global Affiliates, Inc. (8/02).

**Not available at all clubs.

***At some clubs, program participation may only be available to new club members.

Check out our website at www.aetna.com today.

With just a few clicks, you can receive additional program information, locate participating practitioners, download brochures, and more.



Vision One Discount Program

As anyone who wears contact lenses or eyeglasses can tell you, having less-than-perfect vision can be costly. The Vision One discount program helps you save on eye care products and services, with discounts on eyeglasses, contact lenses and solutions, accessories and more — right at the point of purchase. Plus, you can also receive savings on LASIK eye surgery.

THREE EASY STEPS TO SAVE!

- 1. Find a location near you.** It's simple. From www.aetna.com, log on to our DocFind® online provider directory, and select Vision One. Or call **Vision One Customer Service (1-800-793-8616)** to find a participating provider near you. Choose from a wide selection of optical centers nationwide* — including Sears, JCPenney, Target, participating Pearle Vision centers and others — as well as through selected independent optometrist and ophthalmologist offices.
- 2. Show your Aetna ID card** (received after enrollment) at a participating Vision One location at the time of service.
- 3. Save!** Pay the vendor directly at the time of service for on-the-spot savings.

Special Savings on LASIK

Heard a lot about LASIK? Wondering if you can afford it? You and each member of your family can receive **5 to 25 percent**** off the provider's usual fee for LASIK surgery through the NuVision LASIK Network.*** To find out more, call **LASIK Customer Service at 1-800-422-6600**.

You also receive:

Contact lens replacement through Contacts Direct. Refill your prescription replacement lenses by mail to receive the same brand-name lenses your doctor prescribed — generally at a lower cost.

Plus ... no referrals, no claim forms and no waiting for reimbursement. See better — for less — today!

*Discounted prices** on eye care services and eyewear products through Vision One participating providers are listed below. These prices are subject to change.*

PRODUCT OR SERVICE	DISCOUNTED FEE
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Eye Exams for Plans That Cover Eye Exams

Refer to your health benefits plan documents for coverage details

Eye Exams for Plans That Do Not Cover Eye Exams

For eyeglasses	\$38
For standard contact lenses	\$78
For specialty contact lenses (i.e. toric, bifocal, gas permeable)	\$10 off standard fee

Lenses per Pair (uncoated plastic)

Single Vision	\$30
Bifocal	\$49
Trifocal	\$59
Standard Progressive (no-line bifocal)	\$99

Eyeglass Frames (retail prices)

Up to \$60.99	\$24
\$61 to \$80.99	\$34
\$81 to \$100.99	\$44
\$101 and up	40% off retail

Lens Options per Pair (add to lens price above)

Polycarbonate (includes UV coating and scratch-resistant coating)	\$30
Scratch-resistant coating	\$12
Ultraviolet (UV) coating	\$12
Solid or gradient tint	\$ 8
Glass	\$15
Photochromic Glass	\$34
Anti-Reflective Coating	\$35

Contact Lenses

Visit any participating Vision One location and receive a 20% discount (10% on disposables) off retail prices.

Mail-Order Contact Lens Replacement Program

Call **1-800-391-LENS (5367)** to order replacement contact lenses for additional convenience.

Additional Vision-Related Items

Visit any participating Vision One location and receive a 20% discount off retail prices.

LASIK Procedure

You and your family members can receive a 5% to 25% discount off the surgeon's fee through the NuVision® LASIK network. And best of all, the initial consultation is always free of charge.

*Cole Vision Network and Provider List (1/04).

**Services and Compensation Schedule, Cole Vision Services, Inc. (1/04).

***LASIK surgery discounts are offered by Cole Managed Vision. Providers are independent surgeons and are not agents or representatives of Cole Managed Vision, Aetna and/or their affiliates.



Alternative Health Care Programs

You also save on a variety of alternative approaches to preventive care and the maintenance of good health — from chiropractic services to nutritional supplements and other health-related products.

Take a look at what our programs have to offer!

Natural Alternatives

Get special rates on alternative therapies, including visits to acupuncturists, chiropractors, massage therapists and nutritional counselors.

Available services:

Service	You Pay*
Chiropractic Manipulation	\$30 per manipulation visit
Acupuncture Therapy	\$30 per acupuncture therapy visit
Massage Therapy	\$10 per 15-minute visit
Nutritional Counseling Services	\$20 per 1/2-hour service, or part thereof

Remember!

For up-to-date, detailed information about our Alternative Health Care Programs, you can always call Member Services at the number on your ID card. Or, visit www.aetna.com to find a list of participating providers, vendors and the latest additions to our product list.



THREE EASY STEPS TO SAVE!

- 1. Confirm that the service** you want is available through Natural Alternatives.
- 2. Call a participating provider** to schedule an appointment. To find a participating provider near you, go to www.aetna.com, or call the Member Services number on your ID card (received after enrollment). A schedule of Natural Alternatives services and fees will be sent out with the provider list.
- 3. Pay the special fee** at the provider's office when the service is received. There's no need to file claims or wait for reimbursement.

Vitamin Advantage™ Program

You can save 12 percent** off the retail price of over-the-counter vitamins and nutritional supplements purchased through participating vendors.

Natural Products

You can save 20 percent*** off the retail price on many health-related products, including aromatherapy, foot care and natural body care products.

For products through the Vitamin Advantage and Natural Products programs, you can place orders in four ways: mail, telephone, fax or through our website, www.aetna.com.

*Program Agreement, American Specialty Networks Southwest, Inc. (Effective 4/98).

**Agreement, WebVitamins Inc. (1/02).

***Discounted Rate Agreement, InterNatural, a division of Lotus Light Enterprises, Inc. (Effective 2/99).

Wellness and Prevention Programs

Good health begins with prevention. So we've developed an array of wellness programs and services to help you and your family stay healthy through all the stages of your life.

Member Health Education Reminders

We mail preventive health care reminders to participating members to encourage the use of available services to prevent, detect and monitor problems early on, when they are most treatable.

We send:

- Annual reminders encouraging women age 40 and over to schedule regular mammograms, gyn exams and Pap smears. Plus, we send important health information, a chart of recommended preventive care guidelines and a tear-off wallet card to schedule and track this important information.
- Annual reminders encouraging women ages 18 – 39 to schedule regular gyn exams and Pap smears. Plus, we send important health information, a chart of recommended preventive care guidelines and a tear-off wallet card.
- Childhood and adolescent immunization reminders.
- Reminders stressing the importance of colorectal cancer screening, as well as vaccines to prevent influenza and pneumococcal pneumonia.
- Annual reminders promoting the benefits of blood pressure and cholesterol check-ups; plus, a handy wallet card to track blood pressure, cholesterol, medication and dosage information.

Healthy Outlook Program

If you have a chronic condition, such as asthma, diabetes, chronic heart failure or coronary artery disease, you're probably aware of the impact this can make on your life.

Our Healthy Outlook Program gives you tools to prevent or delay complications, increase confidence in managing your condition and improve the overall quality of your life.

Once enrolled, you may receive some or all of the following, based on your health status and individual needs:

- A personalized health risk assessment from a disease management health care professional.
- Information on recognizing and managing the signs and symptoms of your condition.
- Self-care tips to help keep your condition firmly under control.
- Support in helping you work more closely with your doctor.
- Free educational brochures and other materials.
- Materials for identifying and managing depression as it relates to chronic illness.

Need Health Information in the Middle of the Night?

Just dial our Informed Health® Line ... you'll get toll-free access to registered nurses experienced in providing general information on a variety of health and wellness topics ... anytime, day or night. While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurses can provide information on more than 5,000 health topics. Contact your doctor first with any questions or concerns regarding your health care needs.

National Medical Excellence Program

Facing a transplant or other complex medical procedure presents a difficult challenge for you and your family. While most people will never need these unique and highly specialized procedures, it's comforting to know our National Medical Excellence Program can help.

The program will support, guide and help you access appropriate care if you or your family is ever faced with a transplant or complex medical procedure, or requires access to medical care when traveling abroad.

National Transplantation Program*

- Provides access to a registered nurse transplant manager, who will help you during every phase of the transplant process, from evaluation through post-transplant recovery.
- Coordinates care and helps you access facilities that have exhibited successful clinical outcomes through our Institutes of Excellence™ network.
- Offers travel and lodging allowances (if preauthorized by Aetna) for you and a companion, when significant travel is required to use an Institutes of Excellence facility.

To find a listing of network facilities, refer to your paper provider directory or visit www.aetna.com, our DocFind® online provider directory.

National Special Case Program*

Collaborates with you and your health care team in evaluating your treatment options for rare or complex conditions requiring specialized treatment.

Out-of-Country Care Program

Provides support in accessing medical care, if you are admitted to the hospital for a medical emergency while traveling abroad.

*Must be preauthorized by the National Medical Excellence Program.

Programs for Women

Demanding schedules ... changing health needs ... we think *all* women have distinctive needs that deserve special attention. So we offer a variety of benefits, services and information to empower women through all the stages of their lives.



Direct Access for OB/GYN Care

Women have direct access* to participating obstetrical, gynecological or women's principal health care professionals for routine maternity care, an annual well-women exam as well as an unlimited number of visits for gynecological-related problems. No referrals required.

Moms-to-Babies Maternity Management Program

Expectant mothers need extra special care to give their babies a healthy start in life. The Moms-to-Babies Maternity Management Program offers services and educational materials to help — from the start of your pregnancy ... up until your little one arrives.

Moms-to-be receive:

- Educational materials, available in English and Spanish, on prenatal care, labor and delivery, newborn and baby care, postpartum depression, breastfeeding, as well as special information for Dad or partner.

- A pregnancy risk survey.
- Access to breastfeeding support.
- Nurse care coordination for high-risk pregnancies.
- A nicotine-free pregnancy smoking-cessation program.

We also offer:

- Preventive screening reminders for breast and cervical cancer.
- Culturally-focused initiatives to help reduce health disparities for women of diverse ethnic backgrounds. Special initiatives include preterm labor education, breastfeeding support and education and breast cancer screening education and outreach for African-American and Hispanic/Latina women.
- Access to translation services in dozens of languages for our diverse membership.

- **Women's Health Online**, an interactive online resource that is designed to address the special health concerns and needs of women throughout their lives.
- **The Infertility Program**, which helps members access appropriate services and discover available treatment options for infertility.
- **Our new Breast Health Education Center**, an educational resource to help *all* women make informed choices about their health, including those newly diagnosed with breast cancer. What's available? Information on breast cancer and associated conditions, treatment options, links to mammography websites and available community resources, and more.

Women's Health Online

Log on today at <http://womenshealth.aetna.com> to access key information on women's health issues — from heart health, breast cancer and pregnancy to baby care ... as well as other topics important to women. The site also features an interactive body mass index calculator and pregnancy guide, food pyramid recommendations and information on diet and nutrition.



*Direct access applies to general ob/gyn care and basic infertility care only, not subspecialty care/treatment such as additional infertility specialist care, perinatology care or gynecologic oncology care.

Special Programs from Aetna

For special savings on products and services ...
to programs that fit your busy lifestyle.

The Fitness, Vision One and the Alternative Health Care program discounts are not offered under the member's benefit plan contract. Members with covered benefits should exhaust those benefits prior to using these discounts. These services and products are provided by organizations other than Aetna.

If you have questions about the Fitness, Vision One or Alternative Health Care programs, please call 1-800-756-7039. For HMO members, any complaints about these discount programs may be submitted using the process described in your Certificate of Coverage.

For more information on these programs, check with your employer, call the Member Services number on your ID card or visit our website at www.aetna.com. Visit often ... we're working hard every day on innovative programs, practices and services that help you stay healthy.



If you need this material translated into another language, please call Member Services at 1-800-323-9930. Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al 1-800-323-9930.

Alternative Health Care Programs, Vision One and the Fitness Program are rate-access programs and are available in addition to any plan benefits. Program providers are solely responsible for the products and services provided thereunder. Aetna does not endorse any vendor, product or service associated with these programs. Discounts offered hereunder are not insurance or plan benefits. Aetna does not recommend the self-management of health problems, nor do we promote any particular form of medical treatment. You should consult your health care provider for the advice and care appropriate for your specific medical needs. Providers participating in these programs are independent contractors in private practice and are neither employees nor agents of Aetna or its affiliates. This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. Aetna arranges for the provision of health care services. However, Aetna itself is not a provider of health care services, and therefore, cannot guarantee any results or outcomes. Not all topics discussed within the audio health service are covered expenses under your health benefits plan. The availability of a plan or program may vary by geographic service area. While this material is believed to be accurate as of the print date, it is subject to change.