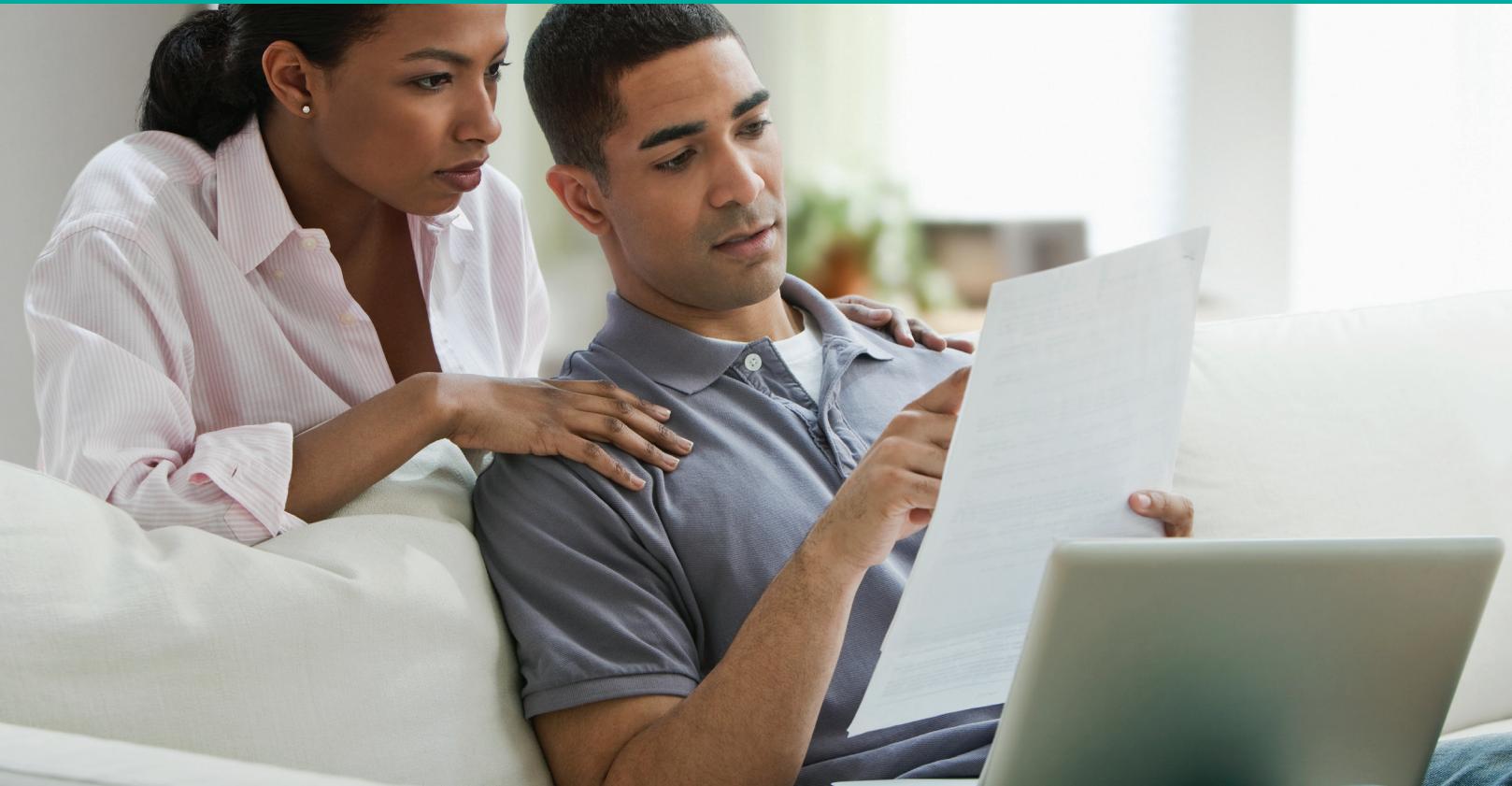


Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

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.aetnanavigator.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.aetnanavigator.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.**

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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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