



In harmony

Aetna Whole HealthSM —
Colorado Front Range plans
Health care focused on you

[Aetna.com](https://www.aetna.com)

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The Aetna Whole Health — Colorado Front Range plans are a new way of looking at health care. We designed these health benefits and insurance plans to improve the quality of your care, provide a better experience for you and your family, and save you money.

You'll have access to a special network of primary care doctors, specialists and hospitals focused on you. Led by a primary care doctor you choose, your care team will work with you to:

- **Help keep you healthy or improve your health**, not just treat you when you're sick or injured
- **Better coordinate your care** and keep tabs on your prescriptions, lab results, health history and more
- **Spot problems and build personalized care plans** to treat you
- **Encourage you to play an active and informed role** in your health and health care decisions

Tools to help you save money and manage your health

To be an active and informed member of your care team, you need to be in the know. And we can help get you there. Better manage your plan, health and budget by going to **Aetna.com** and registering for your Aetna® member website. Then, you can:

- Search for doctors, hospitals, pharmacies and more in your area
- Check your personal health record and see reminders for important preventive screenings
- Shop for the best deals on tests and procedures
- Review your claims and pay your bills

Tip: You could save money and get more coordinated care when you stay in network and use Aetna Whole Health — Colorado Front Range doctors and hospitals.

Depending on your plan, you may not have benefits for out-of-network coverage. Consult your plan documents for details.

Health benefits and health insurance plans are offered and/or underwritten by Aetna Health Inc., Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). Each insurer has sole financial responsibility for its own products.

Frequently asked questions about Aetna Whole Health plans

Q: How's this plan different from other plans?

A: **First**, you'll have access to a special network of primary care doctors, specialists and hospitals focused on you. Led by an Aetna Whole Health — Colorado Front Range primary care doctor you pick, your care team will work with you to help keep you healthy or improve your health.

Second, like other health plans, your Aetna Whole Health — Colorado Front Range doctors and hospitals get a fee for their services. Under the Aetna Whole Health plan, they can also earn more when they deliver higher-quality care. So when they meet certain goals, they're rewarded. But if they fall short on those goals, they'll make less.

Third, we may share some of your health information with your Aetna Whole Health — Colorado Front Range providers in a secure manner in compliance with applicable law. That extra information can help them make parts of your care work better and cut down on duplicate tests or doctor visits that can add to your costs. However, providers who aren't part of the integrated network might not coordinate your care, and the data may not be shared the way we described above.

Q: How does it work?

A: To start off on the right foot, choose a primary care doctor to lead your Aetna Whole Health — Colorado Front Range care team. If your doctor and other health care providers are part of an Aetna Whole Health — Colorado Front Range integrated delivery system, they will generally coordinate your care. And if they find that you're at risk for certain conditions, they can build a personalized care plan to treat you.

Q: Why should I choose a primary care doctor when I enroll?

A: The doctor you pick will lead your care team. That's important because you should see your doctor not only when you're sick, but also for your annual wellness exam, including preventive screenings. Your doctor can also help you find care programs tailored to your needs. They can guide you on important health decisions. And coordinate your care across other specialties and facilities in your network.

Q: What's the Aetna Whole Health — Colorado Front Range network coverage area?

A: The network coverage area includes Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, Jefferson, Larimer, Teller and Weld counties.

Q: How are doctors and other providers selected for the Aetna Whole Health — Colorado Front Range network?

A: To build the Aetna Whole Health — Colorado Front Range network, we joined together five high-performing, high-quality health care provider groups that share a common goal of delivering a streamlined, patient-centered experience for members. The network includes:

- Banner Network Colorado
- Colorado Health Neighborhoods
- Colorado Innovative Physician Solutions
- New West Physicians
- PHPprime

Q: How do I find a primary care doctor or other providers that are in my network?

A: Log in to your Aetna member website at **Aetna.com** to find network providers.

Q: Do I need to see my primary care doctor for referrals?

A: It depends on your plan design. Consult your plan documents for details.

Visit **Aetna.com** for the most up-to-date information on doctors and facilities.

Q: How can I manage my health care on the go?

A: After you register for your member website, you can download our free Aetna HealthSM app to:

- Find network doctors, urgent care centers, pharmacies and more
- View your member ID card, claims history and disability benefits
- Check your benefits and coverage information
- See how much tests, procedures and appointments could cost you with the Member Payment Estimator tool

Q: How can I get the Aetna Health app?

A: Downloading the app is easy. Follow these steps:

1. Get the Aetna Health app by texting "AETNA" to 90156 for a link to download the app. Message and data rates may apply.*
2. If you haven't already created an account on your Aetna member website, you can do so on the app. (If you already have a user name and password, you can log in via the app right away.)

Once you log in, you'll be able to view everything you can access on your Aetna member website. Visit us at **Aetna.com/Mobile** to learn more.

Q: What if I'm in the middle of care or treatment with a doctor outside the Aetna Whole Health — Colorado Front Range network?

A: You can work with your current doctor and request transition-of-care coverage. If we approve your request, you can stay with your current out-of-network doctor for a limited time at the highest benefits level. However, transition-of-care coverage is

for your current doctor only. It doesn't cover health care facilities, durable medical equipment (DME) or prescription drugs. So you'll need to use Aetna Whole Health — Colorado Front Range facilities, DME vendors and pharmacies while you're in treatment with your current doctor. And before your grace period ends, we can help transfer you to a new doctor within the Aetna Whole Health — Colorado Front Range network.

Q: How can I use my benefits effectively?

A: Be sure to register at **Aetna.com** for your member website. Next, pick a primary care doctor to lead your care team (if you didn't already). Then, schedule your annual wellness exam. Finally, check out **MyAetnaWholeHealth.com** for a member welcome guide and video.

Q: What if I'm not at home and need care?

A: Call the number on your member ID card to find the right place to go at the right time. If your health or life is in serious danger, call **911** or go to the nearest hospital. You'll be covered as though you stayed within the network. Consult your plan documents for details.

Tip: If you need care after hours and your life isn't in immediate danger, consider going to an urgent care center in the Aetna Whole Health — Colorado Front Range network. They often have extended and weekend hours. Visiting an urgent care center can be more convenient and cost less than a trip to the emergency room.

*Terms and conditions: [BIT.ly/2nIJFYG](https://bit.ly/2nIJFYG). Privacy policy: [Aetna.com/legal-notices/privacy.html](https://aetna.com/legal-notices/privacy.html). By texting 90156, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna Health app. Consent is not required to download the app. You can also download by going to the App Store[®] or Google Play[™].

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