

# Stay on course with Aetna

The Aetna Compass Plan

Florida

**A new direction for health care benefits**

**A new approach for managing your health care budget**

**A new way forward for employers and employees**

The Aetna Compass Plan is a consumer-directed health benefits plan with a traditional concept. By choosing the Aetna Compass Plan, employers are able to offer flexibility, control and choice for employees and their families.

The Aetna Compass Plan offers a way for employers to maximize the value of their health care budgets, while still providing affordable copays for preventive care, primary care and prescription drugs.



**Helping chart a smooth course for employers and employees!**

The Aetna Compass Plan is also supported by Aetna's online tools to help members evaluate health care costs and manage their health care. Aetna Navigator<sup>®</sup> is a valuable online resource for personalized benefits and health information. The Aetna IntelliHealth<sup>®</sup> website provides members with online health and wellness topics. Through Aetna's website ([www.aetna.com](http://www.aetna.com)) members have access to resources and services designed to help them better manage their health and stay on track.

In this new day of increased costs for everything, managing the costs of health care expenses can be intimidating for employers and employees. That's why Aetna continues to look for ways to help you make informed decisions.

We want you to know<sup>®</sup>



<b>Aetna Compass Plan (HMO Open Access Plan 951)</b>			
	<b>Tier 1: Preventive and Primary Care Services</b>	<b>Tier 2: Acute Care Services (hospital based)</b>	<b>Tier 3: Other Medical Care</b>
<b>Deductible</b>	None	\$1,000 Individual \$2,000 Family	
<b>Coinsurance</b>	None	Aetna pays 90%	Aetna pays 70%
<b>Copay</b>	\$25 for primary care physician services \$0 copay for routine vision exams Wellness On Us <sup>SM</sup> preventative care services: \$0 copay	\$500 per Inpatient admission \$250 for Outpatient Surgery	None
<b>Services</b>	<ul style="list-style-type: none"> <li>■ Primary care physician visits</li> <li>■ Adult wellness exams</li> <li>■ Well-child care</li> <li>■ Immunizations</li> <li>■ Vision examinations</li> <li>■ Mammograms</li> <li>■ Annual well-woman visit</li> <li>■ Colorectal cancer screening</li> </ul>	<ul style="list-style-type: none"> <li>■ Inpatient hospital admission</li> <li>■ Outpatient surgery</li> <li>■ Skilled nursing facility</li> <li>■ Hospice (inpatient/outpatient)</li> <li>■ Transplants</li> <li>■ Mental health inpatient admissions</li> <li>■ Substance abuse admissions</li> <li>■ Emergency ambulance</li> </ul>	<ul style="list-style-type: none"> <li>■ Specialist physician visits</li> <li>■ Home health care</li> <li>■ Rehabilitative therapy</li> <li>■ Emergency care and urgent care (emergency care waived if admitted)</li> <li>■ Outpatient Diagnostics (X-ray, lab, complex imaging)</li> <li>■ Durable medical equipment</li> </ul>
<b>Out-of-Pocket Maximum</b>	\$3,000 Individual \$6,000 Family Includes coinsurance and copayments (excludes deductible)		
<b>Prescription Drug Copayment</b>	Generic – \$5 Brand Name (Preferred) – \$40 Brand Name (Non-Preferred) – \$60 Self Injectables – 25%		

This is a partial description of plans and benefits available; for more information, refer to the specific plan design summary. The dollar amount copayments indicate what the member is required to pay and the percentage copayments indicate what Aetna is required to pay unless otherwise noted.

**NOTE:** Some benefits are subject to limitations or visit maximums. Members or Providers may be required to precertify or obtain prior approval for certain services such as non-emergency hospital care. For a summary list of Limitations and Exclusions, refer to your Florida Aetna Avenue Plan Guide.

#### Health benefits plans are offered or underwritten by Aetna Health Inc. (Aetna).

This material is for information only. Health benefits plans contain exclusions and limitations. 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. 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. 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 physicians group. 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 [www.aetna.com](http://www.aetna.com).

