



Where to go, how to save

Get the care you need and save money with your Aetna® benefits.

Ways to save with your Aetna plan

Health care can seem overwhelmingly expensive these days, but the truth is, you have more control over your costs than you might think. When you need care, the choices you make can significantly impact your costs.

Money-saving tips



Use in-network providers

You generally pay less when you visit doctors and other health care providers that belong to the Aetna network. If you use an out-of-network provider, you may be responsible for a much larger bill.

It's easy to find in-network providers:

- 1. Online:** Log in at [Aetna.com](https://www.aetna.com) and click **Find Care and Pricing**.
- 2. With the app:** Download the Aetna HealthSM app.
- 3. By phone:** Call the number on the back of your Aetna ID card.

Examples of total billed charges from doctor and facility (before plan benefits applied):*

Procedure	In-network	Out-of-network
Dermatology visit and skin biopsy	\$150	\$500
Knee surgery	\$4,550	\$29,375

*Representative samples taken from actual claims. Examples are for illustrative purposes only and will vary by provider and services received.

Policies and plans are insured and/or administered by Aetna Life Insurance Company or its affiliates (Aetna).



Know where to go for immediate care

Aetna® plans cover a range of care options. For a life-threatening emergency, call 911 or go to the **emergency room**. But in less urgent situations, other care options can save you time and money.

	Primary care provider (PCP)	By phone or in person	Your PCP can treat you and provide other care recommendations as needed.	\$
	Teladoc Health	By phone or video For minor concerns	<ul style="list-style-type: none"> • Coughs, colds, flu and strep • Infections (ear, sinus, skin, UTI) • Joint, head and stomach pain • Medication refills 	\$
	Walk-in clinics, including MinuteClinic®	In person For minor concerns	<ul style="list-style-type: none"> • Allergies • Cold and flu symptoms • Ear infections • Headache/migraine • Sore or strep throat • Sprains 	\$
	Urgent care center	For serious but not life-threatening concerns	<ul style="list-style-type: none"> • X-ray and lab services at select locations • Back or neck pain • Cuts and minor burns • Respiratory issues • Sprains and fractures • Stomach pain 	\$
	Emergency room (ER)	For life-threatening situations only	<ul style="list-style-type: none"> • Chest pain • Severe abdominal pain • Trouble breathing • Uncontrollable bleeding 	\$

Avoid freestanding ERs

Not all ERs are in a hospital. Freestanding ERs can be confused with urgent care centers. If a facility has the word “emergency” in its name, it will cost the same as a hospital ER.

Need help deciding? Call the **24-Hour Nurse Line** at **1-800-556-1555 (TTY: 711)**. They can’t diagnose or prescribe, but they can help you decide where to go.



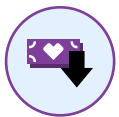
Choose the right places

Hospital-based care costs more, even at an in-network hospital. Consider choosing a freestanding, non-hospital facility for procedures such as:

- Outpatient surgery
- Endoscopies
- X-rays/high-tech radiology (MRI/CAT scan)
- Colonoscopies
- Physical therapy

Examples of total billed charges from doctor and facility (before plan benefits applied):*

Procedure	Freestanding facility	Outpatient hospital facility
Hernia	\$9,624	\$16,020
Tonsillectomy	\$4,504	\$9,244
Endoscopy	\$2,687	\$5,318



Estimate costs before you go

There can be a big difference in the cost of a service — even among network providers. Don't wait to be surprised by your bill.

Compare costs online.

1. Log in to [Aetna.com](https://www.aetna.com) and click **Find Care & Pricing**.
2. Enter a name, specialty, procedure or medication to check a price.



Keep up with no-cost preventive care

Some exams, screenings and tests can help prevent illness and catch health problems early, when they're easier to treat. Preventive care starts with your primary care provider (PCP). You can also book certain routine screenings and vaccines through in-network virtual care providers and walk-in clinics.



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