

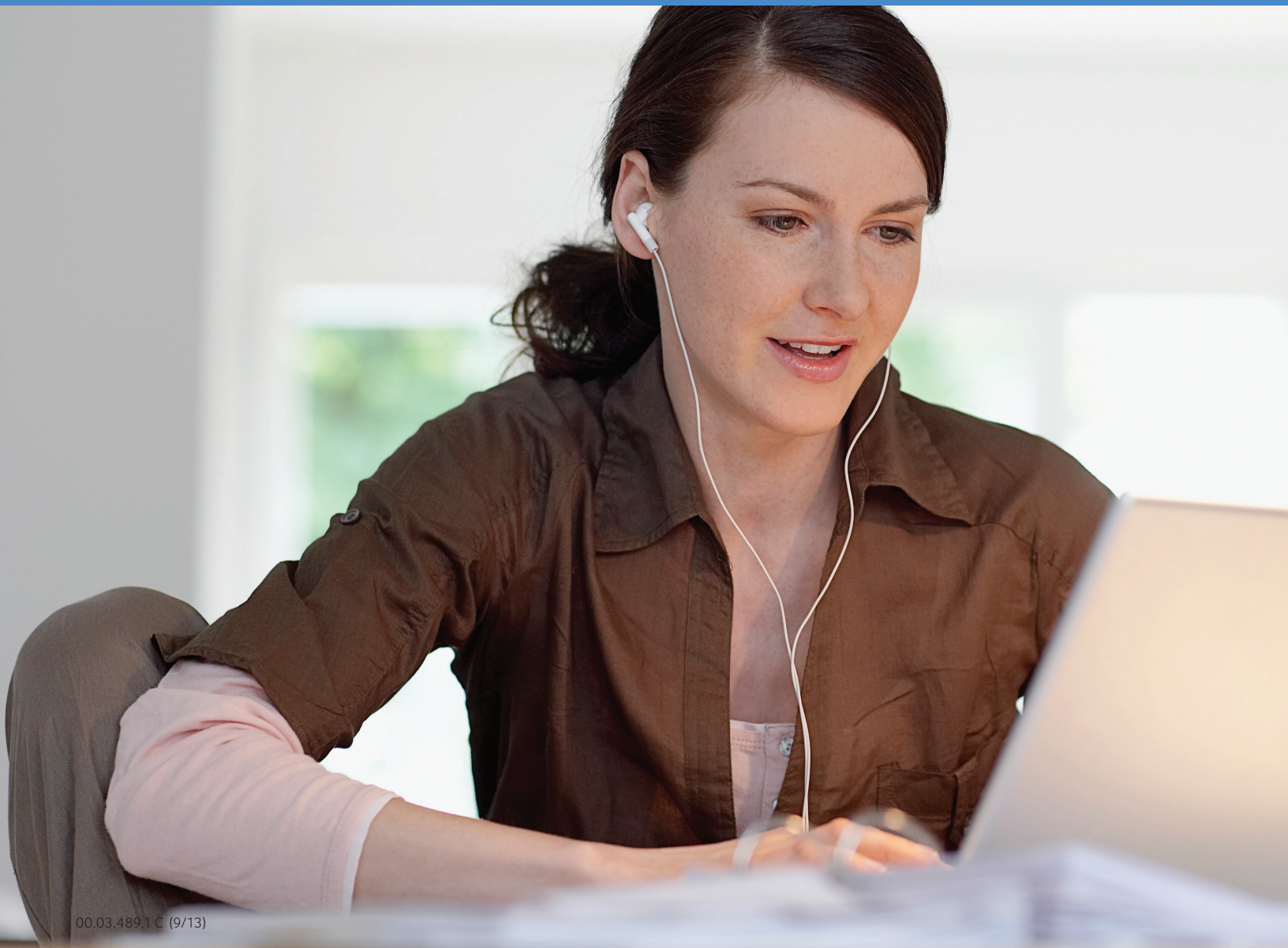
Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetna[®]

Member Payment Estimator

A fast, easy way to estimate what
you'll pay

www.aetna.com



Know before you go

When you visit a doctor or have your child's tonsils removed, why do you have to wait for the bill to know what you'll pay?

You don't have to wait with Aetna. Our Member Payment Estimator lets you estimate and compare medical costs at different doctors and facilities before you schedule a visit.

A personalized estimate

It's easy to use the Member Payment Estimator:

- Choose a covered family member
- Pick a medical service
- Select a doctor, hospital or outpatient facility, or choose to see a list

That's it. The tool factors in your deductible, cost-sharing and coverage details.

What do you get? A realistic cost estimate of what you'll pay for that medical service.*

Choose from common non-emergency services and procedures, such as:

- Office visits
- Maternity services
- MRIs and CT scans
- Ear tube insertions
- Sleep studies
- Lab tests
- X-rays

In network and out of network

Our tool lets you compare costs for up to 10 network doctors or facilities at one time.

You can even get estimates for services from doctors who are not in the network. Choose a medical service and enter a ZIP code. You'll see the average charge.

What's so great about this? Understanding what doctors and facilities charge for the same service can help you save and still find quality care.

Network: This describes doctors, hospitals and other health care professionals that participate in the Aetna network. They've agreed to provide services at reduced rates for members. With many health plans, you pay less out of pocket when you visit them.

Where to find the Member Payment Estimator

Like all our helpful tools, you'll find it on your Aetna Navigator® website. Register or log in at www.aetna.com.

If you want help using our tool or have cost questions, just Ask Ann. She's our virtual advisor. You'll find her on Aetna Navigator, too.

See what you'll pay out of pocket — before you make an appointment.



*Estimated costs not available in all markets or for all procedures. Actual costs may differ for a number of reasons, including if other or different services are performed by the doctor or facility at the time of your visit, and/or additional claims/member payments are processed before the actual claim for the estimated service is processed.

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