

We want you to know[®]



Your guide to bariatric surgery

Aetna Institutes of Quality[®]
Bariatric Surgery Facilities



You're seriously thinking about weight loss surgery

You and your doctor agree that bariatric, or weight loss, surgery might be the right treatment.

In fact, you've discussed the risks of morbid obesity. It's a chronic disease that can have related illnesses, such as diabetes and high blood pressure.

With your doctor's guidance, you also have tried other approaches to weight loss. None have worked. Surgery seems to be your best option.

You understand, however, that the surgery is not a quick fix or a cure. It is the first step on a lifelong path toward healthier habits. And it can lead to a healthier you.

We're here to guide you through the steps to get ready for and recover from surgery.

Making an informed decision

It's important to do your homework first.

Become informed. Make sure you understand the surgery, the risks and the lifestyle changes. Hospitals or surgeons often have classes to explain the types of surgery. Attending one helps you understand the risks and benefits.

Your Aetna Navigator[®] member website is also a great resource. You can find it at www.aetna.com. When you log in, you can visit our Healthwise[®] Knowledgebase and Aetna IntelliHealth[®] to learn more about obesity and weight loss surgery. You also can use the online Body Mass Index (BMI) calculator on Aetna Navigator.

Tip: BMI determines body fat, based on a person's weight and height. Your BMI number is one of the important pieces of information used to determine if you qualify for the surgery.

Health benefits and health insurance plans are offered, underwritten or administered by: Aetna Health Inc., Aetna Health of California Inc., Aetna Health of the Carolinas Inc., Aetna Health of Illinois Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156 (Aetna).



You can take action (as a patient or for one of your dependents who is a patient) to help reduce the likelihood of an infection or other unexpected complications when you have surgery. Please visit http://www.aetna.com/members/announcements/patient_safety.html for more information.

Check your plan documents. See if your health insurance or health benefits plan covers bariatric surgery. If you have coverage, check if you meet Aetna's clinical criteria for bariatric surgery by reviewing the clinical policy bulletin for Obesity Surgery (CPB 157). Also, understand the costs you are responsible for paying based on your benefit and learn if your benefit coverage is affected by the hospital and surgeon you choose.

Tip: Call Member Services to get specific coverage information. The number is on your member ID card.

Visit our online DocFind® provider directory. It's at www.aetna.com.

Use it to find a list of:

- Institutes of Quality® (IOQ) Bariatric Surgery Facilities
- Aetna participating surgeons who operate at those hospitals

IOQ Bariatric Surgery Facilities have been designated based on meeting specific quality and efficiency standards we've established. These facilities show commitment to high-quality, cost-effective health care.

Review your plan documents to find out if you are required to use an IOQ facility to receive benefits for bariatric surgery or to get the highest level of benefits. Also, choose a surgeon that can perform the surgery at an IOQ facility.

Going ahead with surgery

Once you've decided to proceed, there are steps you must take. They will help you use your coverage more effectively. And they can lead to more positive outcomes.

Look up surgeons. Use DocFind to find surgeons who operate at Institutes of Quality Bariatric Surgery Facilities.

Visit bariatric surgeons. Discuss if weight loss surgery is the right option. And see if you meet the criteria to have this surgery. If so, talk about the method to be used, its risks and benefits.

It is important to discuss where you will have surgery, and your surgeon should consider using an IOQ Bariatric Surgery facility. Make sure you also review the costs you will pay.

Ask questions. It's your right to ask questions so you understand the surgery.

- What type of surgery will be used? What are the risks?
- What will the surgery cost?
- How much weight might you lose? How quickly?
- How long should you plan to be off work?
- How long will you be in the hospital?
- What kind of ongoing doctor appointments will you need?
- How many weight loss surgeries has your doctor done?

- What kinds of lifestyle changes and dietary changes will you need to make?

- What are the follow-up procedures and care that you may need?

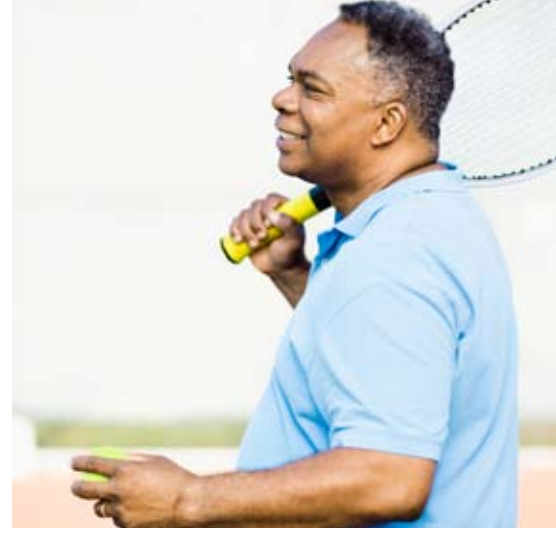
Get evaluations. You might be required to get several evaluations:

- Medical
- Nutritional and dietary
- Behavioral health

Complete paperwork. Work with your surgeon and the office staff to get prior approval from your health insurance company before you have the surgery. Make sure all required paperwork is completed. This ensures that you can use your plan coverage efficiently.

Tip: Aetna Clinical Policy Bulletins provide information on bariatric surgery coverage. Go to www.aetna.com. Then enter the search words "Obesity surgery."





Take care of health needs. Ask your surgeon:

- If you are a smoker, to provide educational materials to help you quit smoking
- For advice on taking your current medications

Plan for the future. Diet, exercise and lifestyle changes are important for your best outcomes. Talk with your doctor, nutritionist or dietician about these changes.

Get work and home life in order.

- Check with your doctor on physical limits after surgery
- Ask family and friends for help with driving and chores
- Schedule time off work with your employer
- Make sure you have phone numbers for family, friends and pharmacy in your cell phone or on a list

Preparing to leave the hospital

The surgery is over and you're ready to go home! Before you do, get the information you need to take care of yourself.

Know your discharge plan. This is a list of instructions. It includes activity limits, diet and vitamin supplements, pain control, exercise, and doctor appointments or lab tests.

Learn the warning signs. Make sure you understand how to spot problems that will require a call to a doctor. Leave the hospital with a list of surgery team names and phone numbers so you can ask questions from home.

Understand your prescription drugs. Get written prescriptions in hand before leaving the hospital. Or confirm they were called in to your pharmacy. Ask questions:

- What is each drug for?
- How and when do you take each drug?
- What are possible side effects?
- Should you avoid taking other drugs or foods with these prescriptions?

Manage chronic conditions. Ask if you need to change anything about blood sugar monitoring, sleep apnea machines, or drugs for diabetes, high blood pressure or high cholesterol during your recovery.

Returning home to a new routine

Keep information handy. Put your discharge instructions and doctor and pharmacy phone numbers in a place that's easy to find. If you do not understand the instructions, call your doctor.

Tip: Watch for the warning signs you talked about with your surgeon.

Use your prescriptions. Make sure to fill your prescriptions for drugs and supplies ordered by the doctor. For supplies and equipment, go to a home health store or pharmacy.

Drink liquids. Water is best. Your surgical team probably explained how to take sips, drink small quantities at a time, drink liquids between meals, avoid straws (to avoid swallowing air and bloating), and avoid carbonated beverages.

Follow the diet. Eat as instructed by your doctor, dietician or nutritionist. Know the types and amounts of foods to eat and foods to avoid. Be ready to puree food or use other special techniques if needed. And be sure you take daily vitamins and supplements as advised by your doctor.

Follow the doctor's orders. Limit activity when you first get home. Know when you are allowed to drive, return to work and start normal activities. Begin to increase activity levels with regular exercise. Avoid or stop smoking. And continue to take regular deep breaths to keep lungs expanded and healthy.

Attend a support group. You may find it helpful to share your experience with others who have had the surgery. Your doctor, a local hospital or the Internet can help you find a support group.

Schedule appointments. Call to make follow-up visits and appointments for lab tests with your surgeon or other health care providers.



Get back to being a healthier you. Learn more about Aetna Institutes of Quality Bariatric Surgery Facilities.

- Go to DocFind at www.aetna.com**
- Click on “Provider Category” to find “Institutes of Quality”**
- Select “Bariatric Surgery” under “Provider Type”**

Each insurer has sole financial responsibility for its own products.

Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. 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. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Institutes of Quality designation is only a guide to choosing a facility or doctor. Members should confer with their existing doctors before making a decision. Designations have the risk of error and should not be the sole basis for selecting a facility or doctor. 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.

Policy forms issued in Oklahoma include: HMO OK COC-5 09/07, HMO OK POS RIDER 08/07, GR-23 and/or GR-29/GR-29N.

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