

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

aetna®



## A way to save on out-of-network care

# National Advantage™ Program

### What is a network?

Some health benefits and insurance plans use a network of providers. These network doctors, hospitals and other facilities contract with Aetna to offer lower rates. **If your plan uses a network, you will typically save money when you visit providers in that network.**

### What is out-of-network care?

Out-of-network care is provided by doctors and hospitals that are not in the network for your plan. This typically means you will pay more for their services.

### Is there a way to save on out-of-network care?

Yes, through National Advantage Program doctors and hospitals. **They provide an opportunity to lower your out-of-pocket costs if your plan does not use a network. Or if your plan has a network but lets you get care outside the network.**

To find National Advantage Program doctors and hospitals, go to **[www.aetna.com](http://www.aetna.com)** and choose “Find a Doctor.”

## Program advantages

If your Aetna ID card has “NAP” on the front or “NAP” and a vendor network logo (like Beech Street), that means your plan comes with the National Advantage Program.

And you can take advantage of **lower rates on out-of-network care**. That’s because National Advantage Program providers have agreed to accept lower rates on certain covered services.

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## How to use the program

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- Step 1** Find a National Advantage Program provider. Go to [www.aetna.com](http://www.aetna.com) and choose “Find a Doctor.”
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- Step 2** Show your Aetna ID card when you receive services.
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- Step 3** Do not pay the bill that day. Instead, the doctor or hospital will send us a claim. We’ll process it at the lower rate, if appropriate. Later, you’ll get a bill to pay based on that lower rate.
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National Advantage Program reductions may not apply to all claims. Some examples include claims that:

- You have already paid
- Involve services not eligible for the program
- Involve a coordination of benefits (that is, when you have more than one health plan and Aetna is the secondary payer, or you have Medicare and Aetna is the secondary payer)

## Network versus National Advantage Program — which providers cost less?

**If your plan has a network**, doctors and hospitals in that network will typically cost you less.

That’s because providers in the National Advantage Program are not in the network for your plan. So you will owe them based on the plan’s higher, out-of-network cost-sharing level.

**If you require language assistance, please call the Member Services number on your Aetna ID card, and an Aetna representative will connect you with an interpreter. If you’re deaf or hard of hearing, use your TTY and dial 711 for the Telecommunications Relay Service. Once connected, please enter or provide the Aetna telephone number you’re calling.**

**Si usted necesita asistencia lingüística, por favor llame al número de Servicios al Miembro que figura en su tarjeta de identificación de Aetna, y un representante de Aetna le conectará con un intérprete. Si usted es sordo o tiene problemas de audición, use su TTY y marcar 711 para el Servicio de Retransmisión de Telecomunicaciones (TRS). Una vez conectado, por favor entrar o proporcionar el número de teléfono de Aetna que está llamando.**

**In Idaho, health benefits and health insurance plans are offered and/or underwritten by Aetna Health of Utah Inc. and Aetna Life Insurance Company (Aetna). For all other states, health benefits and health insurance plans are offered, administered and/or underwritten by Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company and/or Aetna Life Insurance Company. In Florida, by Aetna Health Inc. and/or Aetna Life Insurance Company. In Utah and Wyoming, by Aetna Health of Utah Inc. and Aetna Life Insurance Company. In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.**

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**Policy forms issued in Idaho by Aetna Health of Utah Inc. include:** HI HGrpAg 02, HC HCOC 03.

**Policy forms issued in Idaho by Aetna Life Insurance Company include:** GR-23, GR-29/GR-29N, GR-9/GR-9N, AL HCOC 03, AL HGrpPol 02.

**Policy forms issued in Oklahoma include:** HMO OK COC-5 09/07, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23 and/or GR-29/GR-29N.

[www.aetna.com](http://www.aetna.com)

