

A prescription drug plan that works – for you

Aetna Prescription Drug Benefits
Three-Tier, Open Formulary

How to get the most
out of your Aetna
pharmacy plan

We want you to know[®]



With precert, step therapy

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Getting the right prescription

It's easy to use your prescription drug benefits from Aetna[‡]

STEP #1

Visit a participating pharmacy

Members can choose from more than 59,000* chain and independent pharmacies. To find a participating pharmacy near you, go to www.aetnapharmacy.com and click on Pharmacy Locator. Or call **1-888-872-3862** to ask for a directory of participating pharmacies.

STEP #2

Give the pharmacist your prescription and ID card

You'll get your Aetna member ID card after you enroll in your plan.

STEP #3

Pay the right amount

When you visit a participating pharmacy, you will pay a copay for each prescription — either a flat fee or a percentage of the prescription's cost.

1. You'll pay the least when you and your doctor choose a **generic drug on our Preferred Drug List**. (See information below.)
2. You'll pay a little more for a **preferred brand-name drug on that list**.
3. You'll pay even more when you and your doctor choose a **nonpreferred generic or brand**.

Participating pharmacies know the correct amount to collect at the point of sale. They have access to that information online. Plus, you never have to submit a claim form.

If you visit a nonparticipating pharmacy, you will pay full price and you will need to submit a claim form to request reimbursement. Please see the Plan Design and Benefits summary for copayment and reimbursement information.

*Aetna Network Pharmacy Database as of March 20, 2008.

The value of choosing prescription drugs on the Aetna Preferred Drug List

With your Aetna prescription drug benefits and insurance plan, you and your doctor can choose from hundreds of quality, cost-effective drugs. We have put together a list of covered drugs — to help you and your doctor pick the right drug and keep your costs lower.

Your plan covers generic and brand-name drugs on our Preferred Drug List, as well as many nonpreferred drugs that are not on the list. (You may also see this list called a "formulary.") We based this list on input from many different health care specialists and on other factors, including cost. The list is subject to change, and the drugs on it are approved by the U.S. Food and Drug Administration (FDA).

To see the Preferred List

To see if a medication you take is on our Preferred Drug List and covered by your plan, go to www.aetna.com/formulary.

- Select your Aetna Pharmacy plan type — **Three Tier Open Formulary**
- Click on **Medication Search**, then type in the drug's name

Enrolled members can also do a Medication Search when they log in to their personalized Aetna Navigator® member website. For a printed copy of the list, call the toll-free number on your Aetna member ID card. (You'll get your ID card after you enroll.)

[‡]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.

at the right cost

More ways to get your medicine, and save

Your at-home pharmacy

If you take medications regularly for chronic conditions like arthritis, asthma, diabetes or high cholesterol, you can use our **Aetna Rx Home Delivery**[®] service. Instead of visiting the pharmacy every month, you can get up to a 90-day supply[†] sent to your home.

- Shipping is quick, confidential and free
- Pharmacists check all prescriptions for accuracy and can answer questions anytime, night or day
- Getting refills is easy — go online, use the phone or send by mail
- Toll-free customer assistance is provided
- Depending on your benefits plan, you may save a month's copay on a 90-day supply[†]

Go to www.aetnapharmacy.com for details.

Your specialty pharmacy

For self-injectable^{††} and other medications that require special handling, our **Aetna Specialty Pharmacy**[®] service can deliver them to your home, your doctor's office or any other location you choose. You can talk to Aetna Specialty Pharmacy's health care professionals anytime. They are available by phone, 24 hours a day, 7 days a week.

Go to www.AetnaSpecialtyRx.com for details.

The value of drug coverage checks

Your plan includes three programs^{**} to help you and your doctor find safe, appropriate and cost-effective medications.

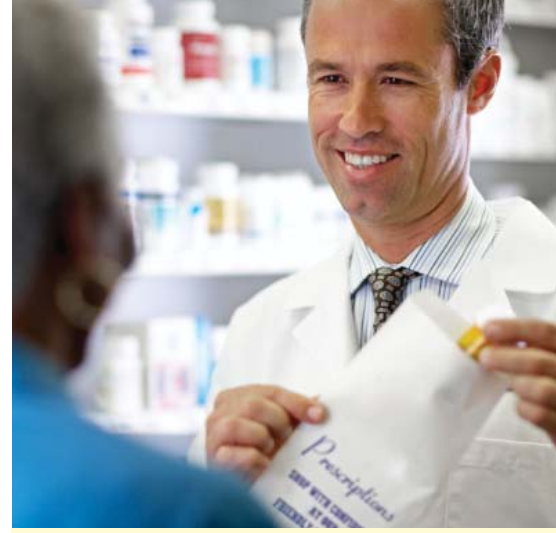
- Some drugs need **precertification**^{***} before your plan will cover them. This means we need to approve them first before your plan will cover them. Though we want to promote safety, precertification also can help you find another drug that costs less and is just as effective — something you can talk about with your doctor.
- Some drugs are what we call **step-therapy** drugs. They are generally more expensive than other clinically equivalent drugs. You may need to try a "first line," lower-cost drug before your plan will cover a step-therapy drug. Your doctor can ask for a waiver if he or she believes the step-therapy drug is medically necessary for you.
- Some drugs have **quantity limits**. If your doctor prescribes one of these drugs in excess of the dosage recommended by the manufacturer, he or she will need to get our approval for coverage first.

^{**}Medications on the Precertification, Step-Therapy and Quantity Limits lists are subject to change in accordance with applicable state law. Precertification and step-therapy programs do not apply in Indiana or Maine. Step therapy is not available in New Jersey.

^{***}In Texas, this approval is known as "pre-service utilization review" and is not "verification" as defined by Texas law.

[†]Certain states require that prescriptions for more than a 30-day supply be available through a participating retail or mail-order pharmacy for the same copayment. Consult your benefits plan documents for details.

^{††}Self-injectables, other than as needed for chronic or emergency medical conditions, and/or Specialty Pharmacy Network is not available to our California HMO members.



Tools and information for informed health decisions

Helpful online tools

To learn about your prescriptions and your health, go to www.aetnapharmacy.com. There, you will find helpful information on:

- Possible medication side effects
- Generic drug substitution
- Drug safety
- Specialty injectable drugs

You'll also find tips for saving money and answers to benefits questions.

We also provide tools to help members understand their benefits and make decisions. Our Aetna Navigator member website, for example, can help you estimate prescription drug costs, check the status of your claims, search our online Preferred Drug List, and more.



Finding out specifics

This plan generally covers medications that are prescribed for medical needs. It also covers certain supplies that are considered medically necessary — such as diabetic supplies.

However, this plan does not cover everything your doctor might prescribe. For example, it does not cover:

- Drugs prescribed for cosmetic purposes or for enhancing physical performance
- Replacement of lost or stolen prescriptions
- Over-the-counter medications and products, unless your state requires us to cover them

Please review your plan documents after you enroll. They provide more than a summary of your benefits — they provide the details about coverage under your plan.

If you have questions about a specific medication, ask your doctor. If you have questions about your Aetna plan, contact Member Services or your benefits administrator.

Learn more about Aetna prescription drug benefits at www.aetnapharmacy.com.



Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. 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.

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. Aetna Rx Home Delivery and Aetna Specialty Pharmacy refer to Aetna Rx Home Delivery, LLC and Aetna Specialty Pharmacy, LLC, respectively. Aetna Rx Home Delivery and Aetna Specialty Pharmacy are licensed pharmacy subsidiaries of Aetna Inc. that operate through mail order and specialty pharmacy prescription fulfillment, respectively.

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-4 09/02, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23, GR-29/GR-29N.

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We want you to know[®]



www.aetna.com