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Healthy Home Visits — A holistic look



Feeling Good

Questions?

Have questions about your Aetna Medicare Advantage plan? We're here to help.

Simply call the number on your Aetna® member ID card. You can also visit

SONJ.AetnaMedicare.com to learn more or schedule a personal appointment at a time convenient for you.

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Welcome to your issue of Feeling Good!

No matter what you want to achieve, Aetna® is here to support you — body, mind and spirit.

This issue of Feeling Good magazine has information on safe technology practices, tips on keeping your mind and body healthy, an invitation to join us virtually for our Healthy at Home webcast series and more. We hope you enjoy reading it and find some inspiration.

Go paperless!

When you choose to go paperless, we'll email your important health plan documents such as Explanation of Benefits statements account updates and other paper communications. We also store many of these documents for you on your member website.



Get connected and bring on the benefits!

sign up for your member website and see if you're getting the most out of your Aetna Medicare Advantage plan.
Once registered, you can find a doctor or hospital, check your benefits, request a new ID card, manage your claims and learn about wellness and discount programs. Register once, then you can

Visit SONJ.AetnaMedicare.com

log in anytime, 24/7.

- 2. Select "Login/Register" at the top.
- 3. Fill out your demographic information and choose a user name and password.
- 4. You'll be prompted to enter your contact information (phone number, email address, preferred language).



If you prefer, you can use your mobile device to scan this QR code and go directly to the site to register. Most mobile devices allow you to scan QR codes with its camera.



Protecting your information

We're committed to earning your trust by safeguarding your personal information. Our tough standards for system integrity and proper training of personnel will help keep your private information private. Check out our **Privacy Center** to learn about the ways we protect your information, and steps you can take to prevent medical identity theft.





Healthy at Home webcast series is back for 2022



https://aet.na/workoutwednesdays

Healthy at Home webcast series topics and schedule

Join us for our 2022 Healthy at Home webcast series. It features celebrity speakers and experts on topics to support you — body, mind and spirit.

From February through November 2022, you'll hear from both new and returning celebrity speakers and experts who are excited to join you on your journey to a healthier you.

Here's the full schedule:



Maintaining bone and joint health over the years by Travis Stork, MD February 4 at 2 PM ET



Heart disease prevention 101 by Melina Jampolis, MD March 11 at 2 PM ET



Let's cook! Simple, healthy meals for one or more by Ellie Krieger April 15 at 2 PM ET



Strength & relief exercises for knees, back & hips by Curtis Adams May 20 at 2 PM ET



Total brain health: 9 steps to sharper thinking and vital living by Cynthia Green, PhD

June 24 at 2 PM ET



Savvy senior travel with Rick Steves by Rick Steves July 29 at 2 PM ET



Find your "Triessence" — A three-part stress relief plan by Tessa Todd Morgan August 19 at 2 PM ET



Good night: The Sleep Doctor's program to better sleep by Michael Breus, PhD September 9 at 2 PM ET



Plan your estate before it's too late! by Terry Savage October 14 at 2 PM ET



Diabetes, diet & lifestyle: **Treatment & prevention** by Melina Jampolis, MD **November 18 at 2 PM ET**

RSVP today

Visit aet.na/healthyathome2022 to learn more and register for the webcasts you'd like to attend or watch a previously recorded one. Watch your email for reminders and confirmations before each new event.

Not able to make the live webcast?

Sign up anyway — after the event, we'll email you a link to watch a recording.







Get support your way

Have questions about your Aetna Medicare Advantage plan or need help managing your health care? We're here for you, however you prefer to reach us. Connect with us online, over the phone or via our new Aetna HealthSM app.



Aetna® member website

Your Aetna member website just got an upgrade. Register or login at **SONJ.AetnaMedicare.com** to:

- View plan documents
- Find providers and see details of your claims
- Access your ID card
- · Get discounts on products and services, and more



Aetna Health app

Download the Aetna Health app to keep up with your health and keep track of your benefits.

- · Access your ID card whenever you need it
- Find providers, walk-in clinics and urgent care centers near you
- · View claims and so much more

Get the Aetna Health app by texting "GETSTARTED" to **90156** to receive a download link. Message and data rates may apply.*





Personal appointment

Schedule a phone appointment with an Aetna representative at a time that meets your needs. You can set up your appointment online at **SONJ.AetnaMedicare.com** or call Member Services at the number below.



Self-service information online

Information about your Aetna Medicare Advantage plan is available online at **SONJ.AetnaMedicare.com**, available 24/7.



Member Services

Our U.S.- based team is available to help Monday-Friday, 8 AM-6 PM ET.

SHBP call: **1-866-234-3129 (TTY: 711)** SEHBP call: **1-866-816-3662 (TTY: 711)**



By texting **90156**, you consent to receive a one-time marketing automated text message from Aetna® with a link to download the Aetna Health app. Consent is not required to download the app.

You can also download it by going to the Apple® App Store® or Google Play.

Terms and Conditions: aet.na/Terms

Feeling Good

Privacy Policy: aetna.com/legal-notices/privacy.html





Stay alert to scams and fraud

Sources:

https://www.consumer.ftc.gov/blog/2015/07/faking-it-scammers-tricks-steal-your-heart-and-money.

https://www.consumer.ftc.gov/features/scam-alerts.

https://consumerfed.org/pdfs/Grandparent-Scam-Tips.pdf.

https://www.usa.gov/common-scams-frauds. U.S. Department of Justice. Elder Fraud. Available at: https://www.fbi.gov/scams-and-safety/common-scams-and-crimes/elder-fraud. Accessed October 25, 2021.

Stay alert to scams and fraud

There are many good reasons they're called your golden years. It's when you finally get to reap what you sowed. You worked hard all those years to build your savings and future security. Now that you have it, don't let others steal it away.

Older adults are often a hot target for financial scams. Criminals are looking for you because they suspect you have financial savings, own a home and have good credit. You're probably also trusting and polite. You're also less likely to report fraud, perhaps because being duped is embarrassing or you don't want your family to think you can't be independent.

But you can outsmart them when you see them coming.



Romance scam

What it is:

Criminals take advantage of older victims' desire to find companions and will look for you on social media and online dating services. But it's your money they want. After you connect, they'll tell you they need money for a made-up emergency or sob story. Or they'll ask you to set up a joint bank account or wire them money.

How to protect yourself:

If it's someone you met online, ha	
visual meetup so you can see if th	ey look
like their photo.	

Never converse outside the dating service, if that's where you met.

Go slow. Scammers profess their love quickly.

Never send money to someone you met online — for any reason.



Technical support scam

What it is:

A caller claims to be from tech support and says they're calling to fix an issue with your computer. If you give them certain information about your computer, they can gain remote access to your devices and any sensitive information you keep there.

How to protect yourself:

If you didn't call tech support and are not aware of any problem, hang up.





Government impersonation scam

What it is:

Someone calls to say you owe money and are about to be arrested or prosecuted unless you pay now. They may even pretend to be from the IRS.

How to protect yourself:

If you're not sure it's a real debt collection agent, make the caller tell you the name of the company you supposedly owe. Then hang up, look up that company's phone number and call them yourself to get the real story. Don't let the caller give you a number to call.



Sweepstakes/charity/lottery scam

What it is:

Criminals gain your trust by telling you they work for a charity. Or they'll say you won a foreign lottery or sweepstakes but require a fee for you to collect your winnings.

How to protect yourself:

- Never give financial information to someone over the phone, especially if they called you.
- Check the postage on a mailed prize notice. If it was sent bulk rate, it's probably a scam.
- If you don't remember entering a sweepstakes or lottery, the prize notice is likely a fake.



Telemarketing scams

What it is:

Here are some phrases a scammer might say when they call you:

- "You must act now or the offer won't be good."
- "You've won a free gift, vacation or prize." But you have to pay for "postage and handling" or other charges.
- "You must send money, give a credit card or bank account number or have a check picked up by courier." You may hear this before you have had a chance to consider the offer carefully.
- "You don't need to check out the company with anyone." The caller tells you not to speak to anyone including your family, lawyer, accountant, local Better Business Bureau or consumer protection agency.
- "You don't need any written information about the company or their references."
- "You can't afford to miss this high-profit, no-risk offer."

How to protect yourself:

If you hear these or similar "lines" from a telephone salesperson, just say "no thank you" and hang up.

TECHNOLOGY CORNER

Stay alert to scams and fraud

Protect yourself online

You can take steps to be less conspicuous to criminals — especially as technology continues to evolve.

Be careful what you download. Never open an email attachment from someone you don't know. Be wary of email attachments forwarded to you. And if you have an email from a friend with only a link, or one that contains out-of-character generic content, call your friend before opening the email.

Protect your computer files. Always keep your computer's antivirus and security software and malware protections up to date.

Stop unwanted phone calls. While not every marketing call is a scam, they certainly can be annoying. Sign up for the National Do Not Call Registry through the Federal Trade Commission.

There are two steps to the process, but it's very simple.

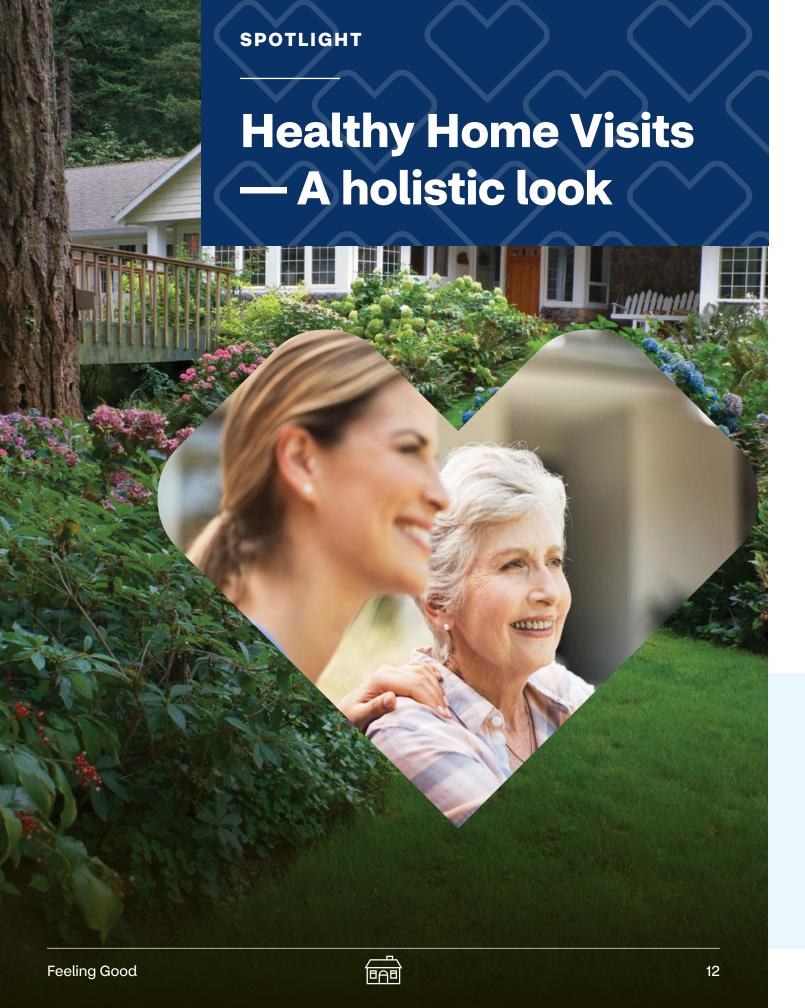
- 1. First, go to **DoNotCall.gov** and follow the prompts. You can register multiple numbers if you have both a cell phone and a land line in your name. Just type in the phone numbers as well as your email address and click the Register button.
- 2. Next, watch for an email from **Register@DoNotCall.gov** and click the confirmation link. That's it! A website will open up with a receipt telling you your numbers are registered. The change won't be immediate, but you should notice a drop in unwanted phone calls in a few weeks.

Report fraud or a suspected scam as soon as possible

Don't be afraid or embarrassed to talk about it. Waiting could only make it worse.

- Call any affected bank and/or credit card company to report a loss and reset your personal identification number (PIN), if needed.
- Report a suspected scam to your local FBI field office. There are 56 field offices around
 the country. You can search in your internet browser "FBI field office near me" for the
 complete list.
- Call the U.S. Department of Justice National Elder Fraud Hotline toll free at 1-833-FRAUD-11 (1-833-372-8311).
- File a complaint with the FBI's Internet Crime Complaint Center at IC3.gov





Invite us over for a Healthy Home Visit

Every year, about **500,000** Aetna Medicare Advantage members take part in the Healthy Home Visit program. We work with nurse practitioners and doctors around the country to offer you this service. Once we schedule your appointment, a licensed and board-certified nurse practitioner or doctor will go to your home to provide an assessment. This Healthy Home Visit takes place at no extra cost to you. During the visit, they will also check your home for potential issues that may increase your chances of falling.

But you already have a doctor, so why take the time?

Sure, this doesn't take the place of a physical exam from your own doctor. But it can be a critical part of managing your health at home. After your visit, we share the information with your doctor. Partnering in this way helps us better manage your overall health care needs. It does not affect your coverage in any way. We are committed to supporting your best health. Meeting you in your home is for your convenience and comfort.

A holistic look at your health in the comfort of your home

What does the Healthy Home Visit involve?

You can use this yearly visit to:

- · Ask health care questions
- · Review your medicines
- · Update your medical history
- Get help finding the health resources you need
- · Discuss concerns you may have about moving around safely in your home

The visit lasts about an hour. It includes a limited, noninvasive physical exam. If need be, the nurse practitioner or doctor may recommend that you be further evaluated. Your doctor will get a report.

Again — this visit is at no extra cost to you. It is all part of your Aetna® benefits.

Telehealth appointments may also be available in your area.

It's easy to set up an appointment

Just call us at

1-855-254-9125 (TTY: 711),

Monday-Friday, 8 AM-8 PM ET.

Or visit MatrixForMe.com to
schedule an appointment online.



Every year, about

500,000

Aetna Medicare Advantage members get a Healthy Home Visit.



Importantly, over

95% of the members we surveyed said they were satisfied with their visit.*

*2020 Aetna Healthy Home Visit survey results from both Matrix and Signify Health®.





Bethany's story

out to the house to do a physical and have some conversations about my health. I really appreciated the 45 minutes of talking during my Healthy Home Visit. The nurse reviewed all of my prescriptions, as well as over-the-counter medication I was taking. She also suggested that maybe I should not take two of them at the same time; and instead take one in the evening, which eliminated the leg cramps I was having while trying to fall asleep. I was really happy to hear that my primary care doctor was getting a copy of the notes from our visit.

Actual member story from 2021. Name has been changed to protect privacy.



To learn more and see how a visit actually works, watch a video on **SONJ.AetnaMedicare.com**



Things to do before your visit

- You may have family or friends present during the visit, so invite a loved one over if you wish.
- Write a list of health questions you might want to discuss with the nurse practitioner or doctor. Think about any health concerns or difficulties you have trying to get care.
- Gather all medicines you take, including prescriptions, over-the-counter medicines, vitamins and herbal supplements.
- List out any recent care you have received from a provider, including testing such as lab work, X-rays or screenings.
- Wear comfortable clothes that can easily be rolled up when the provider checks your blood pressure and vital signs.



Protect your memories



Sources:

Aetna. The hopeful guide to preventing and treating dementia. Available at: https://www.aetna.com/health-guide/preventing-treating-dementia.html. Accessed October 25, 2021.

Mayo Clinic. Dementia. Available at: https://www.mayoclinic.org/diseases-conditions/dementia/symptoms-causes/syc-20352013. Accessed October 25, 2021.

WebMD. 9 Brain Boosters to Prevent Memory Loss. Available at: https://www.webmd.com/healthy-aging/guide/9-brain-boosters-to-prevent-memory-loss#1. Accessed October 25, 2021.

Protect your memories

Everyone forgets why they went into the kitchen or what day of the week it is at some point. Forgetfulness is common, especially after age 60. These little forgetful moments are nothing to worry about.

Even if those moments get worse, become more frequent or you experience confusion, it doesn't mean you have dementia. Your problem could stem from a vitamin deficiency, chronic condition, medication or something else. But, your doctor can't take steps to fix your specific problem unless you report it.

Dementia is more than memory loss. It's a mental decline that affects daily living and social functioning. It can affect your ability to speak, think and function — as well as your memory. The speed of loss is different for each person. Some forms of dementia are reversible with treatment. If not reversible, your doctor may be able to help slow the progression of decline if you catch it early.

Alzheimer's Disease is one type of dementia that accounts for nearly half of all cases. That's about 1 in 10 Americans. There's no test for Alzheimer's. Doctors can only make an Alzheimer's diagnosis after they do tests to eliminate other types of dementia.

Symptoms of dementia

- Someone else mentions your memory loss or frequent confusion
- You have trouble communicating or finding the right words
- You get lost while driving in familiar places
- You can't solve simple problems or handle a complex task that used to be no trouble
- You start to see things that aren't there

Age is the biggest risk factor for dementia

That's because your brain is an organ like any other and can experience decline as you get older. Dementia is caused by damage to or loss of nerve cells and their connections in the brain. Other risk factors include: hearing loss, education, genetics, smoking, depression, physical inactivity, high blood pressure, diabetes and obesity.

Check your hearing

The reason hearing loss is a risk factor for dementia is unclear, but some experts believe the blocked blood vessels that lead to vascular dementia may have something to do with it. Hearing loss also puts stress on the brain, which may impact other jobs that the brain performs. And hearing problems can also lead to social isolation and depression, accelerating brain atrophy. Diagnosed hearing loss won't automatically fix dementia. But corrected, you may be able to prevent or delay dementia onset.

4 things you can do to help keep your memory strong for longer

Move — Just like muscles, brain cells regenerate with exercise. Spend 30 minutes a day, most days of the week doing moderate activity like walking, swimming or dancing.

Munch — People who eat healthy — like fruits and vegetables, fish and olive oil, are nearly 20% less likely to have memory problems.

Think — Exercise your brain every day. Try doing some daily puzzles, math problems or other mental stimulators, like learning a new language or doing a craft.

Speak up — Your memory loss could be from something that's easily treatable. Talk to your doctor if you experience symptoms.

Feeling Good





Love your heart and your heart will love you back



Sources.

Centers for Disease Control and Prevention. Coronary Heart Disease, Myocardial Infarction, and Stroke — A Public Health Issue. Available at: https://www.cdc.gov/aging/publications/coronary-heart-disease-brief.html. Accessed October 26, 2021.

National Institute on Aging. Heart Health and Aging. Available at: https://www.nia.nih.gov/health/heart-health-and-aging. Accessed October 26, 2021.

American Heart Association®. Warning Signs of a Heart Attack. Available at: https://www.heart.org/en/health-topics/heart-attack/warning-signs-of-a-heart-attack. Accessed October 28, 2021.

Love your heart and your heart will love you back

You can love your heart by taking good care of it, which can help protect you from the consequences of heart disease.

Nearly one in five older adults have Coronary Heart Disease

Heart disease is a general term used for many conditions related to the heart. Coronary heart disease (CHD) — also called coronary artery disease (CAD) — is the most common type of heart disease and usually involves blocked arteries. Heart failure is also common after age 65. This means your heart doesn't pump blood as well as it should, often because of CHD/CAD. While there are many terms to name heart disease, the end result can lead to a heart attack.

Why is it common in older adults? Because your arteries have had more time to collect deposits like fat and cholesterol. You may have heard it referred to as hardening of the arteries or arteriosclerosis (ahr-teer-ee-o-skluh-roh-sis). This doesn't automatically mean it has happened to you. It means you have a higher risk simply because you've lived longer and had more opportunity to build up these fatty deposits. Your doctor can help you find out if this has happened to you. And once you know, you can work to help improve your heart health.

Warning signs of a heart attack can be different for women

Hollywood may dramatize a heart attack as clutching the chest or left arm. But in real life, it doesn't always look like that. In fact, the signs of a heart attack can be different for women. While most women experience chest pressure and pain with a heart attack, many do not. Women are also more likely to experience the other warning signs of a heart attack.

Call 911 if you experience any of these warning signs

- Chest pressure or pain (angina) that lasts a few minutes or goes away and comes back
- Shortness of breath, with or without chest pain
- Cold sweat, nausea/vomiting, lightheadedness
- Upper body pain or discomfort such as in one or both arms, upper back or jaw



If you think of taking an aspirin "just in case" you're having a heart attack, call **911** first.

Just thinking of taking an aspirin means you suspect something may be wrong. Let a professional tell you for sure.



YOUR WELLNESS

Love your heart and your heart will love you back



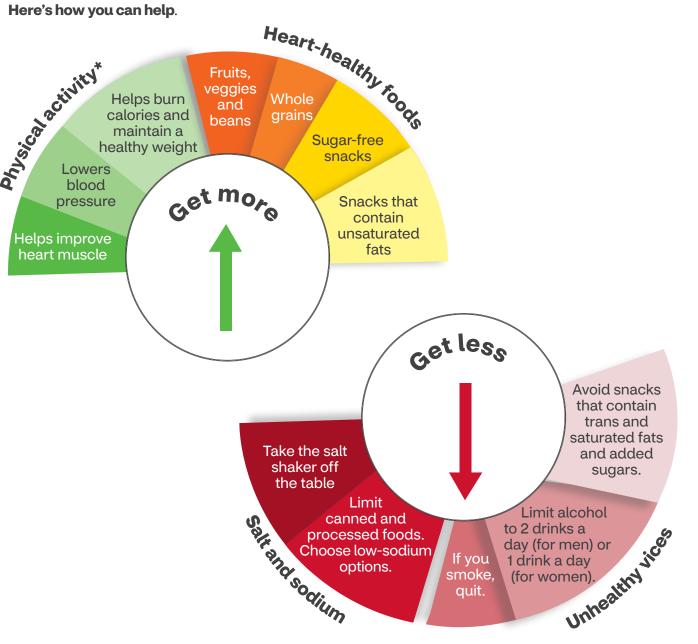
Sources:

National Institute on Aging. Heart Health and Aging. Available at: https://www.nia.nih.gov/health/heart-health-and-aging. Accessed October 26, 2021.

WebMD. Alcohol and Heart Disease. Available at: https://www.webmd.com/heart-disease/guide/heart-disease-alcohol-your-heart. Accessed October 26, 2021

Control your blood pressure and cholesterol for a happier heart

High blood pressure makes your heart work too hard and can weaken the heart muscle. This is because the force of the blood flowing through the arteries is too high. If those arteries are blocked, it can spell disaster. Your doctor may prescribe medicines to lower your blood pressure and cholesterol level. **Here's how you can help**.



*Talk to your doctor first about how much physical activity is right for you.



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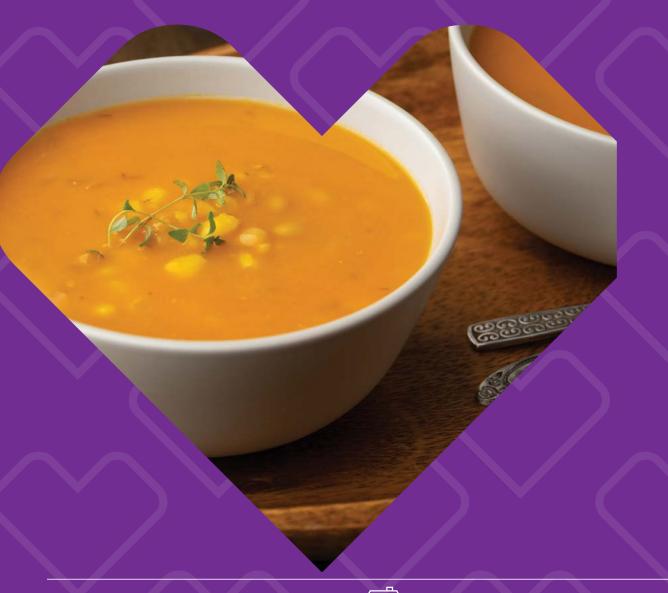
See pages 22-25 for delicious, easy-to-make heart-healthy recipes.



Heart-healthy recipes

Three Sisters Soup

Soup is a healthy and hearty lunch or dinner option during the colder months. The name of this Native American recipe refers to "sisters" — corn, beans and squash.



Three Sisters Soup

Ingredients:

6 cups fat-free, low-sodium chicken or vegetable stock

16 ounces canned, low-sodium yellow corn or hominy (drained, rinsed)

16 ounces canned, low-sodium kidney beans (drained, rinsed)

1 small onion (chopped)

1 rib celery (chopped)

15 ounces canned pumpkin

5 fresh sage leaves or 1/2 teaspoon dried sage

1/2 teaspoon curry powder

Instructions

- 1. Bring chicken stock to a slow boil.
- 2. Add corn/hominy, beans, onion and celery. Boil for 10 minutes.
- 3. Add sage, curry and pumpkin and simmer on medium-low heat for 20 minutes.

Nutrition Facts:

Serving Size: 6
Per Serving: 145 calories
1.0 g fat
0 mg cholesterol
87 mg sodium
28 g carbohydrate
10 g fiber
5.9 g sugar
9 g protein

Source: American Heart Association. Three Sisters Soup. Available at: https://recipes.heart.org/en/recipes/three-sisters-soup. Accessed October 22, 2021.



Heart-healthy recipes

Baked Oatmeal with Blueberries and Bananas

Baked oatmeal is an easy, make-ahead breakfast that can be reheated to have throughout the week. You can even switch up the fruit or nuts for more variety.



Source:

SkinnyTaste.com. Baked Oatmeal with Blueberries and Bananas. Available at https://www.skinnytaste.com/baked-oatmeal-with-blueberries-and/. Accessed October 22, 2021.



Ingredients:

2 medium ripe bananas, sliced into 1/2" pieces

1 ½ cup blueberries

1/4 cup honey or agave

1 cup uncooked quick oats

1/4 cup chopped walnuts or pecans

1/2 teaspoon baking powder

3/4 teaspoon cinnamon

pinch of salt

1 cup milk

1 egg

1 teaspoon vanilla extract

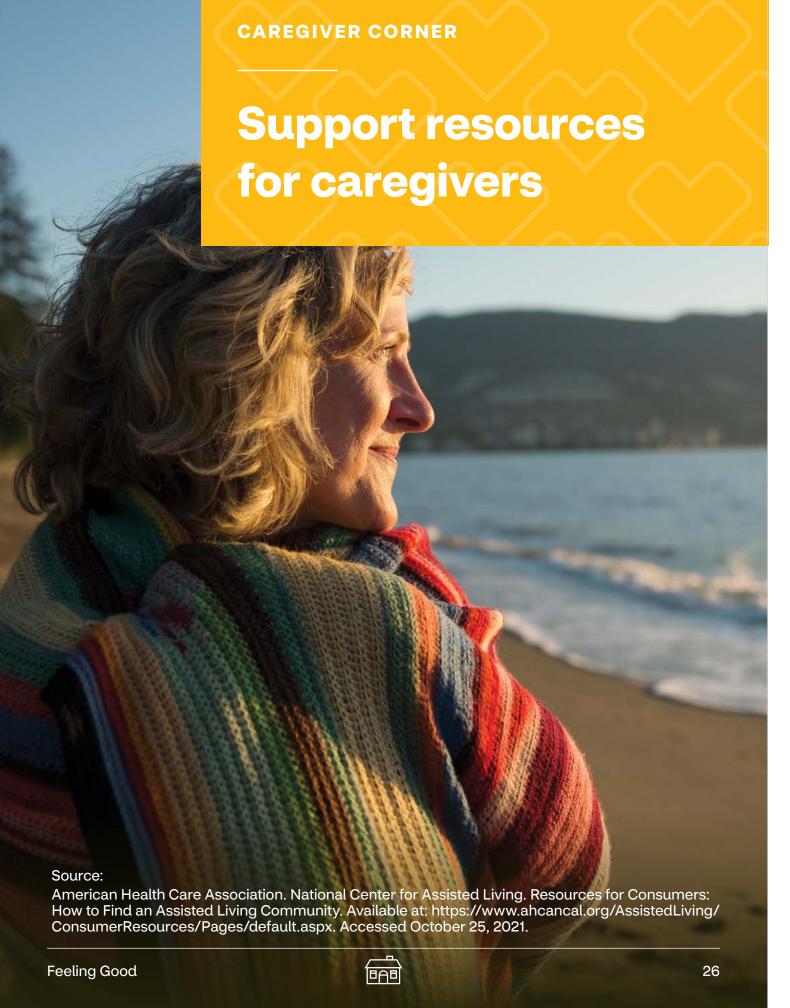
Instructions

- 1. Preheat the oven to 375° F. Lightly spray a 8 x 8" or 9 x 9" baking dish with cooking spray and set aside.
- 2. Arrange the banana slices in a single layer on the bottom of the baking dish. Sprinkle half of the blueberries over the bananas, 1/4 teaspoon of the cinnamon, 1 tablespoon of the honey and cover with foil.
- 3. Bake 15 minutes, until the bananas get soft.
- 4. Meanwhile, in a medium bowl, combine the oats, half of the nuts, baking powder, remaining cinnamon, and salt, then stir together. In a separate bowl, whisk together the remaining honey, milk, egg and vanilla extract.
- 5. Remove the bananas from the oven, then pour the oat mixture over the bananas and blueberries.
- 6. Pour the milk mixture over the oats, making sure to distribute the mixture as evenly as possible over the oats. Sprinkle the remaining blueberries and walnuts over the top.
- 7. Bake the oatmeal for about 30 minutes, or until the top is golden brown and the oatmeal has set. Serve warm from the oven.

Nutrition Facts:

Serving Size: 6
Per Serving: 211.5 calories
5.5 g fat
31.5 mg cholesterol
77 mg sodium
38 g carbohydrates
4 g fiber
23 g sugar
5.5 g protein





Grant permission for a loved one to speak to us about your health coverage

Privacy laws are in place to protect your health information. But if you have trouble hearing, understanding, or you just want someone else to help manage your care, you can authorize a trusted caregiver or loved one to speak to us.

Anytime you call us on the phone, you can verbally tell us that we may speak with another person who is with you at that time. However, you can make this permission last for one year when you authorize it in writing. Here's how:

 Download the Authorization for Release of Protected Health Information (PHI) permission form. 2. Complete the form and remember to sign it.

Note: If a legal representative is signing the form, or to make the permission permanent, you must provide legal documentation such as power of attorney, medical power of attorney or legal guardianship. Mail, fax or email the completed and signed form:

HIPAA Member Rights Team PO Box 14079 Lexington, KY 40512-4079

Fax: **1-859-280-1272**

Email: HIPAAFulfillment@aetna.com

Resources for your caregivers

Aetna Resources For Living® is available to help Aetna Medicare Advantage members and their caregivers find the right services. Whether it's for help around the house, caregiver support, social activities or something else, we can help you find it. For example, looking for assisted living resources can be tricky. There's so much to consider: residency vs. help during the day, certifications of the staff and center, general health of other residents and how much opportunity there may be to stay social.

Just call and tell us what you're looking for and our consultants will research and give you options. Use the phone number that's on your Aetna Medicare ID card. The call is available at no extra cost to you. You pay for any services you choose to use.

Visit our Caregiver Resources site.

Plan for your future care

For many, there comes a time when we can no longer speak for ourselves — especially when it comes to our medical care and treatment wishes. One way to ensure you get your way is to put it in writing, now, while you can speak for yourself. This is called "advanced care planning."

The Aetna Compassionate CareSM program is available at no cost to all Aetna Medicare members. The program can help you with advance care planning. You can also access nurse case managers and an entire care support team. Visit the program website to **download advance care planning forms** for your state.

These may include an advance directive, a living will, important contact list, and more.



Important phone numbers and websites

Aetna® Member Services SHBP call: 1-866-234-3129 (TTY: 711) SEHBP call: 1-866-816-3662 (TTY: 711) Monday-Friday, 8 AM-6 PM ET SONJ.AetnaMedicare.com

Personal appointment

Schedule a phone appointment with an Aetna representative at a time convenient for you. You can set up your appointment online at **SONJ.AetnaMedicare.com** or call Member Services at the number above.

Enrollment and eligibility

Division of Pension and Benefits Visit **mynjbenefitshub.nj.gov** or log in through your myNewJersey account.

Healthy Home Visit 1-855-254-9125 (TTY: 711)

Monday–Friday, 8 AM–8 PM ET
Or visit **MatrixForMe.com** to schedule an appointment online.



Have a story to share?

We're looking for Aetna Medicare
Advantage members who have had
a Healthy Home Visit, or who enjoy
programs such as Resources For
Living to feature in an upcoming
issue. If interested in sharing,
contact the Aetna Member
Services number on your Aetna
member ID card.

Out-of-network/non-contracted providers are under no obligation to treat Aetna members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services. The provider network may change at any time. You will receive notice when necessary. Participating physicians, hospitals and other health care providers are independent contractors and are neither agents nor employees of Aetna. The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change. See Evidence of Coverage for a complete description of plan benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by service area.

Resources For Living is the brand name used for products and services offered through the Aetna group of subsidiary companies.

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