



AARP® Essential Premier Health Insurance Plans for Individuals, Families and the Self-Employed, Insured by Aetna

New provisions effective September 23, 2010

This information is an addition to the printed materials you received.

The federal health care reform legislation, known as the Patient Protection and Affordable Care Act, was signed into law on March 23, 2010, by President Obama.

The following health care reform changes are effective on September 23, 2010:

- Dependent children up to age 26 are allowed coverage.
- Annual dollar limits for essential benefits will no longer be allowed (for example, the ambulance benefit will no longer have a per-trip maximum).
- Plans will now have an unlimited lifetime maximum.
- Copay and coinsurance obligations will be removed for in-network preventive services (that is, the \$200 physical exam maximum will be eliminated).
- Dependent children (under 19 years of age) can no longer be denied because of a pre-existing condition.

Some previously printed materials do not reflect these changes. However, the new provisions **are in effect** for plans with an effective date on or after September 23, 2010. Your AARP Essential Premier Health Insurance Plan, insured by Aetna, **complies** with the new federal health care reform legislation.

Please note, in addition to health care reform changes, plans that cover only children are no longer available.

If you have any questions, please talk to your broker or call 1-866-660-4119.

To the extent permitted by law, AARP Essential Premier Health Insurance Plans are medically underwritten by Aetna Life Insurance Company and you may be declined coverage in accordance with your health condition. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans. Aetna Life Insurance Company pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer. AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors.





Health

Essential Premier Health Insurance

insured by Aetna

CALIFORNIA

	PREMIER \$5000 DEDUCTIBLE PLAN	
MEMBER BENEFITS	In-Network	Out-of-Network ⁺
Deductible Individual / Family	\$5,000/\$10,000	\$10,000/\$20,000
Coinsurance (Member's Responsibility)	30% after deductible	40% after deductible
Coinsurance Maximum Individual / Family	\$3,000/\$6,000	\$2,500/\$5,000
Out-of-Pocket Maximum (Includes Deductible) Individual / Family	\$8,000/\$16,000	\$12,500/\$25,000
Lifetime Maximum* per Insured	\$5,000,000	
Non-Specialist Office Visit General Physician, Family Practitioner, Pediatrician or Internist	\$40 copay ded. waived	40% after deductible
Specialist Visit	\$50 copay ded. waived	40% after deductible
Hospital Admission	30% after deductible	40% after deductible
Outpatient Surgery	30% after deductible	40% after deductible
Emergency Room	\$100 copay** (waived if admitted) 30% after deductible	
Annual Routine GYN Exam Annual Pap	\$0 copay ded. waived	40% after deductible
Maternity	Not covered <i>Except for pregnancy complications</i>	
Preventive Health Routine Physical <i>Aetna will pay up to \$200.</i>	\$40 copay ded. waived	40% after deductible
Lab / X-Ray	30% after deductible	40% after deductible
Skilled Nursing In lieu of hospital <i>30 days per calendar year*</i>	30% after deductible	40% after deductible
Physical / Occupational Therapy <i>24 visits per calendar year*- Aetna will pay a max. of \$25 per visit</i>	30% after deductible	40% after deductible
Home Health Care In lieu of hospital <i>30 visits per calendar year*</i>	30% after deductible	40% after deductible
Durable Medical Equipment <i>Aetna will pay up to \$2,000 per calendar year*</i>	30% after deductible	40% after deductible
PHARMACY		
Pharmacy Deductible Individual / Family	\$500/\$1,000 NA to generic	\$500/\$1,000 NA to generic
Generic <i>Oral Contraceptives Included</i>	\$15 copay ded. waived	\$15 copay plus 40% ded. waived
Preferred Brand <i>Oral Contraceptives Included</i>	\$30 copay after deductible	\$30 copay plus 40% after ded.
Non-Preferred Brand <i>Oral Contraceptives Included</i>	\$50 copay after deductible	\$50 copay plus 40% after ded.
Calendar Year Maximum per Individual*	Unlimited	

* Maximum applies to combined in-and out-of-network benefits. For a full list of benefit coverage and exclusions refer to plan documents.

** Copay is billed separately and not due at time of service. Copay does not count towards coinsurance or out-of-pocket max.

+ Payment for out-of-network facility covered expenses is determined based on the Aetna Market Fee Schedule. Payment for out-of-network non-facility covered expenses is determined based on the negotiated charge that would apply if such services were received from a Network Provider.

AARP Essential Premier Health Insurance Plan is the brand name used for products and services provided for AARP members by Aetna Life Insurance Company (Aetna) through an Association Group Agreement. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans.

Health insurance plans contain exclusions and limitations. 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.

For a full and complete list of benefit coverage and exclusions refer to the plan documents.

Materials subject to change. ©2008 Aetna Inc.