

Important disclosure information

Open Access POS II

Open Access EPO Plus

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Understanding your plan of benefits

Allina Health | Aetna benefits plans cover most types of health care from a doctor or hospital, but they don't cover everything. This is a self-funded plan, which means your employer is responsible for the design of the plan and what benefits are covered under it. The plan covers recommended preventive care and care you need for medical reasons. It does not cover services you may just want to have, like plastic surgery. It also does not cover treatment that is not yet widely accepted. You should also be aware that some services may have limits. For example, a plan may allow only one eye exam per year.

Where to find information about your specific plan

Most of the information in this booklet applies to all plans, but some does not. For example, not all plans have deductibles or prescription drug benefits. Your plan documents list all the details for the plan you chose. This includes what's covered, what's not covered and what you will pay for services. Plan document names vary. They may include a Schedule of Benefits, Summary Plan Description (SPD), and Summary of Material Modification (SMM) and/or any updates that come with them.

If you can't find your plan documents, call your employer to ask for a copy. Your employer is responsible for providing copies of plan documents like SPDs and SMMs to plan participants.

Get plan information online and by phone

If you're already enrolled in an Allina Health | Aetna plan

You have two convenient ways to get plan information anytime, day or night:

1. Log in to your secure member website

You can get coverage information for your plan online. You can also get details about any programs, tools and other services that come with your plan. Just register once to create a user name and password.

Have your member ID card handy to register. Then visit allinahealthaetna.com and click "Log In/Register." Follow the prompts to complete the one-time registration.

Then you can log in any time to:

- Verify who's covered and what's covered
- Track claims or view past copies of Explanation of Benefits statements
- Use the provider search tool to find in-network care
- Use our cost-of-care tools so you can *know before you go*
- Learn more about and access any wellness programs that come with your plan

2. Call Member Services at the toll-free number on your member ID card

As an Allina Health | Aetna member you can use the Aetna Voice Advantage® self-service options to:

- Verify who's covered under your plan
- Find out what's covered under your plan
- Get an address to mail your claim and check a claim status
- Find other ways to contact us
- Order a replacement member ID card
- Be transferred to behavioral health services (if included in your plan)

You can also speak with a representative to:

- Understand how your plan works or what you will pay
- Get information about how to file a claim
- Get a referral
- Find care outside your area
- File a complaint or appeal
- Learn more about our Quality Management program

Health plans are offered, underwritten or administered by Allina Health and Aetna Insurance Company (Allina Health | Aetna). Allina Health | Aetna is an affiliate of Aetna Life Insurance Company and its affiliates (Aetna). Aetna provides certain management services to Allina Health | Aetna.

Not yet a member?

For help understanding how a particular medical plan works, you should review your Summary of Benefits and Coverage document, or contact your employer or benefits administrator.

Search our network for doctors, hospitals and other health care providers

Use our provider search tool for the most up-to-date list of health care professionals and facilities. You can get a list of available doctors by ZIP code, or enter a specific doctor's name in the search field.

Existing members: Visit allinahealthaetna.com and log in. From your secure member website homepage, select "Find a Doctor" from the top menu bar and start your search.

Considering enrollment: Visit allinahealthaetna.com and scroll down to "Find a doctor, dentist, facility or vision provider" from the home page. You'll need to select the plan you're interested in from the drop-down box.

Our online search tool is more than just a list of doctors' names and addresses. It also includes information about:

- Where the physician attended medical school
- Board certification status
- Language(s) spoken
- Hospital affiliations
- Gender
- Driving directions

Get a free printed directory

To get a free printed list of doctors and hospitals, call the toll-free number on your member ID card. If you're not yet a member, call **1-855-337-7170**.

Help for those who speak another language and for the hearing impaired

If you require language assistance, please call the Member Services number on your member ID card or **1-855-337-7170**, and a representative will connect you with an interpreter. You can also get interpretation assistance for utilization management issues or for registering a complaint or appeal. 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 telephone number you're calling.

Ayuda para las personas que hablan otro idioma y para personas con impedimentos auditivos

Si usted necesita asistencia lingüística, por favor llame al número de Servicios al Miembro que figura en su tarjeta de identificación de miembro, y un representante le conectará con un intérprete. También puede recibir asistencia de interpretación para asuntos de administración de la utilización o para registrar una queja o apelación. 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 que está llamando.

What you pay

You will share in the cost of your health care. These are called out-of-pocket costs. Out-of-pocket costs vary by plan, and your plan may not include all of them. Your plan documents show which amounts apply to your specific plan. Those costs may include:

- **Copay** – A set amount (for example, \$25) you pay for a covered health care service. You usually pay this when you get the service. The amount can vary by the type of service. For example, you may pay a different amount to see a specialist than you would pay to see your family doctor.

- **Coinsurance** – Your share of the costs for a covered service. This is usually a percentage (for example, 20 percent) of the allowed amount for the service. For example, if the health plan’s allowed amount for an office visit is \$100 and you’ve met your deductible, your coinsurance payment of 20 percent would be \$20. The health plan pays the rest of the allowed amount.
- **Deductible** – The amount you owe for health care services before your health plan begins to pay. For example, if your deductible is \$1,000, you have to pay the first \$1,000 for covered services before the plan begins to pay. You may not have to pay the deductible for some services.

Other deductibles may apply at the same time:

- **Inpatient hospital deductible** – This amount applies when you’re a patient in a hospital.
- **Emergency room deductible** – The amount you pay when you go to the emergency room. This amount is waived if you’re admitted to the hospital within 24 hours.

Note: These are separate from your general deductible. For example, your plan may have a \$1,000 general deductible and a \$250 emergency room deductible. This means you pay the first \$1,000 before the plan pays anything. Once the plan starts to pay, if you go to the emergency room you will pay the first \$250 of that bill.

These are generic terms and definitions. Check your specific plan’s SPD for the definitions used in your plan.

Your costs when you go outside the network

Plans that cover out-of-network services

Open Access EPO Plus and Open Access POS II plans cover both in-network and out-of-network services. We cover the cost of care based on if the provider, such as a doctor or hospital, is in network or out of network. We want to help you understand how much we’ll pay for your out-of-network care. At the same time, we want to make it clear how much more you will need to pay for this care. The following are examples for when you see a doctor:

In network means we have a contract with that doctor. Doctors agree to how much they will charge you for covered services. That amount is often less than what they would charge you if they were not in our network.

Most of the time, it costs you less to use doctors in our network. Doctors also agree to not bill you for any amount over their contract rate. All you have to pay is your coinsurance or copayments, along with any deductible. Your network doctor will handle any precertification required by your plan.

Out of network means we don’t have a contract for discounted rates with that doctor. We don’t know exactly what an out-of-network doctor will charge you. If you choose a doctor who is out of network, your health plan may pay some of that doctor’s bill. Most of the time, you will pay more money out of your own pocket if you choose to use an out-of-network doctor.

Your out-of-network doctor or hospital sets the rate to charge you. It may be higher — sometimes much higher — than what your plan recognizes or allows. Your doctor may bill you for the dollar amount the plan doesn’t recognize. You’ll also pay higher copayments, coinsurance and deductibles under your plan. No dollar amount above the recognized charge counts toward your deductible or out-of-pocket limits. This means you’re fully responsible for paying everything above the amount the plan allows for a service or procedure.

When you choose to see an out-of-network doctor, we pay for your health care depending on the plan you or your employer chooses. Some of our plans pay for out-of-network services by looking at what Medicare would pay and adjusting that amount up or down. Our plans range from paying 90 percent of Medicare (that is, 10 percent less than Medicare would pay) to 300 percent of Medicare (the Medicare rate multiplied by three). Some plans pay for out-of-network services based on what is called the usual and customary charge or reasonable amount rate. These plans use information from FAIR Health, Inc., a not-for-profit company, that reports how much providers charge for services in any ZIP code. You can call Member Services at the toll-free number on your member ID card to find out the method your plan uses to reimburse out-of-network doctors. You can also ask for an estimate of your share of the cost for out-of-network services you’re planning. The way of paying out-of-network doctors and hospitals applies when you choose to get care out of network. See “Emergency and urgent care” on page 5 to learn more.

Precertification: Getting approvals for services

Sometimes your plan will pay for care only if Allina Health | Aetna has given an approval before you get it. We call that precertification. You usually only need precertification for more serious care like surgery or being admitted to a hospital. Your plan documents list all the services that require this approval. Your personal care provider (PCP) or network specialist will get this approval for you.

You don't have to get precertification for emergency services.

What we look for when reviewing a request

First, as your self-funded plan's claims administrator, we check to see that you're still a member. And we make sure the service is considered medically necessary for your condition. We also make sure the service and place requested to perform the service are cost effective. Our decisions are based entirely on appropriateness of care and service and the existence of coverage using nationally recognized guidelines and resources. We may suggest a different treatment or place of service that is just as effective but costs less. We also look to see if you qualify for one of our case management programs. If so, one of our nurses may contact you.

Precertification does not verify if you've reached any plan dollar limits or visit maximums for the service requested. So, even if you get approval, the service may not be covered.

Going in network just makes sense

- We have negotiated discounted rates for you.
- In-network doctors and hospitals won't bill you for costs above our rates for covered services.
- You're in great hands with access to quality care from our national network.

To learn more about how we pay out-of-network benefits, visit allinahealthaetna.com. Type "how Allina Health | Aetna pays" in the search box.

Review process after precertification (utilization review/patient management)

The patient management program can help you access appropriate health care and maximize coverage for those health care services. In certain situations, your case is reviewed to be sure the service or supply meets established guidelines and is a covered benefit under your plan. This is called utilization review.

The plan follows specific rules to help make your health a top concern during reviews.

- The plan does not reward reviewers for denying coverage.
- The plan does not encourage denials of coverage. In fact, review staff focuses on the risks of members not getting proper care. Where such use is appropriate, reviewers use nationally recognized guidelines and resources, such as MCG (formerly Milliman Care Guidelines) to review requests for coverage. Physician groups, such as independent practice associations, may use other resources they deem appropriate.
- The plan does not encourage utilization decisions that result in underutilization.

Information about specific benefits

Emergency and urgent care and care after office hours

An emergency medical condition means your symptoms are sudden and severe. If you don't get help right away, an average person with average medical knowledge will expect that you could die or risk your health. For a pregnant woman, that includes her unborn child.

Emergency care is covered anytime, anywhere in the world. If you need emergency care, follow these guidelines:

- Call **911** or go to the nearest emergency room. If you have time, call your doctor or PCP.
- Tell your doctor or PCP as soon as possible afterward. A friend or family member may call on your behalf.
- You don't have to get approval for emergency services.

You're covered for emergency care

You have emergency coverage while you're traveling or if you're near your home. That includes students who are away at school.

Sometimes you don't have a choice about where you go for care, like if you go to the emergency room for a heart attack or a car accident. When you need care right away, go to any doctor, walk-in clinic, urgent care center or emergency room. When you have no choice, the plan will pay the bill as if you got care in network. You pay your plan's copayments, coinsurance and deductibles for your in-network level of benefits.

The plan will review the information when the claim comes in. If the reviewer thinks the situation was not urgent, he or she might ask you for more information and may send you a form to fill out. Please complete the form, or call Member Services to provide the information over the phone.

Follow-up care for plans that require a PCP

If you use a PCP to coordinate your health care, your PCP should also coordinate all follow-up care after your emergency. For example, you'll need a doctor to remove stitches or a cast or take another set of X-rays to see if you've healed. Your PCP should coordinate all follow-up care. You will need a referral for follow-up care that is not performed by your PCP. You may also need to get approval if you go outside the network.

After-hours care —available 24/7

Call your doctor when you have medical questions or concerns. Your doctor should have an answering service if you call after the office closes. You can also go to an urgent care center, which may have limited hours. To find a center near you, log in to allinahealthaetna.com and search the plan's list of doctors and other health care providers. Check your plan documents to see how much you must pay for urgent care services.

Prescription drug benefit

Check your plan documents to see if your plan includes prescription drug benefits. The following information applies if your self-funded plan provides prescription drug coverage and the claims for coverage are administered by Allina Health | Aetna.

Some plans encourage generic drugs over brand-name drugs

A generic drug is the same as a brand-name drug in dose, use and form. They are FDA approved and safe to use.

Generic drugs usually sell for less. So, many plans give you incentives to use generic drugs. That doesn't mean you can't use a brand-name drug, but you'll pay more for it. You'll pay your normal share of the cost, and you'll also pay the difference in the two prices.

Some plans encourage you to buy certain prescription drugs over others

The plan may even pay a larger share for those drugs. Refer to the pharmacy drug guide (also known as a drug formulary.) This guide shows which prescription drugs are covered on a preferred basis. It also explains how the plan chooses medications to be in the guide.

When you get a drug that is not on the pharmacy drug guide, your share of the cost will usually be more. Check your plan documents to see how much you'll pay. You can use those drugs if your plan has an open formulary, but you'll pay the highest copay under the plan. If your plan has a closed formulary, those drugs are not covered.

Drug companies may give the plan rebates when you buy certain drugs

The plan may share those rebates with your employer. Rebates usually apply to drugs on the preferred drug guide. They may also apply to drugs not in the guide. In plans where you pay a percentage of the cost, your share of the cost is based on the price of the drug before the plan receives any rebate.

Sometimes, in plans where you pay a percentage of the cost instead of a flat dollar amount, you may pay more for a drug in the preferred drug guide than for a drug not in the guide.

Mail-order and specialty-drug services from Aetna owned pharmacies

Mail-order and specialty drug services are from pharmacies Aetna owns. These pharmacies are called Aetna Rx Home Delivery® and Aetna Specialty Pharmacy, which are for-profit pharmacies.

You might not have to stick to the pharmacy drug guide

Sometimes your doctor might recommend a drug that's not in the pharmacy drug guide. If it is medically necessary for you to use that drug, you, someone helping you or your doctor can ask the plan to make an exception. Your pharmacist can also ask for an exception for antibiotics and pain medicines. Check your plan documents for details.

You may have to try one drug before you can try another

Step therapy means you may have to try one or more less expensive or more common drugs before a drug on the step therapy list will be covered. Your doctor might want you to skip one of these drugs for medical reasons. If so, you, someone helping you or your doctor can ask for a medical exception. Your pharmacist can also ask for an exception for antibiotics and pain medicines.

Some drugs are not covered at all

Prescription drug plans only cover drugs that need a prescription. Your plan documents might also list specific drugs that are not covered. You can't get a medical exception for these drugs.

New drugs may not be covered

Your plan may not cover drugs it hasn't reviewed yet. You, someone helping you or your doctor may have to get plan approval to use one of these new drugs.

Get a copy of the pharmacy drug guide

You can call the toll-free number on your member ID card to ask for a printed copy or call **1-855-337-7170**. The plan occasionally adds new drugs to the guide. Look online or call Member Services for the latest updates.

Have questions? Get answers.

Ask your doctor about specific medications. Call the number on your member ID card to ask about how your plan pays for them. Your plan documents also spell out what's covered and what is not.

Mental health and addiction benefits

The following information applies if your self-funded plan includes mental health services with claims administered by Allina Health | Aetna.

You must use therapists and other mental health professionals who are in the Allina Health | Aetna network. Here's how to get inpatient and outpatient services, partial hospitalization and other mental health services:

- Call **911** if it's an emergency.
- Call the toll-free Behavioral Health number on your member ID card.
- Call Member Services if no other number is listed.
- Visit your secure member website for more information on Employee Assistance Program (EAP) services, such as help finding a mental health specialist.

Get information about using network therapists

Visit **www.allinahealthaetna.com** and click the "Quality and Cost Information" link. No Internet? Call Member Services instead. Use the toll-free number on your member ID card to ask for a printed copy.

Our Behavioral Health offers two screening and prevention programs for members

- **Beginning Right® depression program:** perinatal and postpartum depression education, screening and treatment referral
- **SASADA program:** substance abuse screening for adolescents with depression and/or anxiety

Call Member Services to learn more about these programs.

Transplants and other complex conditions

The National Medical Excellence Program® (NME) is for members who need a transplant or have a condition that can only be treated at a certain hospital. You may need to visit an Aetna Institutes of Excellence™ hospital to get coverage for the treatment. Some plans won't cover the service if you don't. NME chooses hospitals based on their expertise and experience with these services. NME also follows any state rules when choosing these hospitals.

Important benefits for women

Women's Health and Cancer Rights Act of 1998

Your plan provides benefits for mastectomy and mastectomy-related services, including all stages of reconstruction and surgery to achieve symmetry between breasts, and prosthesis. This plan also includes treatment of physical complications of all stages of mastectomy, including lymphedema.

Coverage is provided in accordance with your plan design and is subject to plan limitations, copays, deductibles, coinsurance and referral requirements, if any, as outlined in your plan documents.

Please contact Member Services for more information, or visit one of these websites:

- U.S. Department of Health and Human Services, https://www.cms.gov/CCIIO/Programs-and-Initiatives/Other-Insurance-Protections/whcra_factsheet.html
- Department of Labor, www.dol.gov/ebsa/consumer_info_health.html.

No coverage based on U.S. sanctions

If U.S. trade sanctions consider you a blocked person, the plan can't provide benefits or coverage to you. If you travel to a country sanctioned by the United States, the plan in most cases can't provide benefits or coverage to you. Also, if your health care provider is a blocked person or is in a sanctioned country, we can't pay for services from that provider. For example, if you receive care while traveling in another country and the health care provider is a blocked person or is in a sanctioned country, the plan can't pay for those services. For more information on U.S. trade sanctions, visit www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

Knowing what is covered

Avoid unexpected bills. Check your plan documents to see what's covered before you get health care. Call Member Services to ask a specific question about what's covered. Can't find your plan documents? Call your employer to have a copy mailed to you.

Here are some of the ways your plan determines what is covered:

Plans only cover medically necessary products and services

Medical necessity is more than being ordered by a doctor. Medically necessary means your doctor ordered a product or service for an important medical reason. It might be to help prevent a disease or condition, or to check if you have one. Or it might be to treat an injury or illness.

The product or service:

- Must meet a normal standard for doctors
- Must be the right type in the right amount for the right length of time and for the right body part
- Must be known to help the particular symptom
- Can't be for the member's or the doctor's convenience
- Can't cost more than another service or product that is just as effective

Only medical professionals — either within Allina Health | Aetna or in some cases, independent medical reviewers — can decide if a treatment or service is not medically necessary. The plan does not reward medical reviewers for denying coverage. Sometimes a physician's group will determine medical necessity. Those groups might use different resources than Allina Health | Aetna, and so our decision may differ from your doctor. If we deny a claim for benefits based upon our determination that the service was not medically necessary, you may be able to appeal that denial. See "What to do if you disagree with us" on page 9 for information on how to complain or file an appeal of a denied claim.

If we deny coverage, you and your doctor will get a letter. The letter will explain how to appeal the denial. You have the same right to appeal if a physician's group denied coverage. You can call Member Services to ask for a free copy of the materials used to make coverage decisions. Or visit aetna.com/about/cov_det_policies.html to read coverage policies. Doctors can write or call the Patient Management department with questions. Contact Member Services either online or at the phone number on your Aetna ID card for the appropriate address and phone number.

We use scientific evidence published in medical journals to help decide what is medically necessary

This is the same information doctors use. We also make sure the product or service is in line with how doctors, who usually treat the illness or injury, use it. We may use nationally recognized resources like MCG (formerly Milliman Care Guidelines).

We review the latest medical technology, including medicines, equipment and mental health treatments. Plans also look at new ways to use old technologies. To make decisions, we may:

- Review medical journal research to ensure that the product or service is safe and effective
- See what other medical and government groups say about it — including the federal Agency for Healthcare Research and Quality
- Ask experts
- Check how often and how successfully it has been used

You can review our Clinical Policy Bulletins on allinahealthaetna.com

You can see published reports about whether products or services are generally eligible for coverage under plans with claims administered by Allina Health | Aetna and when the products or services are determined to be medically necessary. These reports are called Clinical Policy Bulletins (CPBs).

CPBs help the plan decide whether to approve a specific member coverage request. Your plan may not cover everything the CPBs say is medically necessary. Each plan is different, so check your plan documents.

CPBs are not meant to advise you or your doctor on your care. Only your doctor can give you advice and treatment. Talk to your doctor about any CPB related to your coverage or condition.

You and your doctor can read the CPBs at allinahealthaetna.com. You can find them under "Individuals & Families." No Internet? Call Member Services at the toll-free number on your member ID card. Ask for a copy of a CPB for any product or service.

What to do if you disagree with us

Complaints, appeals and external review

Please tell us if you're not satisfied with a response you received from us or with how we do business.

Call Member Services to file a verbal complaint or to ask for the address to mail a written complaint

The phone number is on your member ID card. You can also email Member Services through the secure member website at allinahealthaetna.com.

If you're not satisfied after talking to a Member Services representative, you can ask a representative to send your issue to the appropriate complaint department.

If you don't agree with a denied claim, you can file an appeal

To file an appeal, follow the directions in the letter or explanation of benefits statement that says your claim was denied. The letter also tells you what we need from you and how soon you'll receive a response.

Also refer to your plan documents to learn:

- How to appeal a denied claim
- When that appeal can be expedited
- The different kinds of appeals and their deadlines for filing appeals
- Who makes the decision on your appeal:
Allina Health | Aetna, your employer or their delegate

You may have the right to appeal more than once under your specific plan.

Get a review from someone outside Allina Health | Aetna

If the denial is based on a medical judgment, you may be able to get an outside review if you're not satisfied with your appeal. Follow the instructions on the response to your appeal. Call Member Services to ask for an External Review Form. You can also visit allinahealthaetna.com. Just enter "external review" into the search bar to find the form.

If the reason for your denial is that you're no longer eligible for the plan, or you've appealed after the deadline for doing so under your plan has passed, you may not be able to get an outside review.

An independent review organization (IRO) will assign your case to an outside expert. The expert will be a doctor or other professional who specializes in that area or type of appeal.

You should have a decision within 45 calendar days of the request. The outside reviewer's decision is final and binding. We'll follow the outside reviewer's decision. We'll also pay the cost of the review.

A "rush" review may be possible

If your doctor thinks you can't wait 45 days, ask for an expedited - or rush - review. That means the IRO will make its decision as soon as possible.

Member rights and responsibilities

Know your rights as a member

You have many legal rights as a member of a health plan. You also have many responsibilities. You have the right to suggest changes in our policies and procedures. This includes member rights and responsibilities.

Some of your rights are below. The plan administrator also publishes a list of rights and responsibilities at [aetna.com/individuals-families/member-rights-resources.html](https://www.aetna.com/individuals-families/member-rights-resources.html). You can also call Member Services at the number on your ID card to ask for a printed copy.

Making medical decisions before your procedure

An advance directive tells your family and doctors what to do when you can't tell them yourself. You don't need an advance directive to receive care, but you have the right to create one. Hospitals may ask if you have an advance directive when you're admitted.

There are three types of advance directives¹:

- Durable power of attorney — you name the person you want to make medical decisions for you.
- Living will — spells out the type and extent of care you want to receive.
- Do-not-resuscitate order — states you don't want cardiopulmonary resuscitation (CPR) if your heart stops or a breathing tube if you stop breathing.

You can create an advance directive in several ways:

- Ask your doctor for an advance directive form.
- Write your wishes down by yourself.
- Pick up a form at state or local offices on aging, or your local health department.
- Work with a lawyer to write an advance directive.
- Create an advance directive using computer software designed for this purpose.

Your personal information is private

Our policies protect your personal information from unlawful use. Personal information means information that can identify you as a person, as well as your financial and health information.

Personal information does not include what is available to the public. For example, anyone can access information about what the plan covers. It also does not include reports that don't identify you.

Summary of our Privacy Policy

When necessary for your care or treatment, the operation of health plans or other related activities, Allina Health | Aetna uses your personal information, or may share it with affiliates and may disclose it to:

- Your doctors, dentists, pharmacies, hospitals and other caregivers
- Other insurers
- Vendors
- Government departments
- Third-party administrators (TPAs) (this includes plan sponsors and/or employers)

These parties are required to keep your information private as required by law.

¹Source: American Academy of Family Physicians. Advanced Directives and Do Not Resuscitate Orders.

<https://www.aafp.org/afp/2000/1001/p1683.html>

How we use your personal information

Some of the ways in which we may use your information include:

- Administering claims
- Making decisions about what the plan covers
- Coordination of payments with other insurers
- Quality assessment
- Activities to improve the plans
- Audits

These activities are key for the operation of your plan. When allowed by law, we use and disclose your personal information in the ways explained above without your permission. The privacy notice includes a complete explanation of the ways your information is used and disclosed. It also explains when the plan will need your permission to use or disclose your information.

The plan is required to give you access to your information. If you think there is something wrong or missing in your personal information, you can ask that it be changed. The plan must complete your request within a reasonable amount of time. If we don't agree with the change, you can file an appeal.

For more information about our privacy notice or if you'd like a copy, call the toll-free number on your member ID card. Or, visit us at allinahealthaetna.com.

Anyone can get health care

We don't consider your race, disability, religion, sex, sexual orientation, health, ethnicity, creed, age or national origin when giving you access to care. Network providers are legally required to the same.

Your plan must comply with these laws:

- Title VI of the Civil Rights Act of 1964
- Age Discrimination Act of 1975
- Americans with Disabilities Act
- Laws that apply to those who receive federal funds
- All other laws that protect your rights to receive health care

How your plan uses information about your race, ethnicity and the language you speak

You choose if you want to tell us your race/ethnicity and preferred language. We'll keep that information private. Your plan uses it to help improve your access to health care. We also use it to help serve you better. See "Your personal information is private" on page 10 to learn more about how the plan uses and protects your private information. See also "Anyone can get health care" on this page.

Your rights to enroll later if you decide not to enroll now

When you lose your other coverage

You might choose not to enroll now because you already have health insurance. You may be able to enroll later if you lose that other coverage or if you or your family experiences certain other life events such as divorce, or the death of the family member employed by the plan's sponsor, or if your employer stops contributing to the cost. This includes enrolling your spouse or children and other dependents. If that happens, you must apply within 31 days after your coverage ends (or after the employer stops contributing to the other coverage). Contact Member Services, your employer's human resources department, or check your Summary Plan Documents for more information.

When you have a new dependent

Getting married? Having a baby? A new dependent changes everything. And you can change your mind. You can enroll within 31 days after a life event if you chose not to enroll during the normal open enrollment period. Life events include:

- Marriage
- Birth
- Adoption
- Placement for adoption

Talk to your benefits administrator for more information or to request special enrollment.

Your rights under the Employee Retirement Income Security Act of 1974 (ERISA)

As a participant in an employer-funded group health plan, you're entitled to certain rights and protections under ERISA. Some of those rights are listed below. Your rights are outlined in more detail in your plan documents as described in the beginning of this booklet. See "Understanding your plan of benefits" on page 2 and "Where to find information about your specific plan."

You have the right to:

- Receive, free of charge, information about your plan and benefits.
- Write a request to your plan administrator to examine copies of documents governing the operation of the plan, contracts, collective bargaining agreements, annual reports and more. The administrator may charge you a reasonable copy fee.
- Receive a copy of procedures used to determine a qualified domestic relation or medical child support order.

- Continue group health coverage for you, your spouse or dependents if there is a loss of coverage as the result of a qualifying event.
- Know why we denied a claim.
- Exercise your rights, and take steps to enforce your rights, without discrimination or retribution.
- Get answers to your questions about the plan. See "Get plan information online and by phone" on page 2 in this booklet for details.

Questions about your plan?

Contact your plan administrator with questions about your plan. If they don't provide the information you request, you can get help from the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory. You may also write to:

Division of Technical Assistance and Inquiries

Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

Allina Health | Aetna is committed to Accreditation by the National Committee for Quality Assurance (NCQA) as a means of demonstrating a commitment to continuous quality improvement and meeting customer expectations. A complete list of health plans and their NCQA status can be found on the NCQA website located at <http://reportcard.ncqa.org>.

To refine your search, we suggest you search these areas:

1. Health insurance plans – and Preferred Provider Organization (PPO health plans and

2. Physicians and physician practices – for physicians recognized by NCQA in the areas of Physician Practice Connections, Physician Practice Connections-Patient Centered Medical Home, Patient Centered Medical Home, Heart/Stroke, Diabetes, and Patient Center Specialty Practice. Providers, in all settings, achieve recognition by submitting data that demonstrate they are providing quality care. The program constantly assesses key measures that were carefully defined and tested for their relationship to improved care. Therefore, NCQA provider recognition is subject to change.

See "Other Reports on Health Care Quality" in the drop-down menu for Managed Behavioral Healthcare Organizations — for behavioral health accreditation and Credentials Verifications Organizations — for credentialing certification.

If you need this material translated into another language, please call Member Services at 1-855-337-7170. Si usted necesita este material en otro lenguaje, por favor llame a Servicios al Miembro al 1-855-337-7170.

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