R *(GR-9N-34-090-01 CO)*

Recognized Charge *(GR-9N 34-090 16)*

The amount of an **out-of-network provider's** charge that is eligible for coverage. You are responsible for all amounts above the **recognized charge.** The **recognized charge** may be less than the provider's full charge.

In all cases, the **recognized charge** is determined based on the Geographic Area where you receive the service or supply.

Except as otherwise specified below, the **recognized charge** for each service or supply is the lesser of what the **provider** bills and:

- For dental expenses:
  - 80% of the prevailing charge rate

We have the right to apply **Aetna** reimbursement policies. Those policies may further reduce the **recognized charge.** These policies take into account factors such as:

- The duration and complexity of a service;
- When multiple procedures are billed at the same time, whether additional overhead is required;
- Whether an assistant surgeon is necessary for the service;
- If follow up care is included;
- Whether other characteristics modify or make a particular service unique;
- When a charge includes more than one claim line, whether any services described by a claim line are part of or incidental to the primary service provided and
- The educational level, licensure or length of training of the provider.

Aetna reimbursement policies are based on our review of:

- The Centers for Medicare and Medicaid Services' (CMS) National Correct Coding Initiative (NCCI) and other external materials that say what billing and coding practices are and are not appropriate
- Generally accepted standards of medical and dental practice and
- The views of **physicians** and **dentists** practicing in the relevant clinical areas.

We use commercial software to administer some of these policies. Some policies are different for professional services than for facility services.

Special terms used
Geographic Area and Prevailing Charge Rates are defined as follows:

Geographic Area
The Geographic Area is made up of the first three digits of the U.S. Postal Service zip code. If we determine we need more data for a particular service or supply, we may base rates on a wider Geographic Area such as an entire state.

Prevailing Charge Rates
The percentile value reported in a database prepared by FAIR Health, a nonprofit company. FAIR Health changes these rates periodically. **Aetna** updates its systems with these changes within 180 days after receiving them from FAIR Health. If the FAIR Health database becomes unavailable, **Aetna** has the right to substitute an alternative database that **Aetna** believes is comparable.

Additional Information:
Get the most value out of your benefits. Use the "Estimate the Cost of Care" tool on **Aetna** Navigator to help decide whether to get care in network or out-of-network. **Aetna's** secure member website at www.aetna.com may contain additional information which may help you determine the cost of a service or supply. Log on to **Aetna** Navigator to access the "Estimate the Cost of Care" feature. Within this feature, view our "Cost of Care" and "Member Payment Estimator" tools.

Ukihitaji usaidizi katika lugha ya Kiswahili piga simu kwa 1-888-982-3862bila malipo. (Swahili)

ܡܕܝܢܬܐ ܕܠܫܢܐ ܕܐܬܘܪܝܐ ܠܡܬܠܦܘܢܐ ܠܡܠܬܐ ܕܐܬܘܪܝܐ

ܡܢ ܠܘܬ ܐܝܬܘܬܐ ܕܠܫܢܐ ܠܡܬܠܦܘܢܐ 1-888-982-3862 ܚܘܠܦܐ. (Assyrian-Syriac)

భాషతో సాయం కొరకు ఎలాంటి ఖర్చు లేకుండా 1-888-982-3862కాల్ చేయండి. (తెలుగు) (Telugu)

สำหรับความช่วยเหลือทางด้านภาษาเป็นภาษาไทย โทร 1-888-982-3862ฟรีไม่มีค่าใช้จ่าย (Thai)

Kapau ‘oku fiema’u hā tokoni ‘i he lea faka-Tonga telefoni 1-888-982-3862 ‘o ‘ikai hā tōtōngi. (Tongan)

Ren áninnisin chiakú ren (Kapasen Chuuk) kopwe kékkééri 1-888-982-3862nge esapw kamé ngonuk. (Trukese-Chuukese)

(Dil) çağrısı dil yardım için. Hiçbir ücret ödemeden 1-888-982-3862. (Turkish)

Щоб отримати допомогу перекладача української мови, зателефонуйте за безкоштовним номером 1-888-982-3862. (Ukrainian)

اُردو میں لسانی معاونت کے لیے 1-888-982-3862پر مفت کال کریں۔ (Urdu)

Để được hỗ trợ ngôn ngữ bằng (ngôn ngữ), hãy gọi miễn phí đến số 1-888-982-3862. (Vietnamese)

פאר שפראך הילף אין אידיש רופט 1-888-982-3862פריי פון אפצאל. (Yiddish)

Fún ìrànlọwọ nípa èdè (Yorùbá) pe 1-888-982-3862lái san owó kankan rárá. (Yoruba)

151 Farmington Ave
Hartford, CT, 06156

Date May 31, 2018

We make it easy for you to make informed health care decisions

Dear Aetna Member:

You'll find your Summary of Coverage/Schedule of Benefits and your booklet on your member website, Aetna Navigator®. These documents have the details of your health care benefits. You'll also learn about your share of the costs and which services are covered.

Just log in to Aetna Navigator on **www.aetna.com**. And select "Coverage & Benefits."

We provide free aids and services to people with disabilities to help them communicate effectively with us. If you need these services, just contact the number on your ID card.

What happens if I change plans or coverage?
You can always rely on Aetna Navigator to display the most up-to-date versions of the Summary of Coverage/Schedule of Benefits and your booklet.

If you don't have access to the Internet or would prefer a paper copy, please contact your employer's benefits office.

Sincerely,
Aetna