

Stay well, get fit and save money

Discount Programs and Services
from Aetna

Included with your
health plan — great
deals on fitness,
vision, hearing,
complementary
products and services,
and more

We want you to know[®]



Good health can than visiting the



Who said nothing in life is free? Enroll in one of our health benefits or health insurance plans and get — at no added cost — the Aetna extras! Our discount programs and services are your ticket to the small luxuries that can keep you happy and healthy.

Save right away on:

- Fitness club memberships
- Treadmills and elliptical trainers
- LASIK surgery
- Massage therapy
- Colored contact lenses
- And more!

For California HMO members, the Fitness, Aetna Hearing Discounts, Aetna Vision Discounts and the Aetna Natural Products and Services program discounts are not offered under the member's benefit plan contract. Members with covered benefits should exhaust those benefits prior to using these discounts. These services and products are provided by organizations other than Aetna. The discounts are reductions from the provider's usual fee (retail price) for the service. Actual costs and savings vary by geographic area. If you have questions about the Fitness, Aetna Hearing Discounts, Aetna Vision Discounts or Aetna Natural Products and Services programs, please call 1-800-756-7039. For HMO members, any complaints about these discount programs may be submitted using the process described in your Evidence of Coverage. For more information on these programs, check with your employer or call the Member Services number on your ID card.

Health benefits and health insurance plans are offered, underwritten or administered by Aetna Health of California Inc. and/or Aetna Life Insurance Company.

mean more doctor

A fitness program for your body ... and budget

Regular exercise can help you stay healthy, and can make you look and feel better. With our Fitness Program, you can save money, too! It's easy to get started once you've enrolled with Aetna.

Pick a club — join a club

Enjoy 15 percent to 60 percent off* the regular membership** rates within the GlobalFit™ network. With over 2,000 locations,*** it's easy to find one near you. Features like a FREE guest pass† and flexible membership options can help you get started. Here's how ...

Step #1: Visit www.globalfit.com/fitness for a list of participating clubs.

Step #2: Choose a club and follow directions to a FREE guest pass (available at most clubs). It's your sneak peek at the club culture, services and equipment.

Step #3: Enroll online, or call GlobalFit toll free at 1-800-298-7800.

More reasons to join the Fitness Program

- Flexible memberships, with month-to-month and 48-week options
- An instant 10 percent savings off the retail price of exercise videos††
- Convenient billing through your bank account or major credit card
- Guest privileges at participating clubs when traveling for 48-week members
- An additional 5 percent††† savings off Smooth Fitness' already-low factory direct price on home exercise equipment
- At-home weight loss and one-on-one health coaching programs provided by WellCall, Inc.



Did you know?

A daily dose of exercise keeps your heart healthy, your bones strong — and may help you get a better night's sleep.

*Discounted Fitness Service Agreement, Global Affiliates, Inc., 2/04.

**Membership to a club of which you are a current member is not available. Membership also may not be available to a club if you have been a member of that club within the past 12 months.

***GlobalFit website, www.globalfit.com/fitness, 1/07.

†Not available at all clubs.

††GlobalFit Website, www.globalfit.com/home/video.asp, 9/07

†††GlobalFit website, www.globalfit.com/home/home.asp, 9/07.

A vision program for eye-opening savings



See your way to bigger savings!

Save 5 percent to 40 percent* off the retail price of eye exams, eyeglasses, contact lenses — even specialty items not typically covered by insurance like snazzy eyeglass chains, designer frames, sunglasses and colored contact lenses.

Enroll with Aetna, and use your discount each time you visit a participating store. Just book, browse and save!

- **Book** — Make an appointment or go to a participating store. Choose from a large network of providers including participating Sears Optical, Target Optical®, JCPenney® Optical, LensCrafters®, Pearle Vision®, as well as thousands of independent optometrists and ophthalmologists.
- **Browse** — Choose from fashionable frames and the latest in lens technology.
- **Save** — Show your Aetna ID card for instant savings.

Save on LASIK surgery

LASIK surgery just got more affordable. You'll also save from 5 percent up to 15 percent* off the doctor's usual fee for surgery. Plus, you'll get education, an initial screening and follow-up care — all in one discounted price. The initial consultation is always free. Call 1-800-422-6600.

This is a brief listing of the savings* you can receive through Aetna VisionSM Discounts.

PRODUCT OR SERVICE	WHAT YOU'LL PAY
Eye Exams for Plans That Cover Eye Exams	Refer to your health benefits plan documents for coverage details
Eye Exams for Plans That Do Not Cover Eye Exams	
▪ Comprehensive eye exam	\$42
▪ Standard contact lenses fit & follow up	\$40 (plus \$42 exam fee)
▪ Specialty contact lenses fit & follow up (e.g. Toric, Bifocal, Gas Permeable)	\$10 off retail (plus \$42 exam fee)
Lenses per Pair (uncoated plastic)	
▪ Single Vision	\$40
▪ Bifocal	\$60
▪ Trifocal	\$80
▪ Standard Progressive (no-line bifocal)	\$120
Eyeglass Frames (retail prices)	40% off retail prices
Lens Options per Pair (add to lens price above)	
▪ Standard polycarbonate (includes UV coating and scratch-resistant coating)	\$40
▪ Scratch-resistant coating	\$15
▪ Ultraviolet (UV) coating	\$15
▪ Solid or gradient tint	\$15
▪ Standard antireflective coating	\$45
▪ Glass	20% off retail
▪ Photochromic Glass	20% off retail
Contact Lenses	
Get a 15% discount (5% on disposables) off retail prices.	
Mail-Order Contact Lens Replacement Program	
Call 1-800-391-LENS (5367) to order replacement contact lenses. (Mail-order contact pricing is not subject to the discounts received at participating locations.)	
Additional Vision-Related Items	
Visit any participating location to receive a 20% discount off retail prices.	
LASIK Procedure	
Save 5% to 15% off the surgeon's fee through the U.S. Laser Network.	

A complementary health care program to relax, recharge and save!

Few people travel the same path to good health. That's why the Aetna Natural Products and ServicesSM program delivers a minimum of 25 percent* savings off the participating provider's charges on complementary health services and a minimum of 15 percent* off the manufacturer's suggested retail price of natural products through American Specialty Health Networks, Inc., a recognized leader in this market.

It's a smart way to save on items not typically covered by insurance.

Massage therapy

Lower your stress, improve your health, relieve your aching muscles — and save.

Acupuncture

Pinpoint your pain or stress with this 5000-year-old therapy, for less.

Chiropractic care

Get realigned with savings on regular chiropractic visits.

Dietetic counseling

Eat healthier. Look leaner. Feel better. Registered dietitians can show you how.

Natural products

Get a discount on your daily dose of over-the-counter vitamins, aromatherapy, yoga equipment, and nutritional and health supplements, and more.



A hearing discount program to hear the world clearly

Hear the world clearly with Aetna HearingSM Discounts. You save 30 percent to 40 percent* off the retail price of hearing exams and hearing services. And you get discounts ranging from 4 percent to 62 percent* off the retail price of hearing aids, too.

It's not insurance, so there's no need for referrals or claims. You'll get:

- Savings on many styles, from complete canal to behind-the-ear aids
- Savings on new technology, including programmable and digital instruments
- Free follow-up service for one year
- Over 1,500* locations nationally

Remember, if your health benefits or health insurance plan covers hearing aids or exams, follow your plan's instructions first.

Typical prices* for hearing aids**

Here are the typical prices you'll pay for hearing aids — after the applied discount. You'll receive the discount once you follow the "Four Steps to Save" process below. Check out the validation packet you'll receive in the mail for specific pricing and provider details.

Level	Behind the Ear	In the Ear	In the Canal	Complete in the Canal
Economy	\$549 – \$1,295	\$549 – \$1,195	\$995 – \$1,195	\$995 – \$1,295
Entry Level	\$1,195 – \$1,795	\$1,295 – \$1,595	\$1,295 – \$1,595	\$1,295 – \$1,595
Mid Level	\$1,595 – \$1,995	\$1,595 – \$1,895	\$1,595 – \$1,995	\$1,595 – \$2,295
Upper Level	\$1,995 – \$2,595	\$1,895 – \$2,495	\$1,995 – \$2,595	\$1,995 – \$2,695

*HearPO website, www.hearpo.com/aetna, 9/07.

**The most appropriate hearing instrument will be selected based on your needs. These discounts apply to all manufacturers, but the actual discount you receive will vary based on the manufacturer and the hearing aid.

A weight management discount program to look and feel better

Looking to lose weight and feel better? Our weight management discount program can help.

You and your eligible family members can save from 15 percent to 30 percent* off the retail price on weight-loss programs and products from one of the largest weight management firms worldwide — Jenny Craig®. You'll get a sensible weight loss plan, one-on-one weekly consultations and discounts on weight loss products that fit your lifestyle.

You'll start with a FREE 30-day membership. Then, join a program and save!

- Get 30 percent* off the retail price of an OnTrack 6-month (Gold) or 12-month (Platinum) membership.**
- Get 15 percent* off the retail price of a Jenny Rewards 12-month membership.***

You also get:

- Personalized menus
- Tailored activity planning
- Free unlimited use of Jenny Craig tools
- Flexible programs to fit your schedule
- And more!

*Professional Services Agreement between Aetna Life Insurance Company and Jenny Craig Operations, Inc., 6/07.

**Offers good only at participating centres and through Jenny Direct at-home. Additional cost for all food purchases. Discounts apply to membership fee only.

***Additional weekly food discounts will grow throughout the year, based on active participation.

It's easy to get started:

1. Enroll in an Aetna plan.
2. Register for your secure Aetna Navigator™ member website.
3. Print your personalized registration coupon.
4. Call 1-800-597-JENNY to find the centre nearest you.
5. Bring your registration coupon and Aetna ID to get your free consultation.





More savings for you!

- Save 10 percent* off the retail price on gift certificates of \$100 or more from SpaWish® that can be used at over 1,000 spas nationally.
- Subscribe to Zagat.com and get 30 percent** off membership. You'll get ratings on restaurants, hotels, movies, attractions and more.
- Get a personalized eating plan and save 25 percent*** off the retail price on eDiets® membership dues.
- Save 10 percent† off the retail price on newsletters or books from the MayoClinic.com bookstore.

Get fit, stay well and save!

What's more important than your health? Start saving today on services and products that can help you stay well. And take advantage of others that respond to your special needs.

They're the Aetna extras that are all here for you when you enroll in one of our medical benefits plans. Use them often. And use them in good health.

*Affinity Agreement by and between SpaWish, Inc. and Aetna Life Insurance Company, 3/06.

**Affinity Agreement by and between Zagat and Aetna Life Insurance Company, 7/06.

***Affinity Agreement by and between eDiets and Aetna Life Insurance Company, 5/06.

†Affinity Agreement by and between Mayo Foundation for Medical Education and Research and Aetna Life Insurance Company, 4/06.

Discount programs provide access to discounted prices and are not insured benefits. Program providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Information subject to change. For more information about Aetna plans, refer to www.aetna.com.

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