



Please note – This information does not apply to participants enrolled in the ActiveCare Select Plan or ActiveCare Select Plan – Aetna Whole Health. There is no coverage for non-network care, except in a true emergency, under these ActiveCare Select Plans.

**It pays to be a smart health care consumer.
Learn how you can avoid balance bills and save money.**

Ask the right questions

Does this scenario sound familiar?

Adam’s doctor recommended surgery. The surgeon who performed Adam’s elective surgery belonged to the Aetna network and so did the hospital. The anesthesiologist, however, was an out-of-network provider. For that service, Adam’s plan paid benefits at the lower, out-of-network level. Plus, he received a balance bill from the anesthesiologist.

For Adam, the balance bill was an unpleasant surprise — a surprise he could have avoided by asking the right questions.

Remember, you save with in-network providers

Doctors, hospitals and other health care professionals who belong to the Aetna network agree to charge lower rates for TRS members. When you use in-network providers, your benefits and your share of expenses are based on the provider’s negotiated rate for a given service. And there are no balance bills with in-network providers.

What’s more, your plan pays benefits at a higher level when you stay in the network.

Know before you go

Staying in the Aetna network can help keep you from being balance billed. When scheduling services, ask questions like:

Does the doctor belong to the Aetna network?

Ask this question when you are considering a new or alternative doctor for primary or specialty care.

Do the other doctors and/or health professionals involved in my care belong to the Aetna network?

Don’t assume everyone involved in your care belongs to the network just because your doctor does. Be sure to ask. In the “Adam” scenario above, he could have asked his in-network surgeon about the anesthesiologist ahead of time. By requesting an in-network alternative, he could have avoided a hefty balance bill.

In addition to primary care doctors, specialists, surgeons and anesthesiologists, stay in the Aetna network when you get health care at laboratories, imaging centers, urgent care centers, physical therapists, outpatient surgery centers and substance abuse facilities.

You can find in-network providers for a full range of health care services by using DocFind®, the provider search tool, at www.tractivecareetna.com. Click on “Find a Doctor or Facility if you **are** enrolled in a TRS-ActiveCare plan,” log in and choose “I want to . . . Find a Doctor, Dentist or Facility.” You’ll see a list of provider types, conditions and procedures.

Can I get the name(s) of all of the providers that are participating in my care?

Your doctor or office staff may not know the network status of the other providers treating you. But if you have their names, you can look them up using DocFind. Just enter a name in the box under “Who or what are you looking for?” on the DocFind launch page.

Remember to ask if your health care providers are in the Aetna network whenever possible. Staying in the network can help you avoid that unexpected balance bill.

What if there are no network providers available for a particular specialty?

If this situation is confirmed by Aetna when you call Customer Service, Aetna may be able to make arrangements with a non-network provider that reduces your balance bill exposure, but you still may be responsible for an excess amount.

Can I negotiate my balance bill with a non-network provider?

Yes, many providers are willing to work with their patients regarding balances owed, but the success you may have in reducing your liability varies widely by provider.

Need to know more about network providers and plan benefits?

Log in to your secure Aetna Navigator® member website at www.tractivecareetna.com, use the Aetna Mobile App (Text “Apps” to 44040) or call TRS-ActiveCare Customer Service at **1-800-222-9205**.