

OHP FAQ's For Plan Year 2011

◆ If we have already met the \$400 deductible, will we still have to pay the other \$600?

Yes, but if you had any claims that were processed at 90%, those payments will not be recalled.

◆ What is family deductible?

This means that any one or more family members can combine deductible amounts to reach \$2000. At \$2000 the family deductible has been met and no one else will be charged any deductible amounts.

◆ Will we get new ID cards?

Yes- You should receive your new cards within 20 business days

◆ How do I get my over 25 yr old dependent back onto the plan?

Your plan administrator (GDC Financial) will do it.

◆ What coverage does my over 25 dependent receive?

The Age 26 Dependent law pertains to medical coverage only. Your dependent over age 25 will not be eligible for dental coverage.

◆ How do I use my Vision Plan?

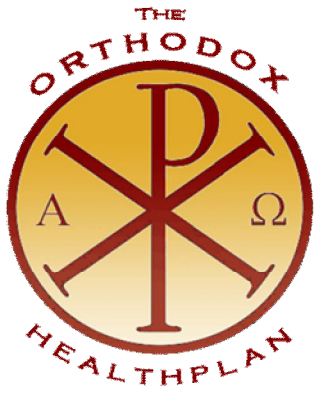
You MUST stay in network with the Vision plan, it is NOT reciprocal. You can find a network doctor or facility by going to our website www.orthodoxhealthplans.com and choosing "click here to see if your doctor or dentist is a participating provider with Aetna." You can look by zip code and your plan is Open Choice PPO.

◆ What does "member cost sharing is based on the type of service performed and the place of service where it is rendered" on our Summary of Benefits" mean?

It means that if you go to your PC you pay the \$30 copay and deductible if the procedure is applicable to that. If you go to a Specialist, you pay the \$45 copay and deductible if applicable.

◆ Why don't I get paper EOB's anymore?

Aetna sent a letter to all members about 2 years ago stating that if you did not call the phone number on that letter to say you still want paper EOB's, they will automatically be stopped and will be available through Navigator. If you do want paper, you can still call the Member Services phone number on your ID card and request the paper be turned back on.



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◆What is Aetna Navigator and how do I sign up for it?

Navigator is Aetna's member and consumer self-service website that provides a *single source* for online benefits and health-related information. As an enrolled plan member, you can register for a secure, personalized view of your Aetna benefits through this site. At the click of a mouse, you can access the site 24 hours a day, 7 days a week wherever you have internet access.

◆How do I register for Navigator?

Go to www.aetna.com and click on Aetna Navigator in the "Quick Tools" drop down box. Click "Register" link and complete the requested information to verify that you are an Aetna member. Then select a user name, password and security phrase.