

Colorado

Aetna VisionSM Preferred Network Access Plan

This manual will help you understand your vision plan's provider network and related topics.

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Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

Aetna VisionSM Preferred Network Access Plan

1. Introduction

The Colorado Division of Insurance (DOI) has licensed Aetna Life Insurance Company as a life, accident and health and disability insurance company.

The DOI requires us to provide you with this Aetna Vision Preferred Network Access Plan for your Aetna Vision Preferred network. It provides important information about your vision plan's provider network and related topics. This material is for information only. It is neither an offer of coverage nor medical advice. It is not a contract of insurance.

Providers in the Aetna Vision network are contracted and credentialed through EyeMed Vision Care, LLC, according to EyeMed's requirements. EyeMed and Aetna[®] are independent contractors and not agents of each other. Provider participation may change without notice.

Why use in-network providers?

You may pay less out of pocket when you use providers in our network. We negotiate discounted rates for covered vision care services. This means when you get covered vision care services from an in-network provider, the provider won't bill you for costs above their contracted rate for those services.

Also, we strive to build our network with high-quality providers. This improves the vision care experience for all. And members find it easy to get the care they need.

To learn more about your network, just visit [AetnaVision.com](https://www.aetnavision.com). You may also call the phone number on your ID card.

You can get a printed copy of this access plan. Just call us at the toll-free number on your ID card.

2. Your provider network

Provider directories

Aetna provides you with an online provider directory. We update them whenever changes occur. You can also get a printed provider directory upon request. Just call our toll-free number on your vision plan ID card.

How we build your provider network

To build our vision networks, we look at how many vision care providers are in a specific area. This way we can ensure we have enough providers to meet your routine vision care needs. Our network of eye doctors has thousands of independent providers, popular retailers and online options. So you can see who you want to see, where and when you want to see them.

How we choose providers

We created the vision network based on numerous market variables. We chose providers based on:

- Access and availability
- Credentialing standards met
- Provider ability to meet company participation criteria
- Cost efficiency

Quality assurance procedures

We check all providers' credentials before they can join the Aetna Vision Preferred network. We require recredentialing every three years. Between credentialing cycles, we regularly monitor for:

- State board sanctions
- Loss of license
- Office of personnel management/office of inspector general reports
- Medicare opt-out
- Potential quality of care concerns (member complaints and internally identified events)

3. Monitoring network adequacy

We strive to make sure the network has enough licensed vision care providers. We want to make sure you can conveniently and safely have your vision needs met. And that the network meets DOI standards. We are always assessing network adequacy. We work to add more providers wherever needed by ensuring:

- Number of providers to members is adequate
- Geographic distribution — participating providers are within a reasonable distance
- Appointment availability — service and wait times are reasonable

As of June 2023, the Aetna VisionSM Preferred Colorado network had 3,881 vision care providers at 508 locations.

This includes 3,608 optometrists and 273 ophthalmologists.

A member can visit either provider type to receive the benefits offered through the Aetna[®] plan for routine eye care services.

Standards for distance and wait time

We routinely measure the adequacy of the provider network. We compare it to Aetna and state standards for driving distances and appointment wait times. When you cannot get an in-network appointment within these standards, we will cover an out-of-network provider at your in-network benefit levels. See the section titled “Out-of-network care”, on page 3.

4. Monitoring network quality

The quality management program monitors the quality and safety of vision care services to members.

We continue to monitor and improve access to providers. Every year we measure:

- Member-to-practitioner ratios
- Member complaints and surveys
- Provider surveys
- Customer service call abandonment rates, average speed of answer and other factors

5. Out-of-network care

You can ask for approval to get in-network benefits when a network provider is not available within a reasonable distance or time frame. Just call our toll-free number on your vision plan ID card.

6. Grievances and appeals

If you or your provider has a complaint about any aspect of your coverage, you have the right to send us a grievance or appeal. Details on how to do this are in your plan documents, including your individual policy or group member certificate, and your Summary of Benefits and Coverage. Grievance and appeal information is on our website, as well as on the Explanation of Benefits (EOB) statement you get after we process your claims.

Hold harmless

Our contracts have a “hold harmless” provision. It prevents network providers from balance billing you if the insurer is insolvent or can’t continue operations.

7. Members with special communication needs

We ensure access and accessibility of services of covered persons with limited English proficiency and illiteracy, with diverse cultural and ethnic backgrounds and with physical or mental disabilities.

Members with limited English proficiency, physical or mental disabilities: Aetna uses Language Line, an interpretation service, to address the needs of enrollees with limited English proficiency. Language Line offers 24/7 over-the-phone interpretation in over 200 languages. EOB statements and other correspondence generated through the claims and appeal process provide notice that translation services are available. And Aetna member disclosure information (available to members on our public website and in enrollment packets) includes a notice that language services are available for members who speak another language or are hearing impaired.

For hearing-impaired or speech-disabled individuals, Aetna uses a relay service. The relay service acts as an intermediary for telecommunications between hearing individuals and individuals who are deaf, hard of hearing, deaf-blind and/or have speech disabilities. We have specially trained communication assistants who complete the calls and stay online to relay messages either:

- Electronically over a teletypewriter (TTY) or telecommunications device for the deaf (TDD) or
- Verbally to hearing parties

8. Telehealth

For telehealth services, we provide the same benefit as if you went to the provider’s office. This helps to meet the needs of members and provide access to vision care services.

Aetna® doesn't consider the member's race, disability, religion, sex, sexual orientation, health, ethnicity, creed, age or national origin when providing access to care. Aetna and network providers 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

If a member chooses to provide certain information about race, ethnicity and languages spoken, it may help to improve access to health care and better serve a member. All information a member gives us is private. The member disclosure document addresses privacy and access to health care in more detail.

Aetna® complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, sexual orientation, age or disability.

We provide free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call the number on your ID card.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator, P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: P.O. Box 24030 Fresno, CA 93779), **1-800-648-7817 (TTY: 711), Fax: 859-425-3379** (CA HMO customers: **860-262-7705**), **CRCoordinator@aetna.com**.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, or at **1-800-368-1019 (TDD: 1-800-537-7697)**.

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| English | To access language services at no cost to you, call the number on your ID card. |
| Spanish | Para acceder a los servicios lingüísticos sin costo alguno, llame al número que figura en su tarjeta de identificación. |
| Vietnamese | Để sử dụng các dịch vụ ngôn ngữ miễn phí, vui lòng gọi số điện thoại ghi trên thẻ ID của quý vị. |
| Chinese Traditional | 如欲使用免費語言服務，請撥打您健康保險卡上所列的電話號碼 |
| Korean | 무료 다국어 서비스를 이용하려면 보험 ID 카드에 수록된 번호로 전화해 주십시오. |
| Russian | Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону, приведенному на вашей идентификационной карте. |
| Amharic | የ ቋንቋ አገልግሎቶችን ያለክፍያ ለማግኘት፣ በመኃወቂያዎት ላይ ያለውን ቁጥር ይደውሉ፡፡ |
| Arabic | للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم الموجود على بطاقة اشتراكك. |
| German | Um auf den für Sie kostenlosen Sprachservice auf Deutsch zuzugreifen, rufen Sie die Nummer auf Ihrer ID-Karte an. |
| French | Pour accéder gratuitement aux services linguistiques, veuillez composer le numéro indiqué sur votre carte d'assurance santé. |
| Nepali | भाषासम्बन्धी सेवाहरूमाथि निःशुल्क पहुँच राख्न आफ्नो कार्डमा रहेको नम्बरमा कल गर्नुहोस्। |
| Tagalog | Upang ma-access ang mga serbisyo sa wika nang walang bayad, tawagan ang numero sa iyong ID card. |
| Japanese | 無料の言語サービスは、IDカードにある番号にお電話ください。 |
| Cushitic-Oromo | Tajaajiloota afaanii gatii bilisaa ati argaachuuf, lakkoofsa fuula waraaqaa eenyummaa (ID) kee irraa jiruun bilbili. |
| Persian Farsi | برای دسترسی به خدمات زبان به طور رایگان، با شماره قید شده روی کارت شناسایی خود تماس بگیرید. |
| Igbo | Inweta enyemaka asụsụ na akwughi ụgwọ obula, kpọọ nọmba nọ na kaadi njirimara gi |
| Kru-Bassa | I nyuu kosna mahola ni language services ngui nsaa wogui wo, sebel i nsinga i ye ntilga i kat yong matibla |
| Yoruba | Láti ráyèsí àwọn ìṣẹ̀ èdè fún ọ̀ lófẹ́ẹ̀, pe nọmbà tó wà lórí káàdì ìdánimò rẹ. |