

Affordable  
health care  
isn't a luxury...

**It's Vital**

You can open the door to a  
wealth of health-related savings.

The key is a discount card that  
fits right in the palm of your hand.

**Vital  
Savings**  
by **Aetna**<sup>®</sup>

I N T R O D U C I N G

# the Vital Savings by Aetna® Family of Products

## Vital Savings<sup>SM</sup> on Dental

Save 15 to 50 percent\* off the cost of a wide array of dental services.

## Vital Savings<sup>SM</sup> on Long Term Care Services

Save 5 to 30 percent\* off the cost of assisted living facilities, home health care, respite and hospice care, physical and occupational therapy, and more.

## Vital Savings<sup>SM</sup> on Pharmacy

Save 10 to 40 percent\* off the cost of brand-name and generic prescription medications.

### Choose one program, a combination or all three!

No matter which Vital Savings by Aetna program you choose, you'll enjoy:

- Dedicated customer service
- Resources to help you make informed decisions about your health care and expenses
- Access to discounts on vision care, alternative health care, gym memberships and a variety of oral health care products — free of charge

\*Actual costs and savings may vary by provider and geographic service area.

**The Vital Savings by Aetna® program (the “Program”) is not insurance. The Program provides Members with access to discounted fees pursuant to schedules negotiated by Aetna Life Insurance Company for the Vital Savings by Aetna® discount program. The Program does not make payments directly to the providers participating in the Program. Each Member is obligated to pay for all services or products but will receive a discount from the providers who have contracted with the Discount Medical Plan Organization to participate in the Program. Aetna Life Insurance Company, 151 Farmington Avenue, Hartford, CT 06156 is the licensed Discount Medical Plan Organization.**

## An Affordable Alternative.

Vital Savings by Aetna is not insurance. It's a family of discount programs designed to help you save on a wide array of health-related products and services. Each program gives you access to a network of participating providers who have agreed to offer services at a discounted fee. When you consider your routine health care expenses — these savings can add up to hundreds of dollars annually!

## True Savings. Real Value.

You'll have peace of mind, knowing your discount program is offered by a leading company, recognized and respected in the health care industry for decades. Plus, with Vital Savings by Aetna, our full spectrum of resources is at your fingertips! This means first-class customer service and access to some of the best value-added programs we have to offer.

## So Easy To Use.

Once you receive your discount card in the mail, use it at any participating provider and receive the discounted price — it's that simple! You pay the discounted price directly to the provider at the time of service. There are:

- No claim forms
- No deductibles or copays
- No participation restrictions, regardless of your age or medical condition
- And no frequency limitations — use as often as you like!

**You can get more for your health care dollars — learn how!**

<b>Value-Added Savings</b>	<a href="#">page 2</a>
<b>Dental</b>	<a href="#">page 3</a>
<b>Long-Term Care Services</b>	<a href="#">pages 4 – 5</a>
<b>Pharmacy</b>	<a href="#">pages 6 – 7</a>
<b>Tools and Resources</b>	<a href="#">page 8</a>
<b>FAQs</b>	<a href="#">page 9</a>
<b>Program Rates and Participation Form</b>	<a href="#">pages 11 – 12</a>

## Special Savings Programs — Included Free of Charge!

### Vital Savings<sup>SM</sup> on Natural Products and Services

You'll save on many alternative health-related services — from chiropractic manipulation and acupuncture to massage therapy and nutritional counseling — all at reduced rates. You can also save on vitamins, nutritional supplements and other health-related products.

Type of Service	Estimated Fee*
Chiropractic Manipulation	\$30 per manipulation visit
Acupuncture Therapy	\$30 per acupuncture therapy visit
Massage Therapy	\$20 per 1/2-hour visit, or part thereof
Nutritional Counseling Services	\$20 per 1/2-hour visit, or part thereof

\*Fees may vary in some states, including CA, FL and CO. Visit [www.vitalsavings.com](http://www.vitalsavings.com) for specific pricing information or contact us by phone.

### Vital Savings<sup>SM</sup> on Vision

You'll receive access to discounts on exams, eyeglasses, contact lenses — even LASIK eye surgery — through the Vision One<sup>®</sup> discount program. Choose from a wide selection of optical centers including Sears, JCPenney<sup>®</sup>, Target<sup>®</sup>, participating Pearle Vision<sup>®</sup> centers and others, as well as selected independent optometrist and ophthalmologist offices.\*

Service/Product	Average Cost <sup>1</sup>	Vision One Discounted Fee	Total Savings <sup>2</sup>
Eyeglass Exams	\$98	\$42	\$56
Eyeglass Frames	\$120	\$72	\$48
Single-vision Lenses <sup>3</sup>	\$73	\$40	\$33
Bifocal Lenses <sup>3</sup>	\$100	\$60	\$40
Standard Progressive Lenses <sup>3</sup>	\$170	\$120	\$50

<sup>1</sup>The fees shown represent average fees for the nation based upon a research survey provided by Ingenix, as of 2005.

<sup>2</sup>Actual savings vary by provider and geographic area.

<sup>3</sup>Standard uncoated plastic.

### Vital Savings<sup>SM</sup> on Fitness

You'll receive access to discounts on membership rates at independent health clubs contracted within the GlobalFit<sup>™</sup> network and savings on certain home exercise equipment. Visit [www.globalfit.com/fitness](http://www.globalfit.com/fitness) for a listing of clubs in your area.

### Discounts on Oral Health Care Products

Save on Sonicare<sup>®</sup> toothbrushes and a variety of Epic Dental products including gum, mints, toothpastes and mouth rinses that contain xylitol — a natural sweetener designed to stop tooth decay.

# VITAL SAVINGS ON DENTAL

Now you and your family have a great new way to get significant discounts on a wide array of dental services. It's so easy to use, it will have your whole family smiling!

- Discounts of 15 to 50 percent\* on everything from general dentistry and cleanings to root canals, crowns and orthodontia.
- Access to more than 73,000\*\* available dental practice locations nationwide through one of the largest dental discount networks in America, the Aetna Dental Access<sup>®</sup> network.

## Dental Discounts

Procedure	Select Regional Average Cost***	Average Cost with Aetna Dental Access <sup>†</sup>	Total Savings
Adult Cleaning	\$84	\$54	\$30
Child Cleaning	\$61	\$38	\$23
Routine Checkup	\$40	\$28	\$12
Four Bitewing X-rays	\$52	\$32	\$20
Composite (White) Filling	\$136	\$78	\$58
Crown (porcelain fused to noble metal)	\$878	\$604	\$274
Complete Upper Denture	\$1,003	\$780	\$223
Molar Root Canal	\$855	\$474	\$381
Extraction (single tooth)	\$126	\$72	\$54
Comprehensive Ortho Treatment — Adolescent	\$4,648	\$4,090	\$558

### Information To Help You Manage Your Health

Take advantage of a wealth of dental information through the Aetna IntelliHealth<sup>®</sup> dental website located at [www.simplestepsdental.com](http://www.simplestepsdental.com). There you'll find information on dozens of conditions and treatments, illustrations, interactive tools, answers to common questions and articles in several dental specialty areas.

\*Actual costs and savings vary by provider and geographic service area.

\*\*According to the Aetna Enterprise Database as of 1/07.

\*\*\*The select regional average fee represents the average fees for the procedures listed above in Los Angeles, Orlando, Chicago and New York City, as displayed in the Estimate the Cost of Care tool as of Jan. 2005.

<sup>†</sup>Vital Savings by Aetna discounted fee is the average of the above referenced cities' negotiated fee for the same procedure.

## VITAL SAVINGS ON LONG TERM CARE SERVICES

You can save on the cost of important long-term care services — regardless of your age or medical condition. There are no restrictions on participation and no length-of-stay requirements.

- Discounts of 5 to 30 percent\* off the cost of a wide variety of long-term care solutions.
- Access to approximately 4,300 participating long-term care providers\*\* through HealthCare Synergies Inc. (HSI), including:
  - > Skilled Nursing Facilities
  - > Assisted Living Facilities
  - > Home Health Care
  - > Homemaker Services
  - > Respite Care
  - > Hospice Care
  - > Physical and Occupational Therapy

### Here's How It Works

**It's easy to use. Just follow these simple steps to receive care at discounted rates:**

1. **Find a participating long-term health care professional** or facility by visiting our online directory at [www.vitalsavings.com](http://www.vitalsavings.com), or by calling 1-877-MY-VITAL (1-877-698-4825).
2. Before receiving services, **show the provider your discount card** with instructions to contact Vital Savings by Aetna at 1-877-MY-VITAL (1-866-698-4825).
3. **A Vital Savings by Aetna service professional will coordinate with the provider** to confirm the discounted rate.
4. Once you receive or begin receiving service, **you will get a bill reflecting the proper discounted rate** and/or an explanation of how the discounted rate was calculated.
5. **Pay the discounted rate directly to the provider** in accordance with their payment terms and conditions.

\*Actual costs and savings may vary by provider and geographic service area.

\*\*You cannot receive the discounted rate from a participating provider from whom you are already receiving services at the time you become a member or from whom you are receiving services covered by Medicare, Medicaid, or worker's compensation. Some exclusions may also apply for services covered by a health insurance plan.

## More Than Just Long-Term Care Discounts!

### Informed Health<sup>®</sup> Line

Get health information from a registered nurse anytime, day or night, by calling a toll-free number.

### Life Assistance Program

Free, confidential support anytime for issues like daily stress, substance abuse, mental health and well-being and more. Call a toll-free number to speak with a trained professional who will listen and discuss your situation with you. They will also help you find resources and information.

### Vital Savings<sup>SM</sup> on Hearing

Save 30 percent\* on hearing exams, and 30 to 60 percent\* on hearing aids and more through HearPO, one of the nation's largest providers of top-quality hearing instruments.

### Vital Savings<sup>SM</sup> on Durable Medical Equipment

Take advantage of 30 – 60 percent\* discounts on disposable and durable medical equipment and supplies.

## DURABLE MEDICAL EQUIPMENT DISCOUNTS

Equipment/Supply	National Average Cost	Average Cost with Vital Savings by Aetna	Total Savings
100 1cc Sterile Syringes & Needles	\$52.00	\$29.00	\$23.00
100 Sterile Needles	\$156.00	\$18.00	\$138.00
Blood Glucose Test	\$57.00	\$25.59	\$31.42
100 Straight Tip Urine Catheters	\$258.00	\$134.00	\$134.00
Enteral Feeding Supply Kit	\$18.46	\$6.46	\$12.00
100 Enteral Formulae — Category I	\$135.00	\$39.00	\$96.00
Portable Liquid Oxygen System	\$37.02	\$16.15	\$20.87
Nebulizer — With Compressor	\$127.90	\$87.40	\$40.50
Continuous Airway	\$171.46	\$65.32	\$106.15
IV Stand (lumex #2520)	\$19.34	\$8.49	\$10.85
Oxygen Concentrator, single delivery port	\$288.44	\$144.88	\$143.57
Standard Wheelchair Rental***	\$98.00	\$48.00	\$50.00

\*\*\*Discounts apply to rental fee and total cost of wheelchair. Rental fee payments may be applied toward the cost to purchase. Upon purchase, biannual maintenance fees will also be discounted.

## VITAL SAVINGS ON PHARMACY

You and your family can lower your prescription drug costs. You'll receive discounts of 10 to 40 percent\* off the average wholesale cost of prescription medications at participating pharmacies, including leading pharmacies like CVS/pharmacy® and Rite Aid.

### Aetna Rx Home Delivery<sup>®</sup> Service

*Savings and convenience — delivered to your doorstep!*

Now there's a simpler way to get the medications you take regularly to treat chronic conditions such as arthritis, asthma, diabetes and high cholesterol. Aetna Rx Home Delivery lets you order prescription medications by mail and have them delivered directly to your home. Plus:

- Quick, confidential, and free shipping to any location of your choice.
- Toll-free customer assistance to help you get the most from your pharmacy discounts.
- A simple process for ordering medications, including an option to request refills online.
- Pharmacists who check all prescriptions for accuracy and can answer questions about medications anytime.

## Pharmacy Discounts

Brand	Amount	Average Pharmacy Retail Cost**
Zocor 20 mg	30 tablets	\$148
Lipitor 20 mg	30 tablets	\$129
Prevacid 30 mg	30 capsules	\$155
Nexium 40 mg	30 capsules	\$165
Zoloft 50 mg	30 capsules	\$102
Effexor XR 75 mg	30 tablets	\$118
Wellbutrin 150 mg	60 capsules	\$77
Singulair 10 mg tablets	1 bottle	\$117
Advair Diskus 100/50	1 disk pack	\$124
Aciphex 20 mg	30 tablets	\$158

\*Actual costs and savings vary by provider and geographic area.

\*\*Average pharmacy retail price based on comparison of five local pharmacies in CT as of 9/14/05. Actual prices may vary.

\*\*\*Assumes the quantity above is a one-month supply.

## Aetna Specialty Pharmacy<sup>SM</sup> Service

*Access and support for hard-to-find medications*

We understand that some medications are not always available at retail pharmacies. Aetna Specialty Pharmacy can help by delivering injectables and other specialty medications right to your home or doctor's office.

Working closely with your doctor, Aetna Specialty Pharmacy also offers you access to a team of pharmacists, nurses, specialists and patient care coordinators who can offer support and answer your questions.

## Information To Help You Manage Your Health

Visit our pharmacy website at [www.aetnapharmacy.com](http://www.aetnapharmacy.com) for the latest pharmacy news and information, including possible medication side effects and generic drug substitutions, tips about how to save money on prescriptions, and more.

*Average cost and savings with Vital Savings by Aetna*

Drug	Average Cost	Percent Savings	Dollar Savings	Yearly Savings***
	\$132	11%	\$16	\$192
	\$103	20%	\$26	\$312
	\$131	15%	\$24	\$288
	\$133	19%	\$32	\$384
	\$79	21%	\$23	\$276
	\$92	22%	\$26	\$312
	\$60	22%	\$17	\$204
	\$87	26%	\$30	\$360
	\$60	51%	\$64	\$768
	\$129	18%	\$29	\$348

## Tools and Resources

### Get Questions Answered

If you have questions about any Vital Savings by Aetna program, our dedicated team of service professionals is ready to assist you.

Call 1-877-MY VITAL (1-877-698-4825)

or visit [www.vitalsavings.com](http://www.vitalsavings.com). For TDD

(hearing and speech impaired only),

call 1-800-234-3730.

### Find a Participating Provider

It's easy to find providers who participate in the Vital Savings by Aetna program! You can:

- Call our toll-free phone number for assistance.
- Visit [www.vitalsavings.com](http://www.vitalsavings.com). From there you can search our online directory for participating health care professionals and program locations near you.

### Estimate the Cost of Care

From [www.vitalsavings.com](http://www.vitalsavings.com) its just a quick click to your secure Aetna Navigator™ website. There you'll find our Estimate the Cost of Care tools for:

- **Dental Procedures** — Look up the discounted fees in your area for common dental procedures to see how much you might save.
- **Prescription Drugs** — View the estimated costs of prescription drugs at a local pharmacy or through our mail-order drug program. You can also compare the estimated cost of brand-name drugs to their generic equivalents.

## Frequently Asked Questions

- Q. Is the Vital Savings by Aetna program like insurance?**
- A. The Vital Savings by Aetna program is not insurance.** There are no benefits payable to participants, nor does Aetna compensate providers for services they may render to participants. You are responsible for paying the discounted fee directly to the provider at the time you receive services.
- Q. What if my spouse or I already have insurance?**
- A.** A Vital Savings by Aetna discount program may provide discounts for services not covered by your insurance. Some examples include cosmetic dental treatments, custodial care, respite care, and more. If you or your spouse currently have insurance, it is important that you evaluate your health needs and insurance coverage to decide if a discount program makes sense for you.
- Q. Who can I sign up?**
- A.** By choosing the “Family” option, all members of your immediate family currently living in your household can take advantage of the Vital Savings by Aetna discounts. Any new family members can also be signed up. If you sign up for “Single” and want to sign up family members later on, you must change your selection. You can do this online at [www.vitalsavings.com](http://www.vitalsavings.com) or by calling our toll-free phone number.
- Q. Can I be denied participation?**
- A.** No. There are no restrictions on participation regardless of your age or medical condition.
- Q. How can I find a participating health care professional or facility?**
- A.** Log on to [www.vitalsavings.com](http://www.vitalsavings.com). From there, you can search our online directory. Or call us toll free at 1-877-MY-VITAL (1-877-698-4825) to find participating program locations near you.
- Q. Am I required to pay providers when I receive services?**
- A.** Yes, payment is due at the time of service, unless you have made different payment arrangements directly with the provider.
- Q. How often can I use the Vital Savings by Aetna program?**
- A.** There are no limits on how often you and your family can use the Vital Savings by Aetna program, as long as your ID card is valid.
- Q. Who can I call with questions or if I need help signing up?**
- A.** Call us toll free at 1-877-MY-VITAL (1-877-698-4825) for any questions or assistance. You may use this number anytime during your participation in the Vital Savings by Aetna program for prompt assistance. You may also use the “contact us” feature at [www.vitalsavings.com](http://www.vitalsavings.com) to receive your answers via e-mail.

## Get Started Today!

You have three ways to join. You can:

- Sign up online at [www.vitalsavings.com](http://www.vitalsavings.com).
- Call **1-877-MY-VITAL (1-877-698-4825)** to join by phone. For TDD (hearing and speech impaired only) call 1-800-234-3730.
- Complete the attached participation form and mail it to:  
 Vital Savings by Aetna  
 7400 Gaylord Parkway  
 Frisco, TX 75034

*Within 48 hours of receiving your payment, a welcome kit will be sent to your home. The kit will contain your personalized ID card, a list of participating provider locations close to your home, and information about a wide range of resources to keep you informed and to answer your questions.*

## Choose the payment method that works best for you

You can pay by check\*, debit or credit card, or directly from your bank account. It's your choice.

- You will be billed when you join and then billed 12 months later by the same method. You will receive a renewal notification approximately 11 months after joining.
- If you use a debit or credit card, your account will be charged on approximately the 10th of each month and your statement will read "Vital Savings-Aetna 877-MY-VITAL."

Payments will automatically be charged until you notify us in writing that you no longer wish to participate in the program.

## Your Complete Satisfaction Is Vital!

If for any reason you are not totally satisfied, notify us in writing within 30 days of your effective date, and we will fully refund your money (minus a \$15 processing fee).

To cancel at anytime, notify us in writing that you no longer wish to participate in the program.

\*Please note that payment by check is only available for the annual billing option.



## PARTICIPATION FORM

**Yes! Please sign me up in the Vital Savings by Aetna program.** To join, mail this form to Vital Savings by Aetna, 7400 Gaylord Parkway, Frisco, TX 75034. To avoid processing delays, please complete both sides of this form. You can also call us toll free at 1-877-MY-VITAL (1-877-698-4825) or sign up online at [www.vitalsavings.com](http://www.vitalsavings.com).

Promotional Code (optional)

First Name \_\_\_\_\_ MI \_\_\_\_\_ Last Name \_\_\_\_\_ Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Sex M F

Address \_\_\_\_\_ Apt \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

If you select the Family option, please provide the following information for members you wish to include:

Dependent Name	Relationship	Sex (circle one)	Birthdate
		M F	/   /
		M F	/   /
		M F	/   /
		M F	/   /
		M F	/   /

FOR OFFICE USE ONLY

GRP

EFF DATE

Select the program/s you wish to participate in by marking the appropriate column and program rate below. If you wish to participate in more than one program, you must choose the same billing method and plan option (either Single or Family) for each.

Annual Billing	Program Rate	Vital Savings on Dental	Vital Savings on Pharmacy	Vital Savings on Long Term Care	TOTAL
Single	\$72				
Family	\$108				
<i>Processing Fee (nonrefundable)</i>					
<b>TOTAL</b>					<b>\$15</b>

**PAYMENT OPTIONS:** You may pay by check, credit card or bank draft. Please select the option below:

**Check**

- Please include the \$15 processing fee with your payment.
- You will receive an invoice for your annual fee each year prior to your renewal date.

**Credit Card or Bank Draft:**

- We will automatically charge your account for the amount specified each period.
- A one-time \$15 processing fee (nonrefundable) will be added to your first payment.
- For your convenience, renewal is automatic. You must notify us in writing to cancel your participation in the program.

**Select Payment Method**

**Bill my credit card (check one):**

- VISA  
  MASTERCARD  
  AMERICAN EXPRESS  
  DISCOVER

Name on Card \_\_\_\_\_

Card Number \_\_\_\_\_

Expiration Date \_\_\_\_\_

**Bill my checking account:**

Bank/Institution Name \_\_\_\_\_

Name of Account Holder \_\_\_\_\_

Routing Number \_\_\_\_\_

Account Number \_\_\_\_\_

\*\*\*\*\*Include voided check with participation form.\*\*\*\*\*

**Use the enclosed check as payment (annual payments only). Please include the \$15 processing fee and make your check payable to Vital Savings by Aetna.**

I authorize Aetna and its agent/contractors to bill my credit card or checking account for the program I have selected. I understand this charge shall remain in force until I notify Aetna in writing of a change. I understand that if I am not satisfied with the Vital Savings by Aetna program for any reason within the first 30 days, I may cancel my participation and receive a full refund (minus the \$15 processing fee). I have read and understand the terms and conditions of the program.

Signature Required \_\_\_\_\_

Date \_\_\_\_\_

## Member Agreement

The following terms and conditions of participation in the Vital Savings by Aetna® program\* (the “Program”) apply to the enrollee and any dependent whose name is listed on the Vital Savings by Aetna® ID Card, and “Welcome to Vital Savings by Aetna®” (Member Handbook) which are incorporated herein by reference, and include all limitations, exclusions, and exceptions applicable to the Program.

1. There are no benefits payable to Members, nor does Aetna compensate providers for services they may render to Members. Aetna is not an insurer, guarantor or underwriter of any services provided under the Program or of any payments to providers. Members arrange for needed care (and for the payment thereof) directly with the provider. Members are responsible for the entire cost of the care, and Aetna shall in no event be liable for any payment to a provider accessed under the Program.
2. Failure to adhere to the terms and conditions of this Member Agreement (including, but not limited to, failure to make payments to providers in a timely manner) may result in immediate termination of Member’s participation in the Program.
3. Providers are independent contractors and are neither employees nor agents of Aetna Life Insurance Company and/or its parents, subsidiaries or affiliates (“Aetna”). The availability of any particular provider cannot be guaranteed, and provider network composition is subject to change without notice. Aetna does not provide medical, dental or vision care treatment and is not responsible for outcomes. All medical, dental and vision care is the responsibility of the treating provider, in consultation with the Member. Selection of the provider is also the responsibility of the Member and is not based on any representations by Aetna.
4. Providers participating in the Program have agreed to make certain services and supplies available to Members on a “discounted service” basis. The term “discounted service” means a service that is available to a Member at a reduced cost from fees normally charged by the provider. All payments to providers are due and payable by Member at the time of service, unless another payment arrangement is mutually agreed upon between the Member and the treating provider. Members shall be subject to the treating provider’s late payment and other office policies.
5. In order to access discounted service rates, a Member must present his/her Program ID card to the provider’s office at the time of his/her appointment. A Member’s participation in the Program may be terminated immediately in the event that he/she provides access to his/her Program ID card (or otherwise provides unauthorized access to the Program) to any ineligible individual.
6. The Program provides access to discounts from providers participating in the Program. Aetna may also, from time to time, and in its sole discretion, provide Members with access to, free of charge, additional programs that offer access to health-related services at discounted or special rates. Any such programs are offered by independently contracted vendors/providers who are not employees or agents of Aetna or its affiliates. Aetna does not endorse any such products or services, and the vendors/ providers of such products/services are solely responsible for the products/services they provide. Vendors/providers included in such programs are not reviewed or credentialed by Aetna.
7. The Discount Medical Plan Organization offering the Program is Aetna Life Insurance Company, 151 Farmington Avenue, Hartford, CT 06156. The Program may not now, or in the future, be available in all states and Aetna reserves the right to terminate the Program in its entirety or in any state(s) or other geographic location(s) with 30 days’ prior written notice to Members.
8. Member’s Plan Charge may increase if he/she changes from a single to a family plan. Members may add or remove family members by contacting Aetna at 1-877-MY-VITAL (1-877-698-4825). Members may also change from monthly to annual billing. Members may also make these changes by logging on to [www.vitalsavings.com](http://www.vitalsavings.com) and downloading a Member Change Form to complete and mail to Aetna, or by completing an Online Member Change Form. (This online form may only be used for adding members.) A Member’s Plan Charge may be increased upon 45 days’ written notice from Aetna to the Member.
9. Aetna reserves the right to terminate a Member’s participation in the Program with 30 days’ prior written notice, for any reason. Otherwise, the term of this Member Agreement commences according to the Effective Date on the Member ID Card and shall remain in effect until termination by the Member or Aetna.

If, for any reason, you are not totally satisfied, notify us in writing within 30 days of your effective date, and we will fully refund your money minus the \$15 one-time processing fee. The one time set processing fee and rates charged for the program are listed in Vital Savings by Aetna Enrollment Form. Once you cancel, you are not obligated to make further payments and you will no longer be entitled to discounts for any time after your last payment.

Aetna has established a procedure for resolving complaints. Members may at any time submit a complaint either verbally by calling: 1-888-238-4825 or by mailing a written complaint to: Aetna Life Insurance Company, Customer Resolution Team, P.O. Box 14597, Lexington, KY 40512 (phone number and address are subject to change when the Program is being marketed to an affinity group).

While this material is believed to be accurate as of the print date, it is subject to change. Aetna will notify Member in writing 45 days in advance of any change to the Program. Vital Savings by Aetna® is a registered trademark of Aetna Inc.

If you have questions about the Vital Savings by Aetna® program, our dedicated team of trained service professionals will assist you. Please call 1-877-698-4825 or (1-877-My Vital). For TDD (hearing and speech impaired only), call 1-800-234-3730.

\*Program includes Aetna Medical Access<sup>SM</sup>; Aetna Pharmacy Network Access<sup>SM</sup> and additional pharmacy services, such as Aetna Rx Home Delivery<sup>®</sup> and Aetna Specialty Pharmacy<sup>SM</sup>; Vital Savings<sup>SM</sup> on Vision, Vital Savings<sup>SM</sup> on Fitness, Vital Savings<sup>SM</sup> on Natural Products and Services, Vital Savings<sup>SM</sup> on Hearing, Discounts on Oral Health Care Products. The Discount Medical Plan Organization is Aetna Life Insurance Company, 151 Farmington Avenue, Hartford, CT 06156.

**Vital Savings by Aetna is not an insurance plan.**

The selection of a program provider is the responsibility of the member and is not based on any representations by Aetna. Program providers are solely responsible for the products and services they provide. Aetna does not endorse any vendor, product or service associated with this program. The Vision One, Alternative Health Care and Fitness Programs are rate access programs and may be in addition to any program discounts. Aetna does not recommend the self-management of health problems, nor do we promote any particular form of medical treatment. You should consult your health care provider for the advice and care appropriate for your specific medical needs. Aetna has established a procedure for resolving complaints. Participants may at any time submit a complaint either verbally by calling 1-877-MY-VITAL (1-877-698-4825) or by mailing a written complaint to: Aetna Life Insurance Company, Customer Resolution Team, P.O. Box 14597, Lexington, KY 40512.

While this material is believed to be accurate as of the print date, it is subject to change.

Vital Savings by Aetna® and Aetna Dental Access® are registered trademarks of Aetna Inc.

**Vital  
Savings**  
by **Aetna®**