



# AETNA TIPS

**Beginning January 1, 2026, Aetna will be our medical plan carrier. Below are tips and other information to help you make the most of your medical plan.**



## New Medical AND Pharmacy ID Cards

When you enroll in an Aetna medical plan, you will receive **medical and pharmacy ID cards** from Aetna and Optum Rx in the mail. You can also download copies of your cards from their websites. Be sure to provide your doctors and pharmacy with your new member information to ensure you have no disruption in service.

**For your convenience**, your Aetna medical cards also contain the information needed for pharmacy claims.

## Enroll in the Aetna Health Member Portal

Access your Aetna information on the go with the Aetna member portal and app. You will have access to:

- ID Cards
- In-network and telehealth provider search tools
- Health plan summary and coverage information
- Medical spending tracker
- Claims details and much more

Visit [Health.Aetna.com](https://Health.Aetna.com) to create an account and log in to your member website.

**Mobile App:** Scan the QR codes below to download the app and create an account.



## In-Network Doctors and Facilities

Choosing an in-network doctor helps you save money, ensures quality care, and maximizes your health benefits. Aetna has a nationwide network of quality providers. Check to see if your doctor is in the Aetna network:

- Visit [Health.Aetna.com](https://Health.Aetna.com)
- Select *Find Care & Pricing*

*You have the option to search by name, condition, specialty, location, or service.*

## Save Time and Money

Before your next doctor's appointment or procedure, consider these important money and time savers:

- **Connect with a Rightway advocate.** Scan the QR code to download the Rightway™ app for personalized guidance—including help finding the best in-network providers and scheduling appointments, assessing your symptoms and determining next steps, providing upfront pricing, and more. 
- **Get familiar with your plan.** Before you seek care, it's a good idea to understand your plan: what it covers, your annual deductible, and what your portion of care might cost. Log in to [Health.Aetna.com](https://Health.Aetna.com) or the mobile app for details about your coverage.
- **Stay in-network.** When you make an appointment, log in to [Health.Aetna.com](https://Health.Aetna.com) to verify that your doctor or facility participates in the Aetna network to get the best care and value.

## Know Where to Go for Care

Having a relationship with your primary care provider (PCP) is essential, but sometimes your PCP is not available. When you need care after hours, on holidays, or weekends, here are some tips to help you know the best place to go to get the care that you need, when you need it:

	Primary Care Provider (PCP)	Virtual Visit	Urgent Care	Emergency Room
<b>When to Use It</b>	<ul style="list-style-type: none"> <li>• Preventive care</li> <li>• Common illnesses</li> <li>• Condition management</li> </ul>	<ul style="list-style-type: none"> <li>• Ear or sinus infections</li> <li>• Cold &amp; flu</li> <li>• Sore throat</li> <li>• Rashes</li> <li>• Urinary tract infection</li> </ul>	<ul style="list-style-type: none"> <li>• Sprains</li> <li>• Broken bones</li> <li>• Stitches</li> </ul>	<ul style="list-style-type: none"> <li>• Chest pains</li> <li>• Difficulty breathing</li> <li>• Seizure</li> <li>• Sudden numbness</li> <li>• Uncontrolled bleeding</li> </ul>
<b>Visit Cost</b>	\$	\$	\$\$\$	\$\$\$\$
<b>Average Wait Time</b>	Wait times vary	A few minutes	About an hour	A few hours
<b>Access</b>	Standard office hours	24/7/365 video or online chat	Extended business hours	24/7

## Urgent Care or Emergency Room (ER)?

It can be easy to confuse an ER facility with an urgent care clinic, especially when you're eager to get medical care. Here are a few tips to help determine the difference:

	Urgent Care	Emergency Room
<b>Signage</b>	Includes 'Urgent Care' or 'Minute Clinic'	Often has 'Emergency clinic' or 'ER' in the name and are staffed for emergency services, so you can expect to pay ER rates. Note: Urgent care clinics may charge ER rates after hours or require more extensive procedures (e.g., sonogram).
<b>Location</b>	Found in standalone buildings or medical plazas	May be freestanding buildings, but are usually connected to a hospital  ER standalone clinics are NOT recommended due to cost, and life-threatening issues often require transportation to a hospital, incurring more costs.
<b>Hours of Operation</b>	Extended but limited hours (typically closing by 8 pm)	Open 24/7—even if they are not connected to a hospital

The information in this document is for general information and not intended as medical advice. Confirm with the facility or Aetna for terms and conditions. **In an emergency, call 911.**