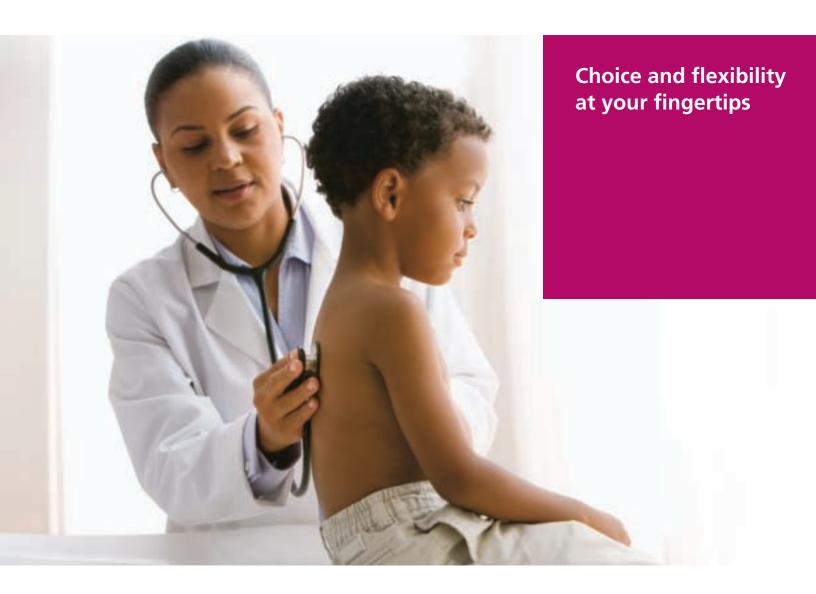
Look who's in the network!

Aetna Provider Network

Capitol Region: Maryland, Washington, D.C., and Virginia





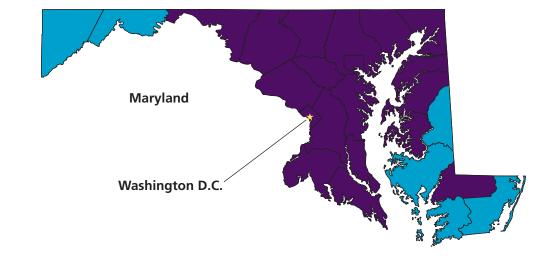
Maryland, Washington, D.C., and Virginia Hospital Network

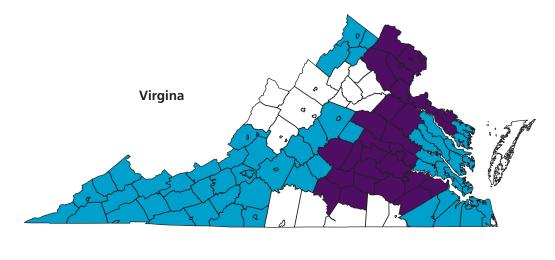
Great coverage begins with a solid network

Aetna[‡] offers the security of a large, well-known carrier with over 150 years of experience. We offer a large and diverse network of health care professionals that provide quality and cost-effective care. Our pharmacy participation includes leading chains like Rite Aid, CVS[®], Eckerd, Wal-Mart[®] and many supermarket pharmacies.

Throughout the Capitol Region,* our provider network is comprised of:

- More than 9,000 primary care physicians, including internists, family practitioners and pediatricians
- More than 31,000 specialists, including 2,000 obstetricians and gynecologists
- More than 5,400 dental providers
- Over 130 hospitals





HMO and PPO plans

PPO plans only

^{*}Data as of 4/08. Actual provider count is dependent upon specific network participation.

[‡]Health benefits and health insurance plans are offered/underwritten by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156, Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna).

MARYLAND

Anne Arundel Medical Center Atlantic General Hospital*

Baltimore Washington Medical Center

Bon Secours Hospital Calvert Memorial Hospital Carroll Hospital Center

Chester River Hospital Center

Civista Medical Center

Doctors Community Hospital

Dorchester General Hospital*

Edward W. McCready Memorial Hospital*

Fort Washington Hospital Franklin Square Hospital Center Frederick Memorial Hospital

Garrett County Memorial Hospital*

Good Samaritan Hospital

Greater Baltimore Medical Center

Harbor Hospital Center Harford Memorial Hospital Holy Cross Hospital

Howard County General Hospital

Johns Hopkins Bayview Medical Center

Johns Hopkins Hospital Kennedy Krieger Institute

Kernan Hospital

Laurel Regional Hospital

Levindale Hebrew Geriatric Center and

Hospital

Maryland General Hospital

Memorial Hospital and Medical Center

of Cumberland*

Memorial Hospital at Easton

Mercy Medical Center

Montgomery General Hospital

Mt. Washington Pediatric Hospital Northwest Hospital Center

Peninsula Regional Medical Center

Prince George's Hospital Center

Shady Grove Adventis Hospital Sinai Hospital of Baltimore

Southern Maryland Hospital Center

St. Agnes Hospital

St. Joseph Medical Center

St. Mary's Hospital Suburban Hospital

Union Hospital of Cecil County

Union Memorial Hospital

University of Maryland Medical System Upper Chesapeake Medical Center

VA Maryland Healthcare System — Baltimore

VA Maryland Healthcare System —

Fort Howard

VA Maryland Healthcare System — Perry Point

Washington Adventist Hospital

Washington County Hospital Association

WMHS Braddock Hospital*

WASHINGTON D.C.

Children's National Medical Center George Washington University Hospital Georgetown University Hospital Howard University Hospital Providence Hospital Sibley Memorial Hospital Washington Hospital Center

VIRGINIA

Bon Secours Depaul Medical Center*
Bon Secours Richmond Community
Bon Secours St. Francis Medical Center
Bon Secours St. Mary's Hospital
Carilion Bedford Memorial Hospital*
Carilion Giles Memorial Hospital*
Carilion New River Valley Hospital*
Carilion Roanoke Community*
Carilion Roanoke Memorial*
Chesapeake General Hospital*
Children's Hospital of Kings Daughter*

Children's Hospital/Richmond Cumberland Hospital for Children and Adolescents

Fauquier Hospital

Henrico Doctors' Hospital HCA

Henrico Doctors' Hospital/Parham HCA

Inova Alexandria Hospital
Inova Fair Oaks Hospital
Inova Fairfax Hospital
Inova Mount Vernon Hospital
John Randolph Inc. HCA
CJW Medical Center HCA

Lewis-Gale Medical Center*

Loudoun Hospital Center

Louise Obici Memorial Sentara*

Mary Immaculate Hospital — Bon Secours*

Mary Washington Hospital

Maryview Medical Center Bon Secours*

Medical College Of VA/ VCU

Mountain View Regional Medical Center*

Potomac Hospital Prince William Hospital Pulaski Community Hospital* Reston Hospital Center Retreat Hospital HCA

Riverside Regional Medical Center*

Sentara Bayside Hospital* Sentara Careplex Hospital* Sentara Leigh Hospital* Sentara Norfolk General* Sentara Virginia Beach*

Sentara Williamsburg Comm Hospital*
Southside Community Hospital/Farmville

Southside Regional Medical Center

University of Virginia* Virginia Hospital Center Alleghany Regional Hospital* Bon Secours Memorial Buchanan General Hospital* Carilion Franklin Memorial Hospital* Clinch Valley Medical Center*

Culpeper Regional Hospital*
Danville Regional Medical Center*

Dickenson County Medical Center*

Lee Regional Medical Center*
Lynchburg General Hospital*

Martha Jefferson Hospital*
Martinsville Memorial Hospiital*

Montgomery Regional Hospital*

Norton Community Hospital* Rappahannock General Hospital*

Riverside Tappahannock Hospital* Riverside Walter Reed Hospital*

Russell County Medical Center* Shenandoah Memorial Hospital* Tazewell Community Hospital*

Twin County Regional Medical Center*

Virginia Baptist Hospital* Warren Memorial Hospital*

Wellmont Lonesome Pine Hospital*

Winchester Medical Center*

Wythe County Community Hospital*

Follow these easy steps to find a provider in your area

DocFind

Locating a participating doctor has never been easier — with our DocFind® online provider directory. You can search for participating physicians, hospitals, pharmacies, dentists and eyewear outlets. DocFind also lets you search by zip code, distance from home, city and state, or county and state.

Narrow your search by specialty, hospital affiliation and/or languages spoken — all with a few clicks of a mouse. Best of all, DocFind is updated regularly and is available 24 hours a day, 7 days a week.

To search for providers by city, zip, or county:

- Go to www.aetna.com/docfind/ home.do. Under "Shortcuts" select "Find a Doctor"
- Scroll down to "General Search" and enter the requested criteria. You can search by zip, city or county.
 - >Select the provider category
 - >Select the provider type
 - >Select the desired plan

Select Aetna Standard Plans

- >For HMO health benefits plans select "HMO"
- >For POS or No-Referral POS health benefits and health insurance plans — select "QPOS"
- >For PPO health insurance plans select "Open Choice PPO"

Select Aetna HealthFund® Plans

- >For Aetna Health Network
 Option AHF HRA select
 "Aetna Health Network Option
 (Aetna HealthFund)"
- You may choose to narrow your search results. If not, select "Start Search." Your search results will contain:
 - >Provider name, address and phone number
 - >Provider specialty (if appropriate)
 - >Link to MapQuest website to access provider location
 - >Link to more provider details (such as hospital affiliation, languages spoken, etc.)
- From the Search Results page, you may select a "Printer Friendly Version." This option will consolidate your search results into a mini-directory and provide a printer-friendly PDF you may download or print.

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. HRAs are subject to employer-defined use and forfeiture rules. Aetna HealthFund HRAs are subject to employer-defined use and forfeiture rules, and are unfunded liabilities of your employer. Fund balances are not vested benefits. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Aetna receives rebates from drug manufacturers that may be taken into account in determining Aetna's Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Aetna Rx Home Delivery and Aetna Specialty Pharmacy refer to Aetna Rx Home Delivery, LLC and Aetna Specialty Pharmacy, LLC, respectively. Aetna Rx Home Delivery and Aetna Specialty Pharmacy are licensed pharmacy subsidiaries of Aetna Inc. that operate through mail order. The charges that Aetna negotiates with Aetna Rx Home Delivery and Aetna Specialty Pharmacy may be higher than the cost they pay for the drugs and the cost of the mail order pharmacy services they provide. For these purposes, the pharmacies' cost of purchasing drugs takes into account discounts, credits and other amounts that they may receive from wholesalers, manufacturers, suppliers and distributors. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.

Aetna's industry-leading health care transparency tools

Our health care transparency suite of tools gives members access to information to help them make better-informed decisions about their health and health-related financial security.

This will allow members to determine the overall value of their entire medical experience before services are performed. Members will be provided with a list of facilities in their area that perform the procedure selected, along with the actual negotiated cost ranges. These will not be regional averages or estimates, but actual cost ranges based upon negotiated rates for a specific facility. They will include the costs from admission to discharge, for the facility and the doctor - and for ancillary fees, such as the services of an anesthesiologist.

Only Aetna members registered with Aetna Navigator[®] can access transparency information — unit price transparency, clinical quality and efficiency information, as well as the Medical Procedure by Facility Cost tool. This information is not available on the Aetna public websites.

Go to www.aetna.com for more information.

