



The Rural PPO Program

You live in an area where you may enroll in the Traditional Choice® Indemnity Medical Plan or the Rural PPO Program. The Rural PPO Program is identical to the Open Choice® PPO Medical Plan currently offered to other Department of Defense NAF employees and retirees and features the same plan of benefits. With Open Choice and the Rural PPO Program, you have access to two benefit levels:

- **Preferred care benefits.** When you use a physician or hospital that participates in the Rural PPO Program, you receive the higher level of benefits. Office visits are covered in full after your copay, with no deductible. Preventive care services are covered at 100%, with no deductible. For most other covered services, you must meet a deductible before the plan pays benefits. There are no claim forms for you to complete and no precertification requirements for you to initiate. These functions are the responsibility of the participating physician or hospital.
- **Non-preferred care benefits.** When you use a physician or hospital that does not participate in the Rural PPO Program, you receive the lower level of benefits. You must meet a deductible before the plan pays benefits for covered services. You must submit a claim form to Aetna to be reimbursed for covered expenses. If your doctor recommends surgery or certain outpatient procedures, you must start the precertification process yourself by calling the toll-free telephone number on your identification card or by contacting Member Services.

To help you decide which plan is right for you, please read the following information carefully.

The Rural PPO Network

The Rural PPO network is available in the areas listed by state and county on the back of this page. To provide PPO network access in your area, Aetna has partnered with MultiPlan, a national network vendor and one of the largest, most experienced providers of health care cost management solutions. MultiPlan owns the country's largest independent PPO network, Private Healthcare Systems (PHCS). As a result, MultiPlan now operates the Rural PPO Network under the "PHCS" brand name.

You can obtain a listing of doctors and hospitals that participate in the Rural PPO Program by accessing the Rural PPO version of DocFind®, Aetna's online provider directory. Log on to www.aetna.com and select *Find a Doctor* in the menu area. At the DocFind home page, locate the *Other Directories* menu area to the left of the screen and click on *Rural PPO Program*. Follow the prompts to locate participating doctors and hospitals in your area. If you would rather have a printed version of the directory, please call Member Services at **1-800-367-6276** for assistance.

How to Choose Between the Plans

The Department of Defense NAF Health Benefits Program wants you to be able to use the doctors and hospitals you know and trust. That's why you have a choice of plans — the Open Choice PPO Medical Plan with the Rural PPO network or the Traditional Choice Indemnity Medical Plan. If the physicians or hospitals you currently use are in the Rural PPO network offered in your area, it makes sense to consider enrolling in Open Choice and enjoying PPO advantages of lower cost and greater convenience. Even if your physicians or hospitals are not in the Rural PPO network, you may want to consider changing doctors in order to enjoy the advantages of a PPO plan. Keep in mind that you may need to drive a greater distance to use these rural network providers. Otherwise, you may prefer Traditional Choice and use any licensed physician you wish when you need care. The choice is yours.

Please review the Open Choice and Traditional Choice materials enclosed with this package for more information about the two medical plans.

Your Rural PPO Program ID Card

When you enroll in the Rural PPO Program for the first time, you will receive a new medical plan ID card in the mail. Your ID card will display the PHCS logo. Your Rural PPO ID card lets your doctor know you are eligible for the preferred level of benefits under the Open Choice PPO Plan and the doctor will be able to collect the appropriate copay for your office visit or service and file your claim.

Choose Carefully

The Department of Defense NAF Health Benefits Program is pleased to offer you this additional plan option. We urge you to weigh your choices carefully and make the right decision for you and your family. Once your 2011 enrollment election is made, you will not be permitted to make changes until the next Open Enrollment period, unless you have a qualified Family Status Change (such as marriage, divorce, birth or adoption of a child).

If you are currently enrolled in the Open Choice PPO Medical Plan with the Rural PPO network, your coverage will automatically continue. There is no need to re-enroll at this time. If you are currently enrolled in the Traditional Choice Indemnity Medical Plan, your coverage will automatically continue. There is no need to re-enroll at this time. However, if you wish to make an enrollment change for 2011, please refer to the enclosed letter from your DoD NAF employer for detailed instructions.

If you are a new employee enrolling for the first time, you may elect the Rural PPO Program (Open Choice PPO Plan) or the Traditional Choice Plan during the first 31 days of eligibility. Please follow the enrollment instructions provided by your supporting Human Resources Office.

Rural PPO Network Areas

Alabama

Barbour
Butler

Alaska

Haines
Petersburg
Sitka
Wrangill

Arkansas

Ashley
Bradley
Dallas
Desha
Drew
Hempstead
Howard
Izard
Lafayette
Nevada
Pike
Searcy
Sevier
Van Buren

California

Mendocino

Florida

De Soto
Franklin
Glades
Hamilton
Hardee
Hendry
Jackson
Madison

Idaho

Clearwater
Idaho
Lemhi

Illinois

Adams
Carroll
Cass
Cumberland
Dewitt
Hancock
Henderson
Mercer
Moultrie
Pike
Shelby

Kansas

Barber
Edwards
Jackson
Mitchell
Nemaha
Norton
Rawlins
Sherman
Wabaunsee

Kentucky

Bath
Clay
Fleming
Knox
Laurel
Montgomery
Nicholas
Powell
Rockcastle
Rowan
Wolfe

Louisiana

Avoyelles
Concordia
La Salle
Morehouse
Tensas
Vernon

Massachusetts

Nantucket

Minnesota

Cook

Mississippi

Choctaw
Jasper
Jefferson
Montgomery
Neshoba
Wilkinson
Winston

Missouri

Butler
Carter
Dunklin
Howell
Iron
Johnson
Marion
Mississippi
New Madrid
Oregon
Pemiscot
Perry
Pike
Reynolds
Ripley
Scott
Shelby
Stoddard
Wayne

Montana

Gallatin

New Mexico

Colfax
Curry
De Baca
Eddy
Grant
Guadalupe
Lincoln
McKinley
Mora
Quay
Rio Arriba
Roosevelt
San Miguel
Sierra
Socorro
Taos
Union

Nevada

Eureka

North Dakota

Adams
Bowman
Williams

Oregon

Klamath
Wallowa

South Dakota

Beadle
Brookings
Brown
Brule
Charles Mix
Clark
Codington
Davison
Day
Deuel
Gregory
Hughes
Hutchinson
Jackson
Kingsbury
Lake
Marshall
McCook
Miner
Moody
Perkins
Roberts
Walworth

Virginia

Accomack
Augusta
Brunswick
Greene
Greensville
Halifax
Harrisonburg City
Lexington City
Madison
Mecklenburg
Northampton
Orange
Page
Rockingham
Staunton City
Waynesboro City

West Virginia

Grant
Hampshire
Hardy
Pendleton
Randolph