

INN Provider vs OON Provider



INN: In-Network

Providers who have contracted with this network are referred to as “in-network”.

OON: Out-of-Network

Providers not contracted are referred to as “out-of-network”.

Your Apta Health Medical Benefits include utilization of the Aetna Choice POS II network.

While your plans support both in-network and out-of-network benefits, there are advantages to using an in-network provider:

- In-network providers offer benefits or services to a plan's members at prices that the provider and the plan agreed on. This generally means that they provide a covered benefit at a lost cost to the plan and the plan's members than to someone without insurance or someone utilizing a provider that is out-of-network.
- Eligible expenses are covered for out-of-network providers, but your out-of-pocket costs may be higher.
- Eligible in-network Preventive Care is covered at 100%.
- Some additional in-network benefits are covered at no cost to members, as well. And, where co-insurance is involved, the member responsibility will be a lesser percentage or better benefit.

You can search for in-network providers by visiting:
<http://www.aetna.com/docfind/custom/mymeritain>.



**OR
SCAN
HERE**

Key in the desired geographical area and select “Aetna Choice POS II” under ‘Select a Plan’. You can search for specific providers to see if they are in-network or you can search for any and all providers in your selected geographical area.

If any questions on whether a provider is in-network or if assistance is needed to find a provider, you can always call the Apta Health Care Coordinators at

866-274-9478

