

USER AGREEMENT:

The following terms and conditions, including the Legal Statement, Web Privacy Statement and Privacy Notices (located at our Privacy Center), shall govern your use of the information, tools and other content accessible via this website (the "services"). You acknowledge that you have read, understand and agree to the following:

[Terms of Use](#)

[Privacy Center](#)

Health Information and Other Content

You may display and, subject to any expressly stated restrictions or limitations relating to specific material, download portions of the material from the specific services solely for your own noncommercial use. You agree not to change or delete any proprietary notices from any material downloaded from the services.

If you have specific health care needs, or for complete health information, please see a doctor or other health care provider. Neither Aetna nor the information providers make any warranty as to the reliability, accuracy, timeliness, usefulness or completeness of any content appearing on the website. You should never disregard medical advice or delay seeking it because of something you read when accessing the services. Consult your physician before taking any drug, changing your diet, starting or stopping any course of treatment or starting a new fitness regimen.

Electronic Documents

Through this website, you have the ability to view, print and save electronic documents. To do so, you must provide, at your own expense, all Internet, telephone and other equipment and services necessary to access and use the website, which may include a computer, mobile device (such as a smartphone), tablet or another electronic device. Aetna uses 128-bit encryption to enhance security. Adobe Acrobat 4.0 software or higher is required to view and open documents online.

If you register to use this website, you have agreed to turn off paper and receive documents electronically, and you agree to keep your email address up-to-date. You understand that failing to update your email address may result in delays notifying you of online documents. You agree to release the Company and hold it harmless from any consequences of your failure to update your email address. You also agree to receipt of the email notification in lieu of mailed document notifications that may be required by law. In addition, your consent to receive electronic documents also applies to any document that you ask us to send to you electronically in a specific situation, for example, if you have been mailed a letter response to an appeal decision but you also ask us to send it to you by email. You may also print them anytime by logging in to this website. You can have any document provided in paper form at no cost to you by calling Aetna Member Services. Your election to receive electronic documents will continue until you change your paper-saving preferences. You may change your paper-saving preferences at any time.

Applicability

This agreement shall apply to any and all of your uses of the services via this website. These terms and conditions shall survive any termination of your access to any one or more of the services. Aetna may terminate your access to any one or more of the Services if you violate any of these terms and conditions.

Notice

We may deliver notice to you concerning this agreement by means of electronic mail, by a general notice posted on the website, or by written communication delivered by first-class U.S. mail to your address on record in our files.

Identification

You represent that you have properly identified yourself by entering your own name and personal identifiers when registering for this site and not those of any other person.