

Which plan is right for you?

Aetna HMO Advantages

If you have a chronic condition you may want to consider the HMO...

- PCP coordinates specialty care
- Ability to access care through a national HMO network
- Integrated Behavioral Health
- **No surprise out of pocket costs**

Aetna CDH Gold Advantages

If you hardly ever get sick you may consider the HRA to cover the deductible for any unplanned services or roll them over into future years.

- CDH Gold health plan (Open Choice PPO) combined with an HRA Fund
- Referrals not required
- Freedom to go in or out of network
- State of Delaware contributes to the HRA Fund each year
- Unused HRA Fund rolls over each year