

Health with heart



2022-2023 Health Care Benefits

[Aetna.com](https://www.aetna.com)

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Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

A man with short dark hair and a beard, wearing a black tank top and blue shorts, is walking outdoors. He is smiling and looking down and to his left. The background is a blurred outdoor setting with trees and a path, suggesting a park or a trail. The lighting is warm, possibly from the sun being low in the sky.

Health care made simple

At Aetna® and CVS Health®, we take care of the whole you — mind, body and spirit. Using the combined experiences of both companies, we bring you a connected, convenient and affordable approach to health care.

With customized health benefits plans, robust provider and pharmacy networks, support programs, special discounts and so much more, you can relax knowing you'll have the tools and resources you need to live healthy. And no matter where you are on your path to better health, count on us to be right there to help you be your best.

So if you have questions, let us know. Just call us at **800-843-6238 (TTY: 711)** for medical plans and **877-238-6200 (TTY: 711)** for dental plans and **877-973-3238 (TTY: 711)** for vision plans.

Paying for care

An overview of terms



YOU PAY

Deductible

Each year, you pay 100% of your covered expenses until you meet your deductible amount.

Eligible preventive care is covered at 100% with no deductible when you use network providers.



YOU AND THE
PLAN PAY



Cost sharing

Once you meet your deductible, you share the cost with the plan. Your share may be in the form of coinsurance and/or copayments (also called copays).

Coinsurance

A fixed percentage. For example, if your care is \$100 and your coinsurance is 20%, you pay \$20.

Copay

A fixed dollar amount. For example, you may pay \$25 per doctor office visit.

THE PLAN
PAYS



Out-of-pocket maximum

The maximum you pay each year for covered expenses. Once you hit your maximum, the plan pays 100% of covered expenses for the rest of the year.

In network vs. out of network

In network

Highlights

Network providers contract with us to offer rates that are often lower than their regular fees. So choosing a network provider and/or facility may help you save money. Your network provider also works directly with us. They'll send us claims for services you receive. And get approval for coverage of some services when it's needed.

Don't worry — this is all behind-the-scenes work when you choose network providers.

Visit **Aetna.com** to find a network provider.

How it works

There's no need to pay at your visit unless you have a copay. Your doctor files your claim and the plan pays them any amount it owes based on the negotiated rate. Your doctor then bills you for any amount you owe.

Benefits

- ✓ Lower out-of-pocket costs
- ✓ Lower deductible, coinsurance, copay and cost-sharing
- ✓ No balance billing
- ✓ Less paperwork for pre-approval of services

This network option may cost you less.

Out of network

Highlights

Your plan may allow you to visit an out-of-network provider or facility. To find out details like this, check your Summary of Benefits and Coverage document.

How it works

If your plan allows, you can visit licensed providers who aren't in our network. Out-of-network doctors and hospitals don't contract with us. So that means:

- They normally charge more for their services
- You might have to pay the difference between what your plan pays for services and the amount they charge

They also don't work with us like network providers do. And they generally don't send us claims or get approval for coverage when needed. So you may need to handle these details on your own.

This network option may cost you more.



Plans

Choosing a plan that's right for you and your family is so important. That's why we designed a suite of affordable plans to meet your unique needs. And we'll be right there to help you find the perfect fit.

It's important to us that you get the most out of your benefits plan. So when you go for care, keep in mind that staying in network has special perks. By going in network, you may have lower out-of-pocket costs, because these providers have agreed to accept our contracted rate for services. Plus, they'll file claims for you, so you don't have to worry about any

extra work. Some plans have out-of-network benefits, too. Just keep in mind that if you go out of network, you may have higher out-of-pocket costs. Plus, you may have to file your own claims and/or get pre-approval for some services.

And if you ever need emergency care, you can relax knowing that we cover it whether you go in or out of network.

So whatever plan you choose, just feel confident knowing you can count on us to help you make the most of it.

Medical

Aetna Choice® POS II health benefits and insurance plan

So many options for the doctors you need

You don't have to choose a primary care physician (PCP)* with this plan. But selecting a PCP is still important because they do more than give you a checkup. They:

- Get to know you and your medical history
- Guide you on important health decisions and direct your care
- File claims for you

Plus, you may pay less out of pocket for their care.

Keep in mind — you don't need a referral to see any network doctor. And you can visit any licensed doctor out of our network. But if you go out of network, you may have to file your own claims and pay more out of pocket.

This managed care plan may not cover all of your health care expenses. Read your contract carefully to determine which health care services are covered. To contact the plan if you are a member, call the number on your ID card; all others, call **1-888-98-AETNA (1-888-982-3862) (TTY: 711)**.

*In Texas, PCP is known as physician (primary care). In the State of Washington, PCP refers to primary care provider.

Dental

Aetna Dental® preferred provider organization (PPO) plan

It's all about choices

Here's a dental insurance plan with flexibility. It lets you choose any licensed dentist — in or out of network. But you may pay less with in-network dentists. It's also an easy-to-use plan. You don't need to have a primary care dentist or get referrals. Just use our online directory at **Aetna.com** to find dentists or specialists.

Vision

Aetna VisionSM Preferred

Take care of your eyesight — and get the look you want

Our vision plans come with coverage for:

- Routine eye exams
- One pair of eyeglasses (lenses and frames) or contacts
- Choice of any available frames — from budget to luxury, and more

And you can make appointments at one of the over 110,000 independent vision providers and national retailers in our network.¹ Or shop from home at an in-network online retailer. Members can log in at **AetnaVision.com** for more information and to find a provider.

¹Provider database as of January 2021. Represents providers at a location.

Pharmacy

Choose generics first

The simple way to get your best coverage

When a drug has a generic equivalent but your prescription is filled with the brand-name drug, you'll pay the difference in cost between the generic and brand-name drug. You'll also be responsible for your required copay or coinsurance.

Be sure to talk to your doctor about generic choices to see if they're right for you. If they feel the brand-name drug is medically necessary, they can ask for approval to cover the prescription drug at the brand cost share. If we approve the drug for medical necessity, you won't have to pay the cost difference between the generic and brand-name drug.

Maintenance Choice^{®*} program

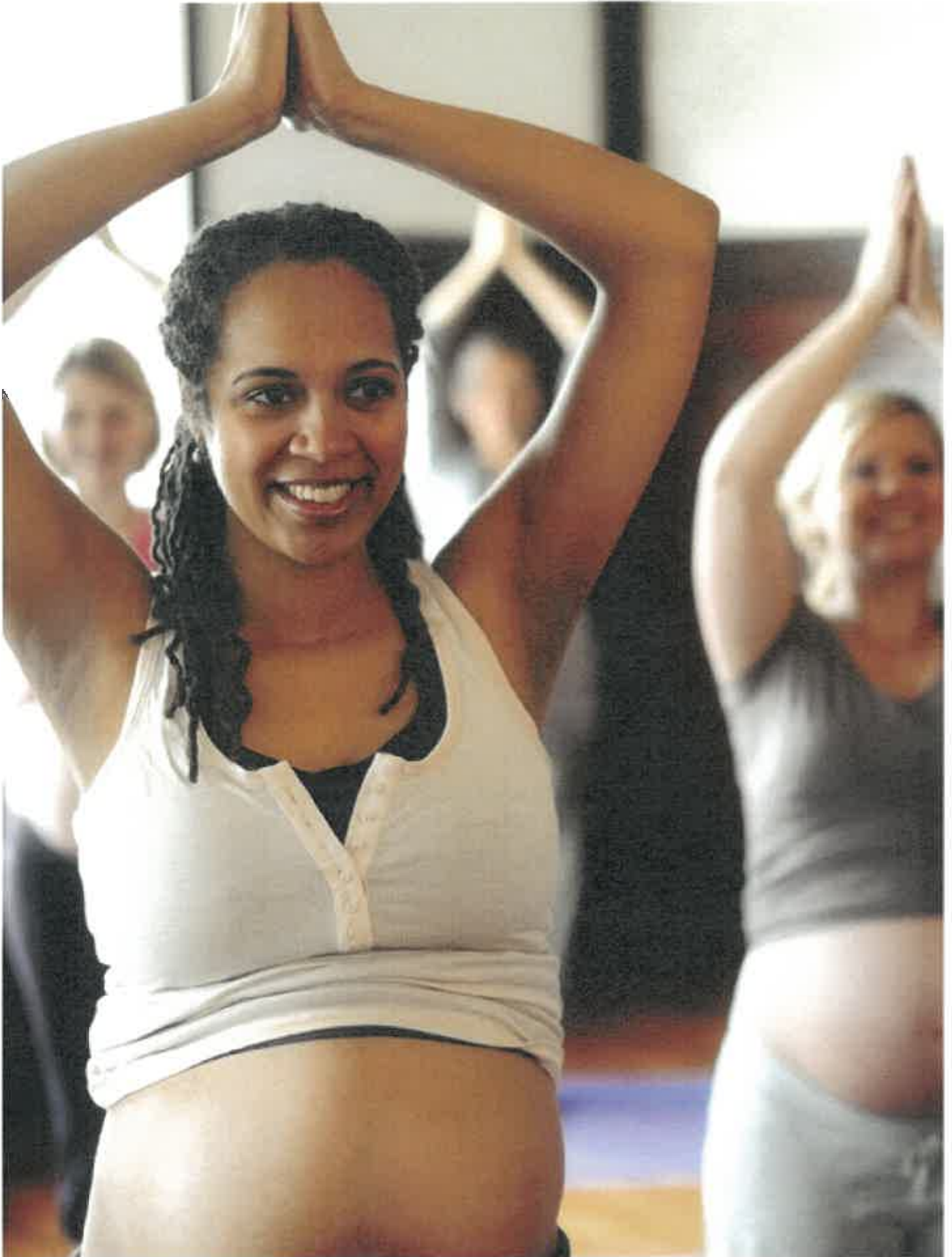
Extra convenience for medicine you use regularly

Do you take medicine for conditions like asthma, diabetes or arthritis? If so, you can save on your 90-day supply by using:

- CVS Caremark[®] Mail Service Pharmacy
- A CVS Pharmacy[®] near you (in some states, you can use other pharmacies as well).

Simply log in to your member website at **Aetna.com** to start filling 90-day supplies now.

*May not be available for all plans; check your plan documents for coverage.





Our network

When you need to find the right care, it's always reassuring to know you have choices. Our vast network of providers includes over 700,000 primary care doctors and specialists, more than 5,700 hospitals and about 1.2 million health care providers.¹

And it's never been easier to find providers. Just use our provider search tool on your member website or use the Aetna HealthSM app when you're on the go.

¹[Aetna.com/about-us/aetna-facts-and-subsidiaries/aetna-facts.html](https://www.aetna.com/about-us/aetna-facts-and-subsidiaries/aetna-facts.html)

Our network

24-Hour Nurse Line*

A simple call can make all the difference

Have questions about upcoming medical visits and choices? You can talk to a registered nurse for information about tests, procedures and treatment options, 24 hours a day, 7 days a week. And the call is free. To find the phone number, just visit **Aetna.com** and log in to your member website.

* While only your doctor can diagnose, prescribe or give medical advice, our 24-Hour Nurse Line nurses can provide information on a variety of health topics. Contact your doctor first with any questions about your health care needs

Teladoc® general medicine services — by phone or video

24/7 access to quality care

After hours? Can't get to the doctor's office? Teladoc connects you with board-certified doctors anytime. They can treat many **non-emergency** medical issues by phone or video. This may help you avoid urgent care and emergency room visits, which can be costly and time-consuming.

And it's easy to use — you can speak to a doctor "on demand" in minutes.* Or just schedule a time that's more convenient for you. You can request visits by either:

- Going to **Teladoc.com/Aetna**
- Downloading the Teladoc app

Visit **Teladoc.com/Aetna** to find out more and set up your account.

*Ten minutes is the average wait time for an on-demand visit but wait times may be longer during peak hours or seasons. On-demand consults are guaranteed within an hour of request or are free of charge. Idaho is video only; Arkansas and Delaware require video for the first visit every 24 months.

Teladoc® mental health counseling Get the care you need from the comfort of home

Meet with a therapist 7 days a week right from your home and get support for anxiety, depression, stress

and more.

You can:

- Choose from board-certified psychiatrists, licensed psychologists, therapists or counselors
- Talk to the same therapist each time for anxiety, eating disorders, depression, grief, family difficulties and more
- Connect with your therapist 7 days a week, from 7 AM–9 PM local time, by video
- Get confidential support from wherever you're most comfortable

Visit **Teladoc.com/Aetna** for more information.

Teladoc® dermatology

Keep your skin healthy with virtual care visits

Have a concern about your skin? With Teladoc dermatology services, you'll get access to board-certified dermatologists via **Teladoc.com/Aetna** or the Teladoc app. Simply provide details about your condition, upload images (if needed) and get a response in just 2 business days.

These dermatologists can:

- Provide treatment for skin conditions like psoriasis, skin infections, rosacea and more
- Prescribe approved medicine
- Give you a follow-up visit within 7 days
- Answer any questions you have

Visit **Teladoc.com/Aetna** for more information.



Programs & resources

No health and benefits plan would be complete without extra support to help you feel your best. That's why you'll have a variety of ways to enhance your health and keep a healthy lifestyle.

So whether you're looking to eat healthier, exercise more, lower stress or just need a friendly ear to listen, we've got the program that's just right for you.

Programs & resources

Aetna Maternity Program

Giving you and your baby a healthy start

By participating in this program, you'll learn more about:

- What to expect before and after delivery
- Early labor symptoms
- Newborn care
- Breastfeeding, and more

And if you have certain risk factors, you'll also get special support to help avoid an early delivery.

Plus, this program is part of your plan — there's no extra cost to you. You'll have access to the Maternity Support Center* on your member website. On the site, you'll get helpful tools and resources, information about pregnancy stages, personalized benefit details and more.

*Our maternity program and support teams do not diagnose or treat members. We assist you in getting the care you need and our program is not a substitute for the medical treatment and/or instructions provided by your health care providers.

Aetna One® Flex

Here to help you focus on your health

The health care system can be complex and confusing. But it doesn't have to be. With this program, we help you and your family work through the health system. So you can take care of yourself and be your best.

Your dedicated team* will be right there to help you with short- and long-term care management. And we'll provide support based on what you want and need.

*Our program and care teams do not diagnose or treat members. We assist you in getting the care you need, and our program is not a substitute for the medical treatment and/or instructions provided by your health care providers.

Simple Steps To A Healthier Life® program

This interactive online health and wellness program can help enhance your health

With its health assessment and online health coaching

programs*, this program helps lower health risks. It can help you stay healthy, productive and connected with Aetna® care management support services. It also provides a personalized health risk score and easy-to-find health information.

*Our program and care teams do not diagnose or treat members. We assist you in getting the care you need, and our program is not a substitute for the medical treatment and/or instructions provided by your health care providers.



Support & access

We make it easy to find what you need. Whether you want to look for the right care, manage your benefits, check on a claim, plan for an upcoming treatment or something else, it's easy to get simple, convenient information. All right at your fingertips.

Just connect with us however it's convenient for you. Call our team — we know the “ins and outs” of your benefits and we're just a phone call away. Or use our member website as your one-stop online resource. And don't forget to download the Aetna HealthSM app, where you can see your ID card, find care, make appointments and more — when you're on the go.

Support & access

Digital member ID card

Access your member ID card whenever you need it

Have your digital ID card on hand, whenever you want, wherever you are with our Aetna HealthSM app. Or find it by going to **Aetna.com** and logging in to your member website. Want to print your ID card? No problem. Just look for that option at the top of the page.

Aetna® member website and Aetna HealthSM app

Manage your benefits, connect to care, handle claims — from anywhere.



Once you're a member, here's how you can connect:



Your Aetna member website

Go to [Aetna.com](https://www.aetna.com) to create an account and log in to your member website.

As a member, you can:

- ✓ View your health plan summary and get information about what's covered
- ✓ Track spending and progress toward your deductible for you and your family
- ✓ View and pay claims, even see the breakdown of your costs, like what's covered by your plan and what you're responsible for
- ✓ Use tools to help you choose quality in-network providers including those offering telemedicine services
- ✓ Estimate and compare costs
- ✓ Get personalized reminders to help improve your health



The Aetna Health app

Get the Aetna Health app by texting "GETAPP" to **90156** for a link to download the app and create an account. Message and data rates may apply.*



*Terms and conditions: [Bit.ly/2nIJFYG](https://bit.ly/2nIJFYG). Privacy policy: [Aetna.com/legal-notices/privacy.html](https://www.aetna.com/legal-notices/privacy.html). By texting **90156**, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna Health app. Consent is not required to download the app. You can also download it from the App Store® or the Google Play™ store.





Managing costs

It's always important to plan ahead, stretch your health care dollars and avoid any surprise bills. And we're here to help you do just that. Before you go for care, simply compare costs for over 650 medical tests, services and procedures at up to 10 doctors/facilities/hospitals at once. You can also see estimated costs for in-network vs. out-of-network care. All right on your Aetna member website.

Managing costs

Aetna Discount Program

Instant savings on your favorite healthy-living products and services

Save on gym memberships, weight-loss programs, vision services, hearing aids and more — with any health plan. These built-in discounts aren't insurance. And there are no claims, referrals or limits on use.

Just log in to your member website at **Aetna.com** to start saving.

Fitness Discounts

There's no stopping you

When you take the stairs, snack healthy or kick a bad habit, your body gets stronger. And now, here's a little motivation to help you keep up the good work: good savings. With your Aetna® plan, you get discounts on gym memberships, health coaching and much more.

Weight Management Discounts

A healthier body, with a little help

To manage your weight with success, a little support is always nice. And you've got it right here — great savings on today's most popular weight-loss programs and meal plans. These discounts are included with your Aetna® health benefits and insurance plan. Your covered family members can use them, too.

Hearing Discounts

Hear better, for less

Need a little help with your hearing? Here's a great way to save on essentials like hearing aids, exams and even batteries.

It's a nice perk for Aetna® members. And the discounts are instant, so you save on the spot.

Aetna Vision Discounts

The clearer way to enjoy savings

Your vision may be just fine. Or it may need a little help. Either way, you can save with our vision discounts.

You'll get discounts on:

- Eye exams
- Prescription eyewear
- LASIK laser eye surgery
- Non-disposable contact lenses
- Designer frame options

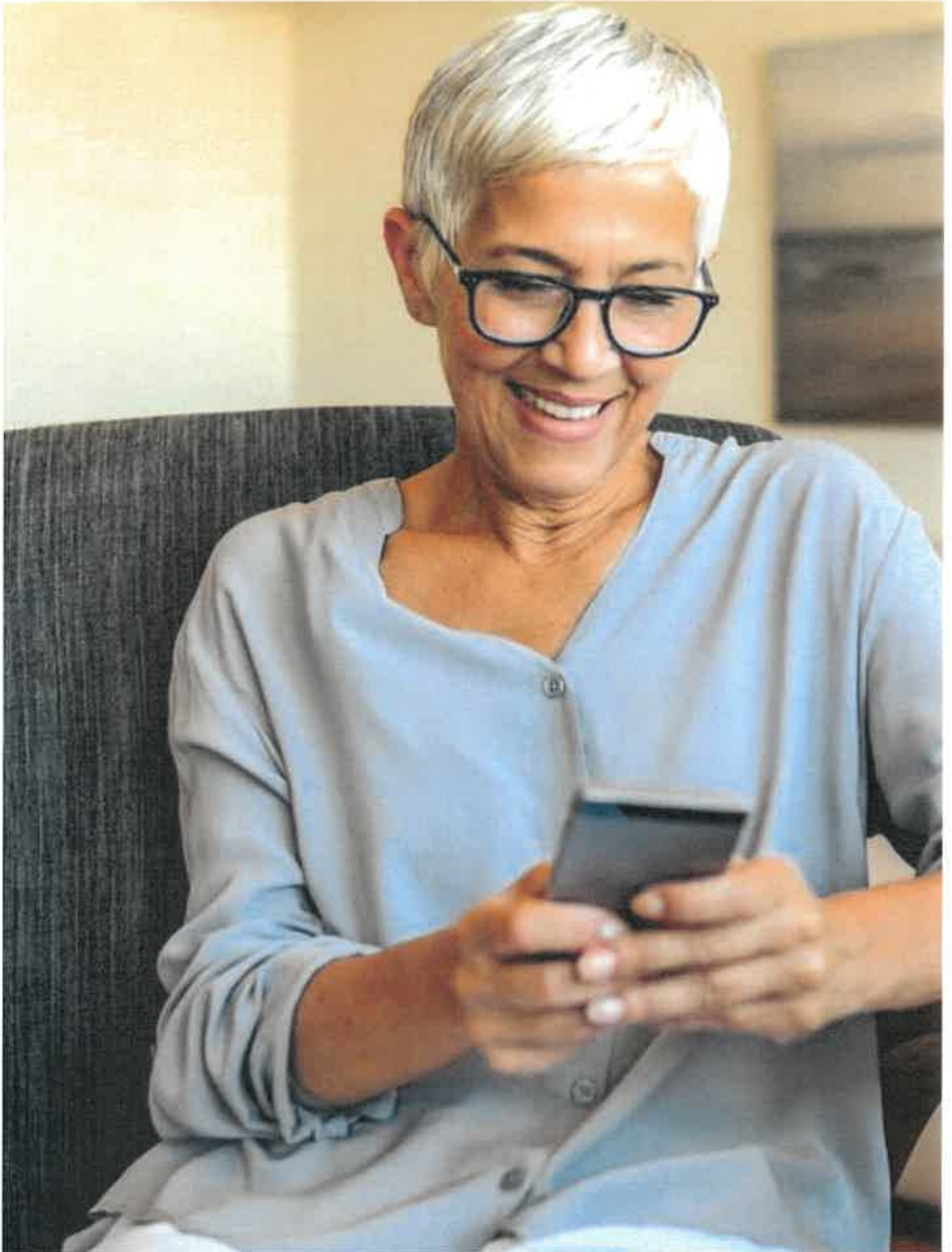
You can even save on things that don't need a prescription, like sunglasses, eyeglass chains, lens cases and cleaners.

Natural Products & Services/ChooseHealthy®

Give your health a natural boost

Enjoy instant discounts on therapeutic massage, acupuncture ... even chiropractic visits.* This perk is included with your Aetna® benefits and insurance plan.

* Discounts don't apply to visits/claims submitted to your health insurance plan. Natural products and services are offered through ChooseHealthy®, a program provided by ChooseHealthy, Inc. which is a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a registered trademark of ASH and is used with permission.





Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna®. Provider participation may change without notice. Refer to **Aetna.com** for more information about Aetna® plans. You can view or print your plan disclosure from our

[Aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html](https://www.aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html)

Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features and availability may vary by location and are subject to change.

Providers in the Aetna VisionSM network are contracted and credentialed through EyeMed Vision Care, LLC according to EyeMed's requirements. EyeMed and Aetna are independent contractors and not agents of each other. Provider participation may change without notice.

Health benefits and health insurance plans are offered, underwritten and/or administered by Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company, Aetna Health Assurance Pennsylvania Inc. and/or Aetna Life Insurance Company (Aetna). In Florida, by Aetna Health Inc. In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

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Health benefits and health insurance plans are offered, underwritten and/or administered by Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company, Aetna Health Assurance Pennsylvania Inc. and/or Aetna Life Insurance Company (Aetna). In Florida, by Aetna Health Inc. In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

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