



Health happens here

Explore your robust benefits right here

Health Care Benefits



What's inside

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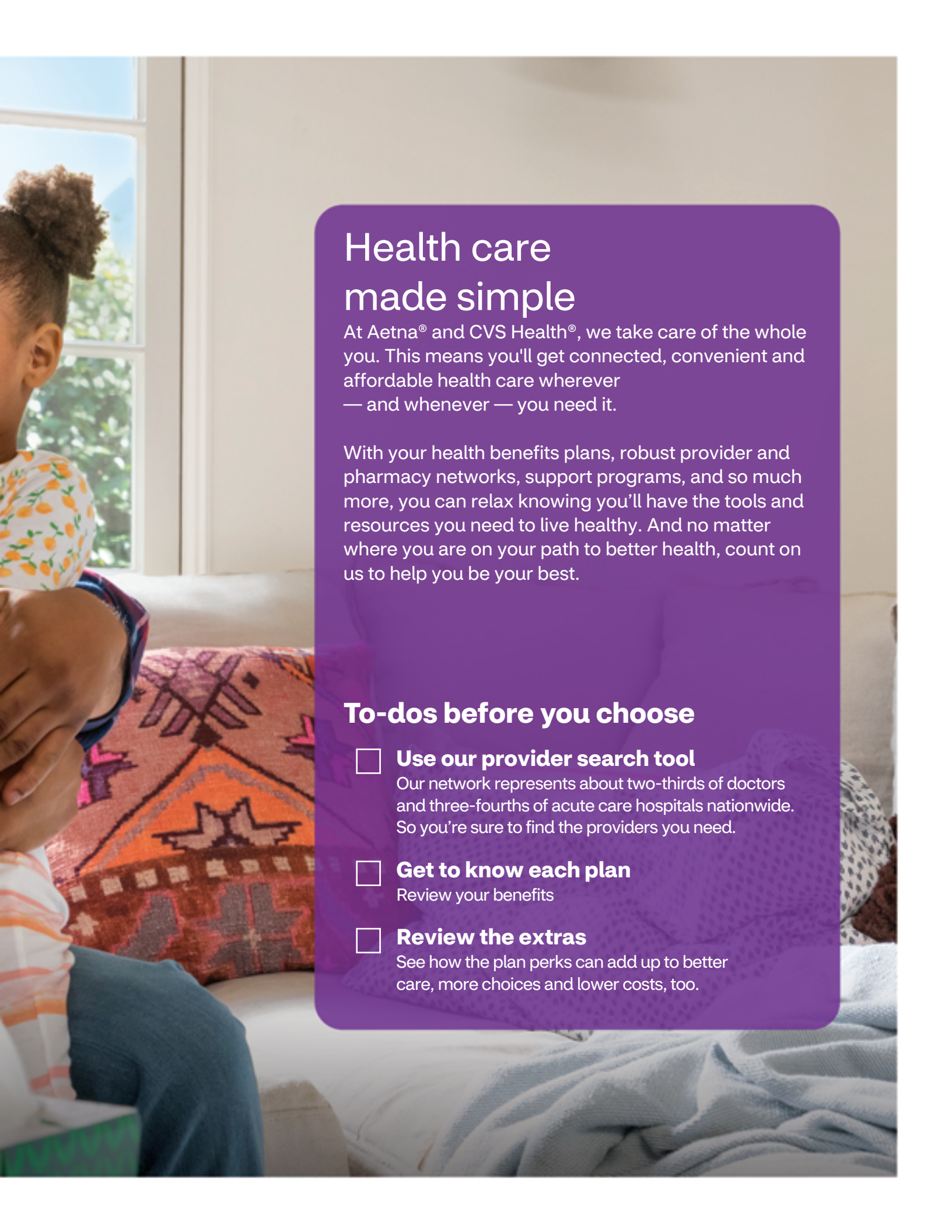
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Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

A woman with her hair in a bun is sitting on a white couch, holding a young child. They are both looking out a window on the left side of the frame. The woman is wearing a white shirt with a yellow and orange pattern. The child is wearing a blue and white striped shirt. The background shows a bright, sunny day outside the window. A purple rounded rectangle is overlaid on the right side of the image, containing text.

Health care made simple

At Aetna® and CVS Health®, we take care of the whole you. This means you'll get connected, convenient and affordable health care wherever — and whenever — you need it.

With your health benefits plans, robust provider and pharmacy networks, support programs, 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 help you be your best.

To-dos before you choose

- Use our provider search tool**
Our network represents about two-thirds of doctors and three-fourths of acute care hospitals nationwide. So you're sure to find the providers you need.
- Get to know each plan**
Review your benefits
- Review the extras**
See how the plan perks can add up to better care, more choices and lower costs, too.

Paying for care

An overview of terms

PROCESSING



Claims

Claims are requests for your plan to pay for services you receive. We use these to check what your plan will cover and the amount we'll pay. You can find updated status and amounts billed for your claim on your member website or Aetna HealthSM app.



Provider bills

Bills show the amount you actually owe for services. You'll get this from your provider. You can make payments for what you owe directly to your provider or through the "Pay Your Provider" link on each of your claims.



Explanation of Benefits (EOB) statements

An Explanation of Benefits, or EOB, statement shows a breakdown of how we process your claims. It is not a bill and may not show the current balance you owe. Anytime something changes with your claim, you'll get a new statement.



Coordination of benefits

Some members have health coverage under more than one health plan. When this happens, we work with the other carriers to decide which plan pays first and which plan pays second, based on the rules in your plan documents. We call this process "coordination of benefits," or COB.

YOU PAY



Deductible

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

For most plans, eligible preventive care is covered at 100% with no deductible when you use network providers.

YOU + 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 care




Who pays for what

Highlights

Network providers contract with us to offer rates that are often lower than their regular fees. So choosing a network provider may help you save money. Your network provider also works directly with us. They'll send us claims for services you receive. Don't worry — this is all behind-the-scenes work when you choose network providers.

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

Benefits

-  Lower out-of-pocket costs
-  No balance billing
-  Less paperwork

How it works



Visit your doctor and show your ID card.



There's no need to pay at your visit unless you have a copay.

(Out of network, you may need to pay the full amount at your visit.)



Your doctor files your claim.
(Out of network, you file your own claims.)

THE PLAN
PAYS


The plan pays your doctor any amount it owes based on the negotiated rate.

(Out of network, the plan pays you back what it owes, up to the "reasonable and customary" limit.)



Your doctor bills you for any amount you owe.



Plans

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

Staying in network to help lower costs

When you go for care, keep in mind that staying in network has special perks. 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.

Out-of-network benefits aren't included in your plan

Because this coverage isn't included, you'll likely pay more out-of-pocket if you go out of network.

Emergency care is always covered

In case of an emergency, we'll cover care both in and out of network. So whatever plan you choose, know you can count on us to help you make the most of it.

Aetna Open Access® Elect Choice® exclusive provider organization plan

Visit any doctor in our network — without a referral

You don't have to choose a primary care physician (PCP)* with this plan, but you may want to. Why? PCPs 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

This plan has in-network benefits only. Visit our online directory at [Aetna.com](https://www.aetna.com) to find a PCP or network doctor.

This plan also gives you access to tools, tips, programs and services. These can help you find network doctors, estimate costs and more.

Here to help you focus on your health

Choose the health maintenance organization (HMO) features you like

This health benefits plan gives you the health maintenance organization (HMO) features you like. Plus, you can visit any doctor in the Aetna® network — no referrals needed. You don't have to choose a primary care physician (PCP),* 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

Aetna® pharmacy solutions

The perfect balance of savings and choice

As part of CVS Health®, we can offer you best-in-class pharmacy benefits. Aetna plans can help you balance cost savings with the choices you want. And when you

combine your pharmacy and medical benefits, you give us more information to help you on your path to better health. This can help keep your costs in check, too.

Specialty Pharmacy Management

Specialty medications with personalized support

You'll always have the specialty medicine and supplies you need with CVS Specialty® Pharmacy Services. We offer personalized support every step of the way. And make it easy for you to manage your medicine. We handle them with special care and provide convenient delivery. So you can spend time on what matters most to you.

Coverage of your specialty medicine

Your pharmacy plan covers some drugs, and your medical plan covers others. Depending on your plan, you may need to pay a copayment or coinsurance. And certain drugs require precertification. This just means you need approval from the plan before they'll be covered. If you have questions, talk with your provider or call us at the number on your member ID card.

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



Our network

When you need to find the right care, it's always reassuring to know you have choices. Our vast network includes primary care doctors and specialists, hospitals and other health care providers.

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



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.

MinuteClinic®*

Your plan gives you access to covered MinuteClinic services at no, or a lower cost, to you.

MinuteClinic is a clinic inside many select CVS Pharmacy,® CVS HealthHUB and Target® locations. They're open every day, even evenings and weekends. And now you can get care quickly from the comfort of your own home with virtual care visits any day of the week.

If you're in a qualified high-deductible health plan, you can get preventive care at no extra cost. And you'll get lower-cost care for other covered minor illness and injury care at MinuteClinic. To receive no-cost care on all covered services, you will first need to meet your deductible.

*This is not available if your employer is located in AK, CO, IA, ME.

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.

* This is not available if your employer is in AZ.

**Ten minutes is the average wait time for an on-demand visit but wait times may be longer during peak hours or seasons.

Teladoc® mental health*

Meet with a therapist 7 days a week 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
- Teladoc Mental Health is available to eligible individuals ages 13+.**

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

* This is not available if your employer is in AZ.

** Limited to therapy only for eligible members ages 13-17. Teladoc does not provide psychiatric services or mental health medication management to adolescents.

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
- Ask follow-up questions for up to 7 days after your first consult
- Answer any questions you have

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

*This is not available if your employer is in AZ.

Participating urgent care centers

Say goodbye to emergency room visits and hello to savings

If you have an urgent but not life-threatening medical issue, think about going to an urgent care center, walk-in clinic or MinuteClinic® location.* These centers can treat sprains, the flu, minor cuts and more.

There are over 8,000 participating locations.** Many are open seven days a week, with no appointments needed. You'll typically pay less — and cut your waiting time, too. Look up the nearest urgent care center or walk-in clinic on **Aetna.com**. Select "Find a doctor" to use our directory. Or use the mobile app.***

*Member responsibility may vary based on plan design; for some plans, copays apply. Emergency room copays are typically higher than walk-in clinic copays. This is not available if your employer is located in AK, CO, IA, ME.

**Includes urgent care centers, walk-in clinics and MinuteClinic and CVS® HealthHUB™ locations. Participating locations data accessed June 2021. For illustrative purposes only.

***Standard text messaging and other rates from your wireless carrier may apply.

Participating retail walk-in clinics

Easy access, with no appointments needed

When you're a "little bit" sick and it's after office hours, try a retail clinic. Visit one for minor illnesses like strep throat, injuries like a sprain and even vaccines.

You'll enjoy:

- Convenient hours, with some open seven days a week with night and weekend hours
- Lower prices, such as an average of \$81 per clinic visit compared to \$750 to \$1,000 average emergency room (ER) price*

We have many stand-alone and store-based clinics nationwide. Find them in our online directory at **Aetna.com** — just select "Find a doctor."

*Member responsibility may vary based on plan design; for some plans, copays apply. ER copays are typically higher than walk-in clinic copays. Average retail and ER pricing. Based on participating locations data accessed June 2021. For illustrative purposes only.

Aetna Smart Compare™ designation

High-performing providers at your fingertips

If you're searching for a primary care physician (PCP) or orthopedic specialist, the Aetna Smart Compare designation can help you find high-performing providers. This is a new designation for doctors in our network who have shown a high standard of quality and cost-effectiveness.*

How does it work?

The goal of this designation is to give you more information to help you choose a practice. When you search for providers or procedures on our Aetna HealthSM app or member website, simply look for the "Quality Care" and "Effective Care" labels.

These doctors meet special criteria

You'll see designations on primary care physicians (which include family practice), internal medicine and pediatric practices, and orthopedic specialists who support hip and knee conditions. Doctors and other providers who receive this designation:

- Provide quality care
- Go above efficiency measures
- Manage costs well
- Recommend appropriate testing and treatments for their patients

Keep in mind that this designation is only a guide to help you choose a doctor that's right for you and shouldn't be the only reason for selecting a doctor. And your choices won't affect your plan or benefits.

*Visit [Aetna.com/Smartcompare](https://www.aetna.com/Smartcompare) for more information.

Institutes of Excellence™ program

Specialized care when you need it

As an Aetna® member, you'll have access to the Institutes of Excellence. These selected facilities can help people who are facing a transplant. And the facilities must meet our strict standards for clinical quality and efficiency.

We measure factors like the number of procedures performed and success rates. To see our list of Institutes of Excellence facilities, go to [Aetna.com](https://www.aetna.com) and choose "Find a doctor." Then use the filter tool to select "Institutes of Excellence facilities."

National Medical Excellence Program® transplant care

Our program puts your needs first

You may never need an organ transplant, bone marrow treatment or CAR-T therapy.

But you can rest a little easier if you do, because you have access to this special program. It helps you get the care and resources you need — when you need them most.

You and your family get one-on-one support from:

- Dedicated medical directors
- Nurse care managers* with special experience
- Dedicated claims and Member Services staff

*While only your doctor can diagnose, prescribe or give medical advice, the nurse care managers can provide information on a variety of related topics.

Gene-based, cellular and other innovative therapies (GCIT)

Our program puts your needs first

You may never need treatment for a rare disease. But you can rest a little easier if you do because you have access to this special program. We'll help you get the care and resources you need — when you need them most.

One-on-one support for you and your family

We'll be there to support you with:

- Dedicated medical directors
- Nurse care managers* with special experience
- Dedicated claims and Member Services staff

And as part of the program, you'll have access to facilities that specialize in treating certain genetic conditions. Visit [Aetna.com](https://www.aetna.com) to find a list of these providers and look for "gene, cellular and other innovative therapies (GCIT)" designated facilities.

*While only your doctor can diagnose, prescribe or give medical advice, the nurse care managers can provide information on a variety of related topics.

Online directory (with medical plan)

Find network doctors, right at your fingertips

Need a doctor? Simply search by specialty and location in our online directory. You'll also find maps, directions and more. You can also look for doctors who speak different languages. Just visit [Aetna.com](https://www.aetna.com) and select "Find a doctor" to get started.



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 your stress or just need a friendly ear to listen, we've got the program that's just right for you.



Programs & resources

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 can help 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.

Coram[®] CVS Specialty[®] Infusion Services

Care and support, every step of the way

Coram supports you where you live, work and travel. With pharmacies and local suites nationwide, we can provide infusion and nutrition services wherever you are*.

You'll get:

- 24/7 phone support — call us any day or time for questions or guidance about your therapy
- Expertise in your therapy — we'll teach you or your caregiver how to administer your treatment
- Coordination of care visits and checks on your progress
- Preparation of your medications, formulas and supplies
- An on-site clinical team of registered nurses, dietitians and pharmacists to help coordinate discharge planning
- Delivery right to your doorstep — we arrange medicine and equipment deliveries around your schedule
- Help with insurance and all necessary paperwork

*For a complete list of other participating pharmacies, log in to **Aetna.com** and use our provider search tool.

Aetna[®] Behavioral Health

Feeling your best

From time to time, we all feel a bit down or stressed — but sometimes these feelings can persist and get in the way of daily life. They could be brought on by something related to physical health. It's important to know that these feelings are common and, most of all, treatable. But the condition must be diagnosed first.

Your medical plan includes behavioral health benefits. So you'll get the help and resources you may need to work toward feeling your best. These resources include:

- 24/7 support to help you find the right care
- Face-to-face counseling in the provider's office or through telehealth
- Online resources and tools, and more



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 your 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

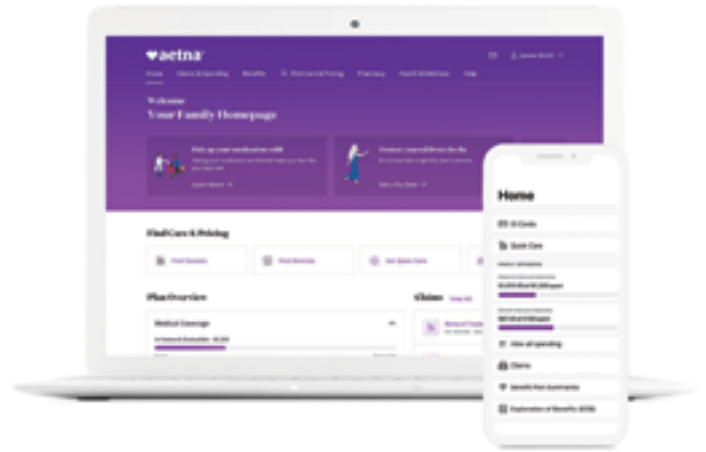
Have your digital ID card on hand, whenever you want, wherever you are with the Aetna HealthSM app. Or find it by going to **Aetna.com** and logging in to your member website. Want to print your ID card? No problem. Just look for that option at the top of the page.





Aetna® member website and Aetna HealthSM app

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

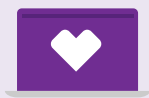


As a member, you can:

- ✓ View your health plan summary and get information about what’s covered
- ✓ Track spending and progress toward your deductible or maximums for you and your family
- ✓ View and pay claims, and 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
- ✓ Get personalized reminders to help improve your health



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



Your Aetna member website

Go to **Aetna.com** to create an account and log in to your member website.



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.*



Provider search tool

You can find providers by name, specialty and location. You’ll also find maps, directions and more. You can also look for providers who speak different languages. Visit **Aetna.com** to get started.

*Terms and conditions: [Bit.ly/2nIJFYG](https://bit.ly/2nIJFYG). Privacy policy: 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. Read on to find out how members can save with special perks and discounts.



Extra member savings

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 VisionSM 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 and 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.

Small Group Aetna® 2-50 employees (ACA)

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)**
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