

## MARKETING EXCLUSIONS & LIMITATIONS

THIS LIST APPLIES TO COVERAGES AND/OR DOLLAR AMOUNTS SPECIFICALLY MENTIONED IN MARKETING MATERIAL FOR AETNA CVS HEALTH, BANNER|AETNA, AND INNOVATION HEALTH INDIVIDUAL & FAMILY PLANS

This material is for information only and is not an offer to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Providers are independent contractors, and their participation may change without notice. Terms and conditions apply. See your plan documents for a **complete** description of plan benefits, exclusions, and limitations. Features and availability may vary by plan, funding arrangement, or service area and are subject to change. Not all services are covered.

- \$0 preventive care, including routine screenings that may vary by state and by plan. Please refer to your plan documents for a **complete** list of what your plan covers.
- \$0 virtual care. Applicable cost-share may vary based on services and providers. Please refer to your plan documents for complete details. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving \$0 virtual care or other services at no cost-share. These services are covered at negotiated contract rates. CVS Health Virtual Care is only available in the United States. Limitations may apply based on services and location.
- \$0 in-network or walk-in clinic visits. For a list of participating walk-in clinics, use our [online provider search tool](#). Includes select MinuteClinic services. Not all MinuteClinic services are covered or may be covered at negotiated contract rates. Not available in all states. Walk-in appointments aren't guaranteed. Online scheduling recommended. Check your plan documents for more detail. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered primary care or non-preventive services at no cost-share. Plans in Texas include select walk-in clinic services and not all walk-in clinic services are covered. Please consult your plan documents to confirm which services are included.
- Up to a \$100 yearly allowance (\$25 each quarter) to use on select CVS Health® brand products. Unused allowances do not carry over to the next quarter. This allowance does not apply to prescriptions and is not available in California, Missouri, or New Jersey.
- 20% off CVS Health brand excludes sale and promo items, alcohol, prescriptions and copays, pseudoephedrine/ephedrine products, pre-paid gift cards, and items reimbursed by any health plan. Not combinable with other offers. 20% discount is not valid on other CVS brands such as CVS Pharmacy, Beauty 360®, CVS, Gold Emblem® or Gold Emblem abound®. CVS reserves the right to apply the 20% discounts to qualifying items in any order within the transaction. For in-store use only. In Texas, discount programs are NOT insurance and program features are not guaranteed under the plan contract and may be discontinued at any time. **California, Kansas, and Texas do not allow discount offers to be mentioned in pre-enrollment materials for fully insured products.** In California, discounts to HMO members are not permitted. In Missouri and New Jersey, the 20% off retail offer is not available.

- \$3 copay for generic prescriptions. This benefit is not available in California and New Jersey. Pharmacy benefits are administered by an affiliated pharmacy benefit manager, CVS Caremark®.
- For adult dental and vision, coverage is for select plans. Available in all states except for California, Delaware, Maryland, New Jersey and Utah.

Health plans are offered or underwritten or administered by Aetna Health of California Inc., Aetna Health Inc. (Florida), Aetna Health Inc. (Georgia), Aetna Life Insurance Company, Aetna Health of Utah Inc., Aetna Health Inc. (Pennsylvania), or Aetna Health Inc. (Texas) (Aetna).

Health benefits and health insurance plans are offered, underwritten, and/or administered by Banner Health and Aetna Health Insurance Company and/or Banner Health and Aetna Health Plan Inc. (Banner|Aetna). Banner|Aetna is an affiliate of Banner Health and of Aetna Life Insurance Company and its affiliates (Aetna). Each insurer has sole financial responsibility for its own products. Aetna and Banner Health provide certain management services to Banner|Aetna.

Health plans are offered and/or insured by Innovation Health Plan, Inc. (“Innovation Health”). Innovation Health® is the brand name used for products and services provided by Innovation Health Plan, Inc. Innovation Health Plan, Inc. is an affiliate of Aetna Life Insurance Company and its affiliates (Aetna). Aetna provides certain management services to Innovation Health. Aetna is part of the CVS Health® family of companies.

Aetna, CVS Caremark® and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health® family of companies.