

Perfect balance

Health care for the whole you

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Sales Director

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PEPPERDINE



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).

Information is believed to be accurate as of the production date; however, it is subject to change. Actual results may vary.

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(9/23)

Facts about us

Notable

Aetna established	1853
CVS Health and Aetna integration	2018
CVS Pharmacy® Most Trusted Retail & E-Commerce Brand ⁴	No. 1
CVS Pharmacy Most Trusted Brand in United States ⁴	No. 5

Aetna networks

Providers in network ¹⁰	2.6M
Hospitals	6,215

Giving Back

1,345 CA team volunteer hours

255,246 Project Health Screenings

CVS Health

9,900+ retail locations in 49 states, the District of Columbia and Puerto Rico

Approximately **1,100** MinuteClinic® locations

26 retail specialty pharmacies

68,000+ retail network pharmacies

75 major health system affiliations

Get the coverage you need

with the **Aetna[®] Broad HMO** and **Aetna Value Network HMO** health plans



In-network care



Core wellness programs*



PCP required**



Referrals

Check the plan design and benefits summary for more information on coverage and costs.

*Some plans may also include discounts, health assessments, online programs and our 24-Hour Nurse Line — as well as MinuteClinic[®] wellness coaching, where available.

**Even when it's not required, members are encouraged to select a PCP.

Get the coverage you need with the **Aetna High Deductible Health Plan**



**In-network and
out-of-network care**



Core wellness programs**



**National performance
networks**

Check the plan design and benefits summary for more information on coverage and costs.

*Aetna Open Access Managed Choice and Managed Choice are not available for Missouri residents.

**Some plans may also include discounts, health assessments, online programs and our 24-Hour Nurse Line — as well as MinuteClinic® wellness coaching, where available.

HMO and AVN HMO

Preventive care

Deductible

Coinsurance

Annual out-of-pocket maximum

Office visit

Specialist office visit

Prescription drugs

Urgent care

Designated Walk-in clinic

Teladoc® services (phone/video)

Emergency room

X-rays / complex imaging

Specialty Medication

Broad HMO

Covered 100%

\$0

100%

\$2,500 ind / \$5,000 fam

\$25 copay

\$25 copay

\$15 Gen / \$35 Brand / \$60 Non Pref Brand

\$25 copay

Covered 100%

\$0 copay

\$250 copay

Covered 100% / \$100 copay

30% up to a maximum copay of \$150

Aetna Value Network HMO

Covered 100%

\$0

100%

\$2,500 ind / \$5,000 fam

\$25 copay

\$45 copay

\$15 Gen / \$35 Brand / \$60 Non Pref Brand

\$25 copay

Covered 100%

\$0 copay

\$250 copay

Covered 100% / \$100 copay

30% up to a maximum copay of \$150

High Deductible Health Plan

Preventive care

Deductible

Coinsurance

Annual out-of-pocket maximum

Office visit

Specialist office visit

Prescription drugs

Urgent care

Designated Walk-in clinic

Teladoc® services (phone/video)

Emergency room

X-rays / complex imaging

Specialty Medication

In-Network

Covered 100%; before deductible

\$1,600 Ind / \$3,200 Ind in Fam / \$3,200 Fam

10%

\$3,200 ind / \$3,200 Ind in Fam / \$6,000 fam

10%; after deductible

10%; after deductible

\$10 Gen / \$30 Brand / \$50 Non Pref Brand; after deductible

10%; after deductible

Covered 100%; after deductible

\$0 copay; after deductible

10%; after deductible

10%; after deductible

30% up to a max copay of \$250; after ded

Out of Network

Covered 100%; after deductible

\$3,000 Ind/ \$3,200 Ind in Fam / \$6,000 Fam

30%

\$8,000 ind / \$8,000 Ind in Fam \$16,000 fam

30%; after deductible

30% after deductible

Not Covered

30%; after deductible

30%; after deductible

Not Covered

10%; after deductible

30%; after deductible

Not Covered



Make the most of your pharmacy benefits

- First, see what's covered under your plan at [Aetna Standard Formulary](#)
- Some drugs need approval for coverage. Or your doctor may need to prescribe another drug first for coverage (step therapy).
- After your effective date, you can log in to **Aetna.com** and check your drug coverage and compare costs.
- Get the best coverage when you use a network pharmacy and fill the maximum amount allowed by your plan. This is usually a 90-day supply.
- If you need help, just call us at the toll-free number on your ID card.

Aetna Mail Order Service

Your Time Matters

Your medicine in your mailbox

With CVS Caremark Mail Service Pharmacy, you can get your medicine sent to your home — or anywhere you choose.

This service is for medicine you take regularly for chronic conditions, such as arthritis and high cholesterol.

How to get started

Call us or go online.

Call us at **1-888-792-3862 (TTY: 711)**. Or go to [Aetna.com](https://www.aetna.com) to log in to your member website, or download the Aetna Health app.

Request mail service.

By phone or online — you can also print out an order form and send it to us.

Get refills your way.

It's easy to reorder online, by phone or by mail.

Need help?

Call us toll-free, 24/7, at **1-888-792-3862 (TTY: 711)**.

What will I pay?

Depending on your plan, you may pay less for medicine you get through home delivery than at a retail pharmacy. To know for sure, just check your plan details.



Transition of care (TOC)

Available for those
in active course
of treatment

TOC is temporary, usually for 90 days, as we transfer services from a nonparticipating provider or primary care physician to a participating provider.

You can visit your Aetna® member website or call member services to:

- Get a TOC form from Human Resources
- Get help completing and submitting the form by calling the Aetna Concierge line





Personalized for you

Making healthy simpler



Ask your Aetna Concierge

Broad HMO & Aetna Value Network HMO Dedicated Phone Number- (833) 637-0021

HDHP Dedicated Phone Number- (833) 380-6601

Get personalized support and the answers you need



How can I find the right specialist?



Is this covered under my plan?



I have my diagnosis.
What do I do now?

24/7 access to a doctor by phone or video



**Talk to a doctor
from your home***



**Available
anytime, anywhere****



**Includes General
Medical, Behavioral
Health and
Dermatology**

*Teladoc can answer questions about the virus, assess your risk, and provide support to help relieve symptoms.
Due to COVID-19, the need for our care has never been greater and wait times can be a few hours.

**Idaho is video only; Arkansas and Delaware require video for first visit every 24 months.

Optional for self-funded plans.

**Talk to a doctor
anytime,
anywhere**

Get low cost or no cost care at MinuteClinic® locations

Access convenient, local care at MinuteClinic locations inside select CVS Pharmacy® and Target® stores.

Find help when you need it, including nights and weekends.

Get the care you deserve, without the high out-of-pocket costs.

* Applies only to covered services at MinuteClinic®. Video visits are not a covered service under this visit. Members in indemnity plans are not eligible for this benefit. Such members should refer to their benefit plan documents in order to determine coverage and applicable cost share for clinic benefits and services, as applicable. Visit [MinuteClinic.com](https://www.minuteclinic.com) for age and service restrictions.

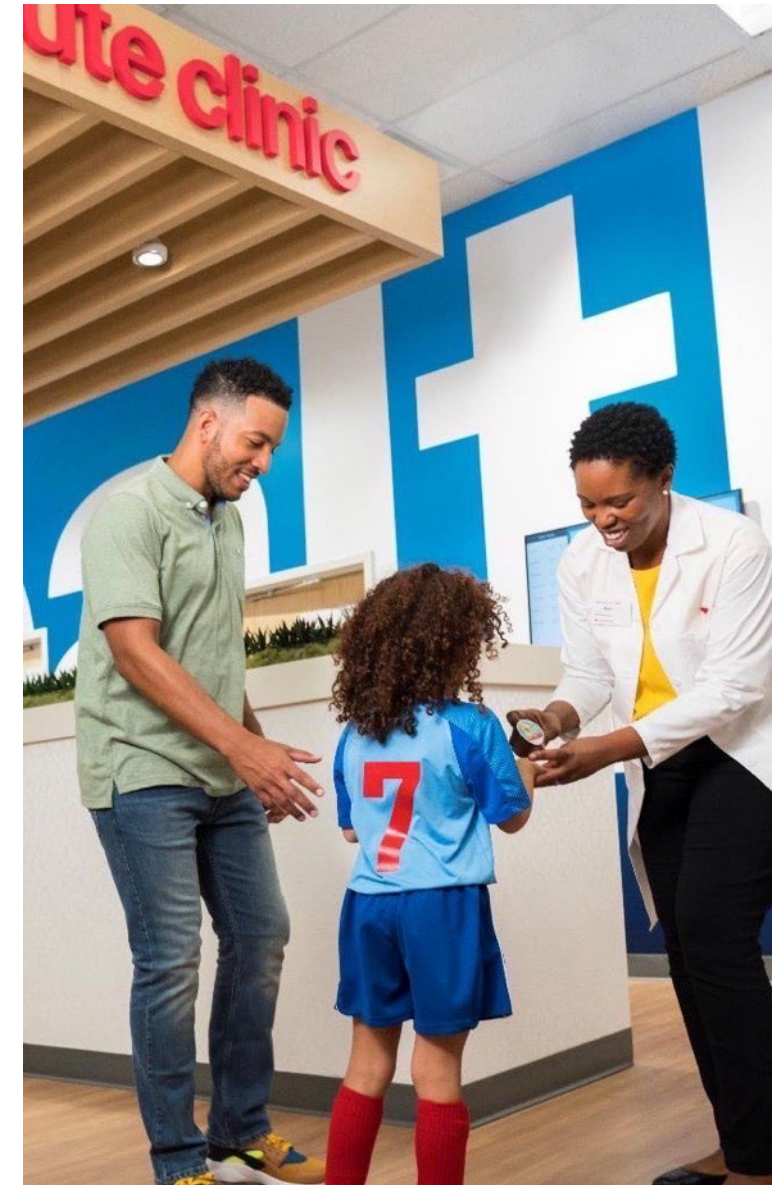
MinuteClinic services

- Minor illnesses and injuries, like allergies, ear infections, flu-like symptoms, bug bites, stings and more
- Skin conditions
- Wellness and physicals
- Screenings and monitoring
- Vaccinations and injections
- Travel health
- Women's and men's health services
- Obstructive sleep apnea** screening assessment and diagnosis
- Point of care lab testing

MinuteClinic providers can also write prescriptions, when medically appropriate.

For your best health, we encourage you to have a relationship with a primary care physician or other doctors. Tell them about your visit to MinuteClinic, or MinuteClinic can send a summary of your visit directly to them.

** Sleep apnea screening performed by MinuteClinic. Your MinuteClinic provider may prescribe a home sleep test, sleep test interpretation and diagnosis by an independent third party.



CVS[®] HealthHUB[™] locations

A convenient and affordable option to help get you on the path to better health.

Convenient

Open every day, including nights and weekends. Get the care you need on *your* schedule.

Affordable

Just use your Aetna[®] benefits and get care.

MinuteClinic[®] services

- Minor illnesses and injuries
- Skin conditions
- Wellness and physicals
- Screenings and monitoring
- Vaccinations and injections
- Travel health
- Women's and men's health services
- Obstructive sleep apnea* screening assessment and diagnosis
- Point of care lab testing

Expanded MinuteClinic services available**

- Support managing certain chronic conditions like diabetes, sleep apnea, high cholesterol and more
- Diabetic services like diabetic retinopathy screening and imaging***
- Lifestyle support for heart health
- Pelvic exams, STI testing and more
- Colorectal risk assessment
- Chickenpox vaccination (Varivax[®])

* Sleep apnea screening performed by MinuteClinic. Your MinuteClinic provider may prescribe a home sleep test, sleep test interpretation and diagnosis by an independent third-party.

** Clinical services provided by a MinuteClinic nurse practitioner or physician assistant within a CVS HealthHUB location.

***Diabetic retinopathy diagnosis by an independent provider.



Your local MinuteClinic
may now be a CVS HealthHUB.

Visit **CVS.com/HealthHUB**
to find a location near you.



We know every dollar counts

20% off
CVS Health®
items

\$10
monthly
reward

Giving members extra perks with CVS CarePass® program

- Allows easy access to oral care items, medications and health products with:
 - No-cost 1 to 2 day shipping from **CVS.com**®
 - No-cost 1 to 2 day delivery on qualifying prescriptions
 - Access to a 24/7 pharmacist helpline

AbleTo Virtual Therapy

Behavioral health care that helps improve the body and mind via a structured 8 week, virtual CBT program supported by a licensed therapist, dedicated coach, and digital support tools.



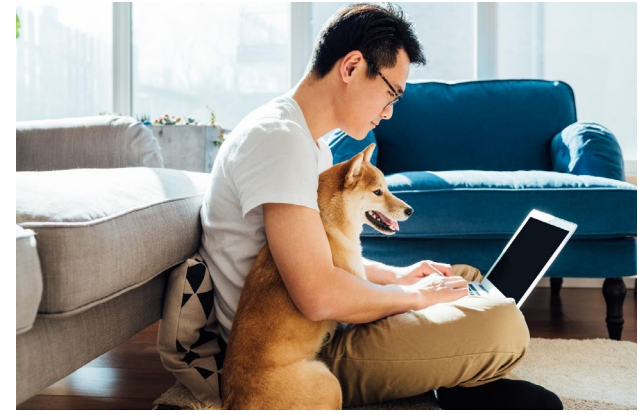
Therapist sessions

Therapists set goals and introduce change-oriented strategies to help patients better manage their physical and mental health conditions.



Behavioral coach sessions

Coaches educate members in sequence with their therapy and help them implement tools and strategies between sessions.



Self-guided education & activities

Members are provided skills practice and educational reinforcement as determined by the therapist and coach.

1. AbleTo Book of Business DASS-21 Outcomes, 2020.
2. Clinical and Workplace Outcomes From a Virtually Delivered Cognitive Behavioral Therapy Program for Pain. *J Pain*. 2020;20(4):387-395.



Aetna Enhanced Maternity Program™

You can count on us for support — wherever you are in your maternity journey.



This program supports all women throughout their entire experience, whether they have risk factors or not.

Special program features include:

- A fertility advocate* to be your care manager and provide support if you're facing infertility
- Predictive data to help us identify pregnancies early on so we can provide timely, more responsive outreach to you
- Preeclampsia prevention by providing education and resources, if needed
- Guided genetic counseling and screening services, backed by medical expertise
- Education and resources to help close racial gaps in health care and support women of color

*While only your doctor can diagnose, prescribe or give medical advice, our fertility advocates/care managers can provide information on a variety of maternity-related topics.

24-Hour Nurse Line

Health information is a
phone call away

- Get information on a wide range of health and wellness topics
- Make better health care decisions
- Find out more about a medical test or procedure
- Get help preparing for a visit to your doctor
- Receive emails with links to videos related to your question or topic





You've got this

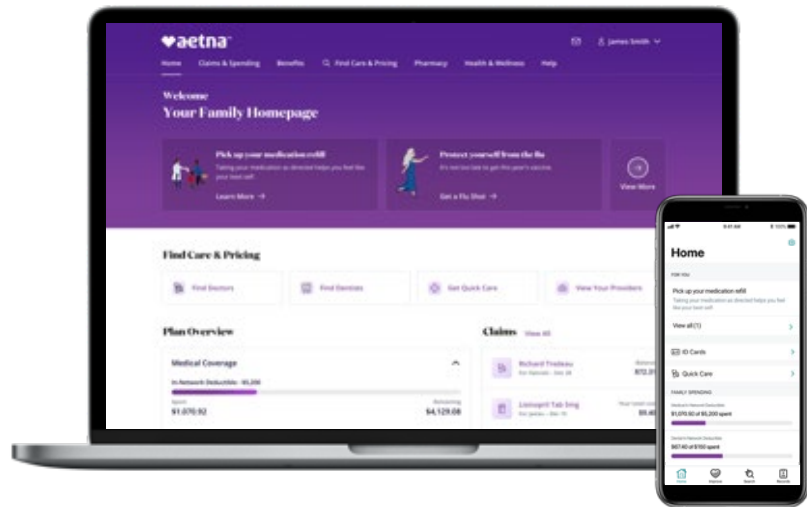
An easier experience
can make you
happy and healthier.

Take charge of your health care

with the Aetna[®] member website and the Aetna HealthSM app

Find everything you need, all in one place

Set up your account to manage your benefits and more at home or on the go.



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

A smarter, simpler, more convenient way to take charge of your health care and benefits



Manage your plan

- Check your plan summary for detailed information on what's covered by your plan.
- Track your spending and understand your progress toward meeting your individual and family deductibles.
- Easily access your digital ID card anytime.



Connect to care

- Use tools to help you choose quality, in-network and local providers, pharmacies and facilities, including convenient retail clinics and urgent care.
- Get cost estimates for visits and procedures before getting care.
- Talk to a doctor anytime by phone or video chat from home.



View claims

- Check up to two years of claims for your whole family.
- Pay claims.



Improve your health

- Receive personalized reminders to improve your health.



Download the
Aetna Health app

App screens are a composite of real situations.
All names and other identifying information are fictional.

Go to your
member website and take
a health risk assessment.

Answer

Spend **fewer**
than 15 minutes
answering questions.

Learn

Find **“aha” moments**
along the way with easy-
to-follow pieces of health
information.

Discover

Explore a **health action**
plan that’s personalized
for you.

Engage

Choose your next steps
toward **feeling better**
now.



Online health coaching for healthy changes that last

- Be tobacco-free
- Manage diabetes
- Have a healthy back
- Get heart healthy by managing cholesterol
- Stress less
- Manage weight
- Live well with asthma
- Eat healthier

It's simple to get started with Aetna®



Enroll during your open enrollment period.



Review the drug list and work with your doctor if you're taking any medicine that needs approval.

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

Download the Aetna HealthSM app



Apple, the Apple logo, iPhone and Apple Watch are trademarks of Apple, Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

Google Play and the Google Play logo are trademarks of Google, LLC. The app is available on Google Play.

Q&A

Thank you!

This material is for information only. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change.

Discounts for non-covered dental services may not be available in all states. Providers participating in the Aetna Vision network are contracted through EyeMed Vision Care, LLC. EyeMed and Aetna are independent contractors and not employees or agents of each other. Participating vision providers are credentialed by and subject to the credentialing requirements of EyeMed. Aetna does not provide medical/vision care or treatment and is not responsible for outcomes. Aetna does not guarantee access to vision care services or access to specific vision care providers and provider network composition is subject to change without notice. Vision insurance plans contain exclusions and limitations. Not all vision services are covered.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Health benefits and health insurance plans contain exclusions and limitations.

Aetna, CVS Pharmacy® 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.

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For more information about Aetna plans, refer to [Aetna.com](https://www.aetna.com).

Policy forms issued in Idaho by Aetna Health of Utah Inc. include: HI ID GrpAg 05, HI SG HGrpAg 03.

Policy forms issued in Idaho by Aetna Life Insurance Company include: GR-29/GR-29N, AL HGrpPol 05, AL HGrpPol-Vision 01.

Policy forms issued in Oklahoma include: AL COC00010, HC COC00010, AL-HCOC-Dental PPO 04, AL HCOC-Dental CD04,AL HCOC Vision AVP01.

Policy forms issued in Missouri include: AL HGrpPol 01R5, HI HGrpAg 05, HO HgrpPol 04, AL HGrpPol-Vision 01, AL HGrpPol-Dental 01, DM HGrpAG-Dental 02.

