



Dear Colleagues,

If you have a child dependent who is currently attending or will be attending college out-of-state in 2026, you are not limited to any particular plan. If you reside in California, you may choose to elect the Aetna Value Network HMO or the Aetna Broad HMO for your family's 2026 medical coverage needs and complete the necessary documentation to ensure your out-of-area dependent(s) are covered for primary (routine), urgent, and emergency care. Please read on for details specific to your 2026 Aetna medical plan.

If you enroll in either Aetna HMO plan and -

- have a dependent living outside California in a location where HMO coverage is not available, Aetna offers their out-of-area dependent PPO plan. You can have the dependent enrolled under their own name and SSN on a unique Open Choice PPO plan. This allows you to pay the HMO premium while allowing all dependents access to routine care no matter where they reside domestically.

[Open Choice PPO Plan](#)

[FAQs](#)

[Find a Doctor](#)

- have a dependent living outside California in a location where HMO coverage is available, you would simply list their local address in their dependent profile on the benefits portal, mybenefits.pepperdine.edu, during Open Enrollment. Once their Aetna HMO coverage is in effect, they would call member benefits on the back of their Aetna medical card and select a Primary Care Provider (PCP) in their area.

If you enrolled in the Aetna HDHP and have an out-of-state dependent, your dependents may access the network associated with the HDHP. No additional steps are needed.

For questions or to enroll an out-of-area dependent in an Aetna HMO plan, email benefits@pepperdine.edu.