

# Perfect balance

Health care for the whole you



June 6, 2024

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 Co. 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.

©2023 Aetna Inc.  
XXXXXXXXXX (N/24)



# Get the coverage you need with the Aetna Choice® POS II health plan



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



**Preventive care**



**No referrals required**



**Preapproval for  
some services**



**Lower out-of-pocket  
costs for  
in-network care**

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



## Make the most of your pharmacy benefits

- See what's covered under your plan at [AetnaPharmacy.com](https://AetnaPharmacy.com)  
**Aetna Standard Plan**
- After your effective date, you can log in to [Aetna.com](https://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.
- If you need help, just call us at the toll-free number on your ID card.



# High Option

Preventive care
Deductible
Coinsurance
Annual out-of-pocket maximum
Office visit
Specialist office visit
Urgent care
Emergency room
Hospital Expenses

## In-network care

100%, No Deductible, No Copay
\$500
90%
\$2,500
100% after \$20 Copay
100% after \$30 Copay
100% after \$50 Copay
100% after \$150 Copay
90% After Deductible

## Out-of-network care

70%, After Deductible*
\$1,500
70%
\$5,000
70% After Deductible
70% After Deductible
Same as in network
Same as in network
70%

\* except adult routine physical exams not covered out of network



# Pharmacy Benefits

Generic drugs

Preferred brand-name drugs

Non-preferred brand-name drugs

## High Option

\$5 for 30 days /\$10 for 60 days /\$15 for 90 days (\$12.50 for 90 days mail order)

\$30 for 30 days /\$60 for 60 days /\$90 for 90 days (\$75 for 90 days mail order)

\$50 for 30 days /\$100 for 60 days /\$150 for 90 days (\$125 for 90 days mail order)

# Medium Option

Preventive care
Deductible
Coinsurance
Annual out-of-pocket maximum
Office visit
Specialist office visit
Urgent care
Emergency room
Hospital Expenses

In-network care		Out-of-network care	
100%, No Deductible, No Copay		60%, After Deductible *	
\$2,000		\$3,000	
80%		60%	
\$4,000		\$6,000	
100% after \$25 Copay		60% After Deductible	
100% after \$40 Copay		60% After Deductible	
100% after \$50 Copay		Same as in network	
100% after \$150 Copay		Same as in network	
80% After Deductible		60%	

\* except adult routine physical exams not covered out of network



# Pharmacy Benefits

Generic drugs

Preferred brand-name drugs

Non-preferred brand-name drugs

## Medium Option

\$5 for 30 days /\$10 for 60 days /\$15 for 90 days (\$12.50 for 90 days mail order)

20% coinsurance, \$150 max for 30 days /\$300 max for 60 days /\$450 max for 90 days. copay maximum per prescription (\$375 max for 90 days mail order)

20% coinsurance, \$250 max for 30 days /\$500 max for 60 days /\$750 max for 90 days. copay maximum per prescription (\$625 max for 90 days mail order)

# Low Option

Preventive care
Deductible
Coinsurance
Annual out-of-pocket maximum
Office visit
Specialist office visit
Urgent care
Emergency room
Hospital Expenses

## In-network care

100%, No Deductible, No Copay
\$2,000
80%
\$5,000
80% after Deductible
80% after Deductible
80% after Deductible
80% after Deductible
80% After Deductible

## Out-of-network care

60%, After Deductible *
\$3,000
60%
\$10,000
60% After Deductible
60% After Deductible
Same as in network
Same as in network
60% After Deductible

\* except adult routine physical exams not covered out of network





# Pharmacy Benefits

## Generic drugs

## Preferred brand-name drugs

## Non-preferred brand-name drugs

## Low Option

**Retail:** \$15 for 30 days/\$30 for 60 days /\$45 for 90 days

**Mail:** \$15 for 30 days/\$30 for 60 days /\$37.50 for 90 days

**Retail:** 50% after in-network deductible

**Mail:** 50% for 30 days /50% for 60 days /42% for 90 days after in network deductible

**Retail:** 50% after in-network deductible

**Mail:** 50% for 30 days /50% for 60 days /42% for 90 days after in network deductible

# Aetna Vision<sup>SM</sup> Preferred plan features

Over  
110,000 local,  
independent providers

Popular  
retailers

LENSCRAFTERS

OPTICAL

PEARLECOOVISION

And online  
providers, too

- ContactsDirect.com
- CVS.com/Optical
- Glasses.com
- LensCrafters.com
- TargetOptical.com
- Ray-Ban.com



Go to [AetnaVision.com](https://AetnaVision.com) to find a provider near you.



Convenient walk-in, night  
and weekend appointment  
availability



Discounts beyond  
plan benefits



Online appointment  
scheduling



Live support available  
7 days a week  
(our customer service hours align  
with our retailer hours)

# Vision coverage that gives you a better look at health

Routine eye exam
Standard plastic lenses
Standard progressive lenses
Frames allowance
Contact lenses allowance

## In-network care

\$20 Copay
\$20 Copay
\$85 Copay
\$100 Allowance, 20% off balance over allowance
\$100 Allowance

## Out-of-network care

- \$30 Reimbursement
- \$25 Reimbursement (single vision lens)
- \$40 Reimbursement
- \$50 Reimbursement
- \$80 Reimbursement

# Easy-to-use coverage with the Aetna Dental<sup>®</sup> PPO\* plan

In network or out — it's your choice

Your options	How it works
<b>In-network</b> Visit a dentist in the Aetna Dental PPO network. To find one, use our online directory at <a href="https://www.aetna.com">Aetna.com</a>	<ul style="list-style-type: none"><li>• Network dentists offer special rates for covered services. So your share of the cost is usually lower.</li><li>• Network dentists file claims for you.</li></ul>
<b>Out-of-network</b> Visit any licensed dentist outside the network.	<ul style="list-style-type: none"><li>• You may pay more when you get care from dentists who aren't in the network.</li><li>• You may have to file your own claims.</li></ul>

\* State laws vary with regard to out-of-network benefits. In Illinois, DMO plans provide limited out-of-network benefits. In Virginia, the DMO plan is known as the DNO Plan (Dental Network Only). In order to receive maximum benefits, members must select and have care coordinated by a participating primary care dentist. Illinois DMO is not an HMO. The DNO plan in Virginia is not an HMO.



# Dental benefits worth smiling about

Annual deductible
Annual benefits maximum
Preventive services
Basic services
Major services
Orthodontic services[*]
Orthodontic lifetime maximum

[\* Available only for children age 19 and under]

In-network care
\$50
\$2,500
100%
80%
50%
50%
\$1,000

## Out-of-network care

\$50  
\$2,500  
100%  
50%  
50%  
50%  
\$1,000





# Support on your terms

The information you need, when you need it

## Human touch to self-service Support on your terms



### Personal touch

Live interaction with  
Aetna® enhanced customer  
service by phone



### Self-service

24/7 personalized access  
through Aetna Health<sup>SM</sup>  
digital platforms



### Digital health support

Digital tools, programs and  
resources in one comprehensive  
online experience

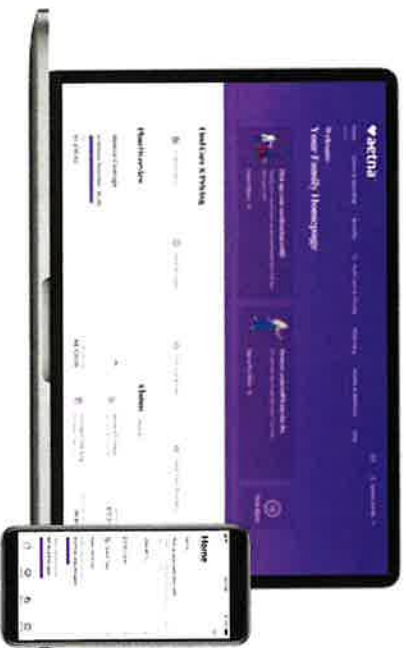
Live contact

Self-service

# Take charge of your health care

With the Aetna<sup>®</sup> member website and the Aetna Health<sup>SM</sup> 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.



Download the  
Aetna Health app



## 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.



## View claims

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



## Connect to care

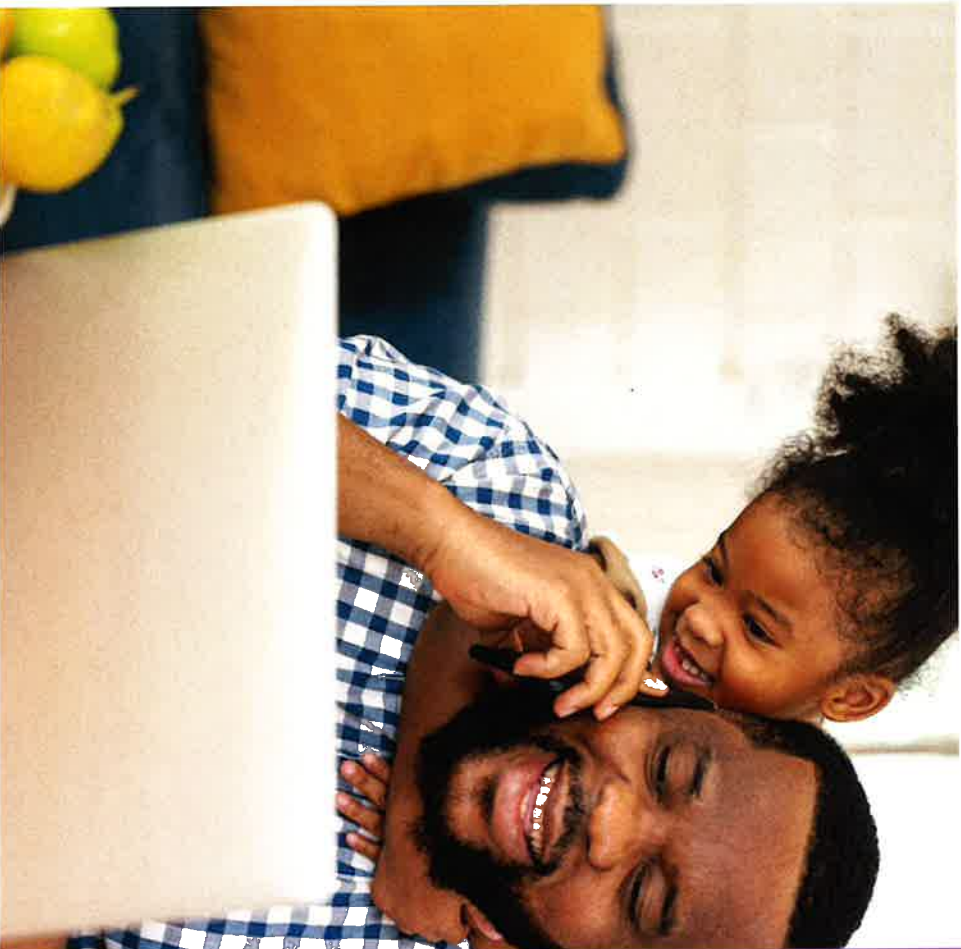
- Use tools to help you choose quality, in-network and local providers, pharmacies and facilities, including convenient retail clinics and urgent care.
- Get cost estimates for visits and procedures before getting care.
- Talk to a doctor anytime by phone or video chat from home.



## Improve your health

- Receive personalized reminders to improve your health.

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



# Aetna Enhanced Customer Service

Get personalized support and the answers you need



How can I find the right specialist?



I have my diagnosis. What do I do now?



Is this covered under my plan?

A black and white photograph of a woman with glasses and a striped shirt, smiling and holding a small dog. She is in a kitchen, with a cup on the counter and a bookshelf in the background. The text "Personalized for you" is overlaid in large white letters.

# Personalized for you

Making healthy simpler



## 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





## 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

## Count on savings with the Aetna® Discount Program\*

- Fitness
- Books
- Natural products and services
- Oral health
- Hearing
- Weight management
- Vision
- At-home products

\*Discount programs are NOT insured—and program features are not guaranteed under the plan. Savings and may be discontinued at any time. Discount programs are in addition to my plan benefits and may require a separate eligibility to access such programs. Discount programs are NOT available to New York residents.





—  
**Here for you**  
—  
to keep you informed  
—



# 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
- Get help completing and submitting the form





# It's simple to get started with Aetna<sup>®</sup>



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 Health<sup>SM</sup> app**



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

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.

# Money-saving tips while you get healthy



Use **urgent care centers** for nonemergency, after-hours care



Use your **preventive benefits** — get recommended screenings and checkups



Consider using **generic drugs**, if appropriate



Use **cost tools** on your member website to make smart choices



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<sup>®</sup> and MinuteClinic<sup>®</sup>, 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.

©2022 Teladoc, Inc. All rights reserved. Teladoc<sup>®</sup> is not available to all members. Teladoc and Teladoc physicians are independent contractors and are not agents of Aetna. Visit [Teladoc.com/Aetna](https://www.teladoc.com/aetna) for a complete description of the limitations of Teladoc services. Teladoc, Teladoc Health and the Teladoc Health logo are registered trademarks of Teladoc Health, Inc.

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

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.



