

Perfect balance

Health care for the whole you

Medical Benefits

eMoney

08.01.22

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♥ aetna®

What can you do during open enrollment?

1

Add or remove
eligible dependents

2

Enroll or waive
enrollment in many
benefits plans

3

Change
benefits plans

Don't miss out

Key enrollment
information
you should know

Open enrollment is
06/22/22 – 07/08/22

**You won't have the chance
to enroll in your benefits
plans again until** the next
annual enrollment period,
unless you have a qualifying
event during the year.

Aetna Plan Offering

Two medical plan options:

- **Open Access Managed Choice (OAMC)**
- **Open Access Managed Choice \$2,000 Deductible (HDHP)**
 - Large National Network of Medical Providers
 - Minimal Disruption Expected
 - Transition of Care (TOC)



Transition of care (TOC)

available for those in active course of treatment

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

- Get a TOC form
- Get help completing and submitting the form

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



Coverage for Preventive Care

- Routine check-ups for adults and children
- Cholesterol and diabetes screenings
- Immunizations like flu & pneumonia
- Routine Gynecological Exams & Mammograms
- Routine Prostate-Specific Antigen Exams
- Routine Colorectal Cancer Screenings (age 45 and over)
- ***Routine Eye Exams***

Take care of yourself
with Preventive Care

Covered at 100% both plans



Medical Comparison

Benefit Features	OAMC Plan		High Deductible Health Plan	
	<u>In-Network</u>	<u>In-Network</u>	<u>In-Network</u>	<u>Out-of-Network</u>
H.S.A. Annual Employer Contribution	NA		\$900 Employee/\$1,200 Family	
<u>Deductible per Plan Year</u>				
Individual	None	\$5,000	\$2,000	\$5,000
Family	None	\$10,000	\$4,000	\$10,000
Member Coinsurance	0%	50%	0%	50%
<u>Payment Limit per Plan Year (out of pocket maximum)</u>				
Individual	\$6,600	\$15,000	\$6,450	\$10,000
Family	\$13,000	\$30,000	\$12,900	\$20,000
<u>Plan Features</u>				
Office Visit (PCP)	\$20 copay	50% after deductible	0% after deductible	50% after deductible
Office Visit (Specialist)	\$40 copay	50% after deductible	0% after deductible	50% after deductible
Preventive Care	No charge	50%, deductible waived	No charge	50%, deductible waived

Medical Comparison - continued

Benefit Features	OAMC Plan		High Deductible Health Plan	
	<u>In-Network</u>	<u>In-Network</u>	<u>In-Network</u>	<u>Out-of -Network</u>
Inpatient Hospital	\$250 copay	50% after deductible	0% after deductible	50% after deductible
Outpatient Hospital	\$75 copay	50% after deductible	0% after deductible	50% after deductible
Emergency Room	\$150 copay	same as in network	0% after deductible	same as in network
Diagnostic Lab	no charge	50% after deductible	0% after deductible	50% after deductible
Diagnostic X-Ray	\$50 copay	50% after deductible	0% after deductible	50% after deductible
MRI/CAT/PET Scans	\$100 copay	50% after deductible	0% after deductible	50% after deductible
Physical/Occupational Therapy	\$20 copay	50% after deductible	0% after deductible	50% after deductible
Speech Therapy	\$40 copay	50% after deductible	0% after deductible	50% after deductible
Chiropractic	\$40 copay	50% after deductible	0% after deductible	50% after deductible
Durable Medical	50%	50% after deductible	0% after deductible	50% after deductible

➤ Please refer to plan documents for additional benefit details and any plan limits.

Pharmacy Comparison

Benefit Features	OAMC Plan	High Deductible Health Plan
Pharmacy Benefits Aetna Advanced Control Formulary*		
Deductible applies	No	Yes
Generic	Retail: \$10 Mail Order: \$20	Retail: \$20 Mail Order: \$40
Preferred Brand	Retail: \$20 Mail Order: \$40	Retail: \$40 Mail Order: \$80
Non-Preferred Brand	Retail: \$35 Mail Order: \$70	Retail: \$60 Mail Order: \$120
Members can obtain 90 day supply at participating retail pharmacies for 2x retail copay		

*Please be sure to check your medications on Aetna's Advanced Control Formulary as there may be differences. You may be subject to different copays and / or pharmacy rules under the new program.

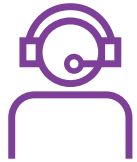
Aetna allows one transition fill for non-specialty medications. Within a members first 90 days of coverage, a member is allowed a one-time fill for non-specialty medications that have precertification, step therapy and/or exclusions

Keeping you informed

An easier experience can make you happy and healthier.

Human touch to self-service

Support on your terms



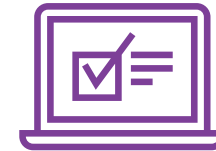
Personal touch

Live interaction with
Aetna® concierge by phone



Self-service

24/7 personalized access
through Aetna HealthSM
digital platforms



Digital health support

Digital tools, programs and
resources in one
comprehensive
online experience



**Call Concierge once
you are enrolled
1-833-383-2651**



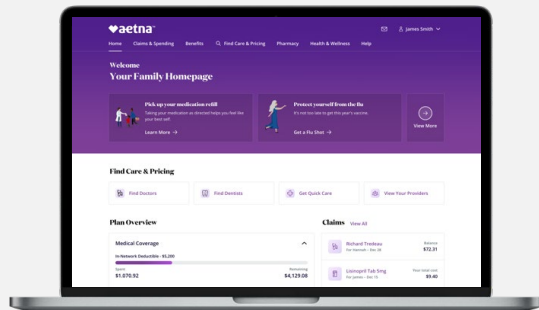
Aetna concierge is here with answers.

Take charge of your health care

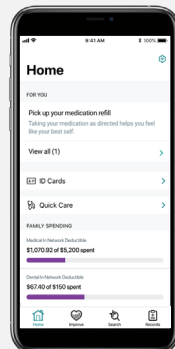
with the Aetna® member website and the Aetna Health™ app

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.



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

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



Manage 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 health

Receive personalized reminders to improve health.

Microsite

<https://www.aetnaresource.com/m/eMoney>

Explore, learn, activate

Search for providers in your network area

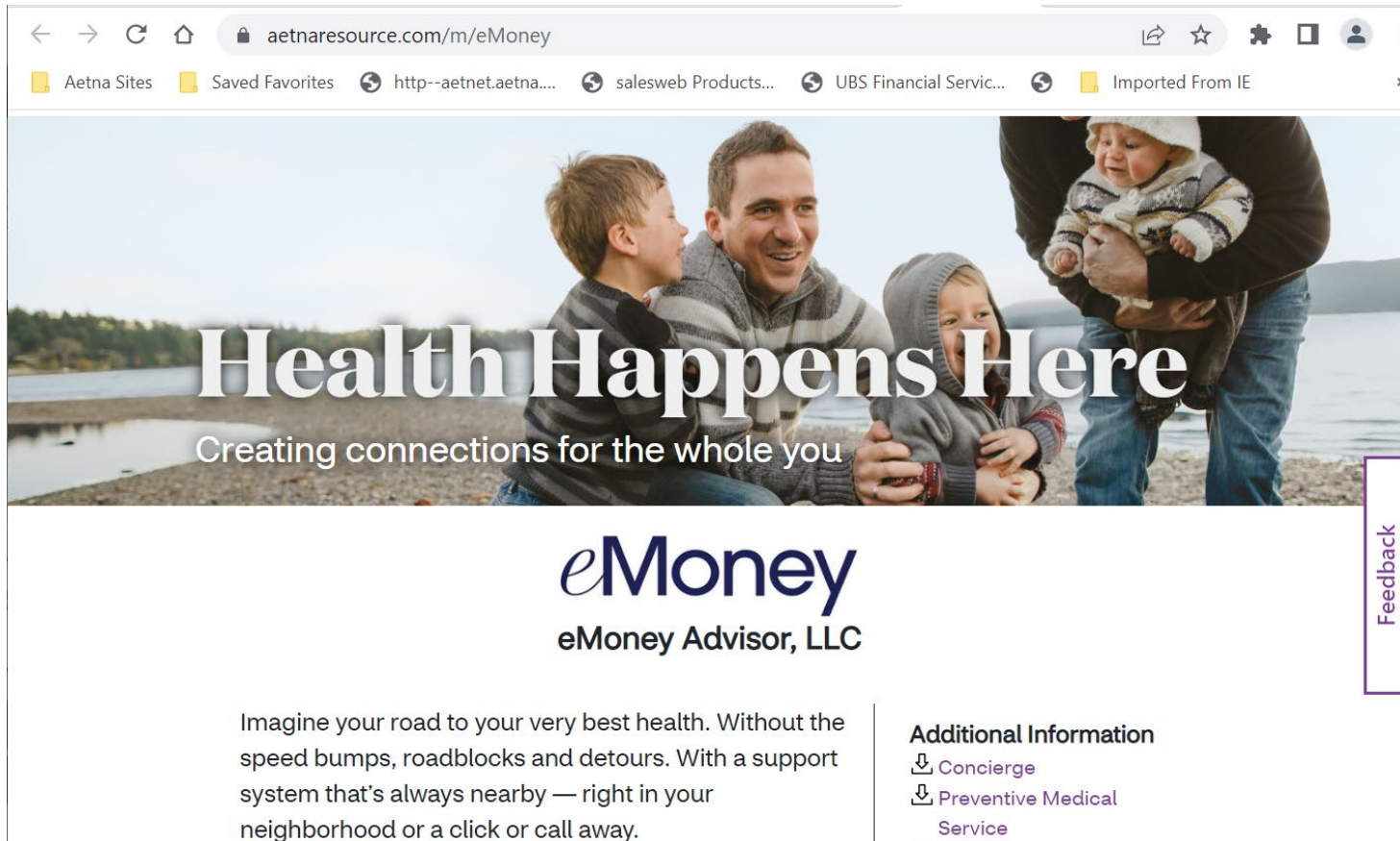
Available during open enrollment

Learn about your benefits

[View your plan summary](#)

Initiate a transition of care approval

Review resources to support you and your family



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 that relate to your question or topic



General Medicine

Talk to a doctor **anytime,**
anywhere

24/7 access to a doctor by phone or video



Talk to a doctor
from your home*



Available
anytime, anywhere**



\$49 or less per visit

*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.



You've got
Teladoc

Set up your account or log in today.

Teladoc.com/Aetna | 1-855-Teladoc (835-2362)



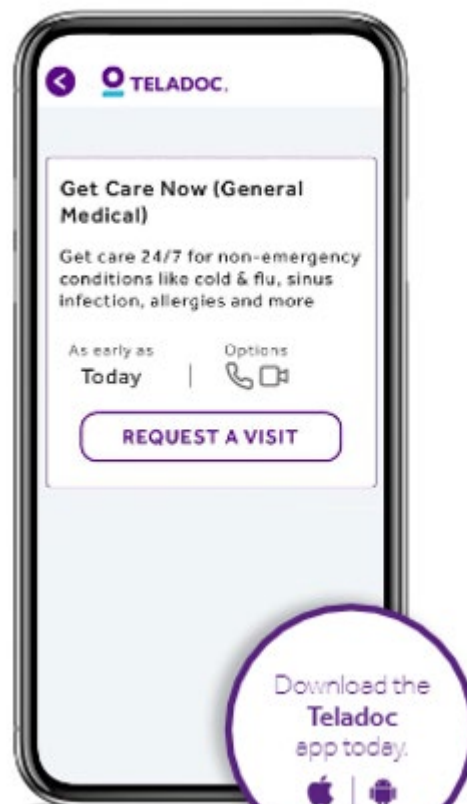
General Medicine

Talk to a licensed doctor for non-emergency conditions 24/7 including flu, sinus infection, sore throat and more

Behavioral Health

Talk to a therapist 7 days a week (7 a.m. – 9 p.m. local time)

Dermatology Upload images of a skin issue on-line and get a custom treatment plan within 2 days including eczema, acne, rashes and more





attain
by **aetna**[®]

HOW ATTAIN WORKS



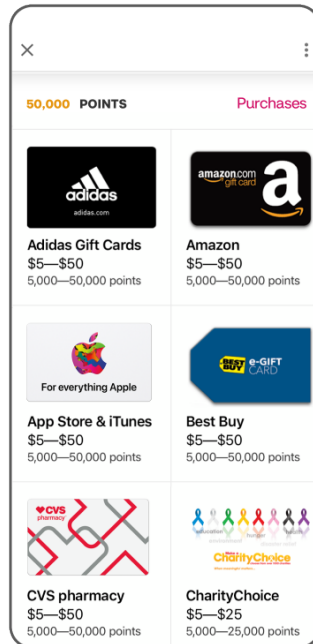
USE YOUR OWN APPLE WATCH or FITBIT

BRING

your own
Apple Watch or
Fitbit device

POINTS

can be redeemed
beginning at 5K
points (\$5)



EARN

up to \$300 in
gift cards

REDEEM

add gift code to your
mobile wallet or redeem
online or in stores

\$25 gift card triggered
most of the first
redemption

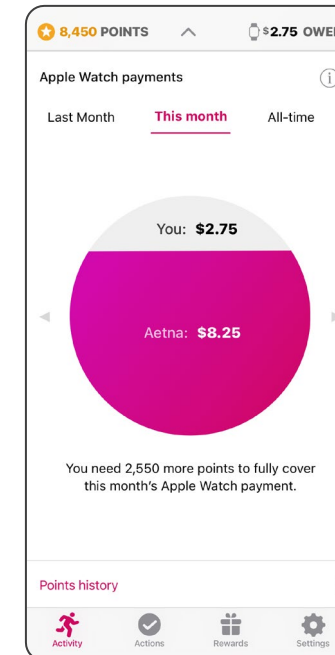
GET A NEW APPLE WATCH

MEMBER

pays a
one-time
\$15 activation
fee plus tax

UPGRADE

to another model
for an additional
up-front cost



ORDER

an Apple Watch SE
and earn it over 24
months

AND EARN

gift cards with any
leftover points, for a
total value of \$300

43% of those earning their
Apple Watch pay
nothing out
of pocket

11,000+ points pay \$0/month
8,250-10,999 points pay \$2.75/month
5,500-8,249 points pay \$5.50/month
2,750-5,499 points pay \$8.25/month
0-2,749 points pay \$11/month

Stats based on Attain by Aetna® analytics data, current as of January 1, 2021.
App screen shots are for demonstration purposes only.

Get no-cost care/low cost* at MinuteClinic®

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

Available 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.

The no-cost MinuteClinic benefit is not currently available to HMO membership in CA, Sutter JV membership in CA and members in the Indemnity plans are not eligible. Includes select MinuteClinic® services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. This benefit is not available in all states or on indemnity plans.

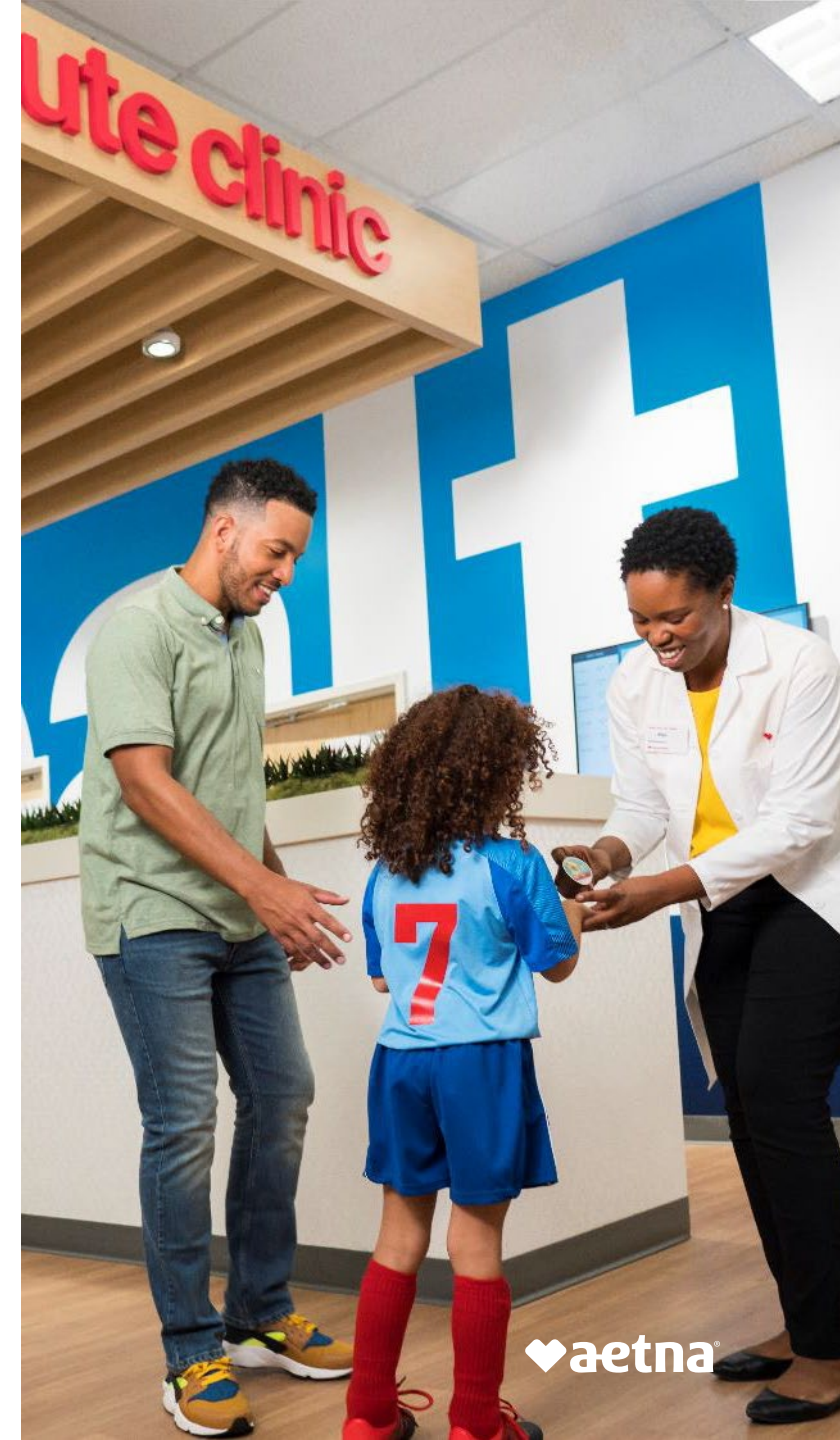
MinuteClinic® services

- 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 administer vaccines and 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.



Enrollment Reminders

- ▶ Aetna issues family style ID cards; always provide your Aetna ID card when accessing services
- ▶ Register at Aetna.com and download the AetnaHealth app
- ▶ If you receive a lab or x-ray bill, please make sure the provider has billed Aetna and not your prior carrier
- ▶ Visit the microsite for details on the plan at: <https://www.aetnaresource.com/m/eMoney>
- ▶ Call the Aetna Concierge at [833-383-2651](tel:833-383-2651); the number will appear on the back of your ID card.
- ▶ For Aetna mail order pharmacy for maintenance medications, a new prescription is needed; please allow at least 2 weeks for the first delivery

Thank you

