



# Health happens here

## **PrestigePEO** 2022 Health Care Benefits

[Aetna.com](https://www.aetna.com)

00.02.528.1. (8/21) PrestigePEO



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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).





A man with short dark hair, wearing a black sleeveless shirt and dark blue athletic shorts, is walking outdoors. He is smiling and looking down and to his left. The background is a soft-focus outdoor scene with trees and foliage, suggesting a park or a trail. The lighting is warm, indicating it might be late afternoon or early morning.

# Health care made simple

At Aetna® and CVS Health®, we take care of the whole you — mind, body and spirit. Using the combined experiences of both companies, we bring you a connected, convenient and affordable approach to health care.

With customized health benefits plans, robust provider and pharmacy networks, support programs, special discounts and so much more, you can relax knowing you'll have the tools and resources you need to live healthy. And no matter where you are on your path to better health, count on us to be right there to help you be your best.

So if you have questions, let us know. Just call us at **800-704-7287 (TTY: 711)** for medical plans.

# Paying for care

## An overview of terms



YOU PAY

### Deductible

Each year, you pay 100% of your covered expenses until you meet your deductible amount.

Eligible preventive care is covered at 100% with no deductible when you use network providers.



YOU AND THE  
PLAN PAY



### Cost sharing

Once you meet your deductible, you share the cost with the plan. Your share may be in the form of coinsurance and/or copayments (also called copays).

#### Coinsurance

A fixed percentage. For example, if your care is \$100 and your coinsurance is 20%, you pay \$20.

#### Copay

A fixed dollar amount. For example, you may pay \$25 per doctor office visit.



THE PLAN  
PAYS

### Out-of-pocket maximum

The maximum you pay each year for covered expenses. Once you hit your maximum, the plan pays 100% of covered expenses for the rest of the year.

# In network vs. out of network

## In network

### Highlights

Network providers contract with us to offer rates that are often lower than their regular fees. So choosing a network provider and/or facility may help you save money. Your network provider also works directly with us. They'll send us claims for services you receive. And get approval for coverage of some services when it's needed.





Don't worry — this is all behind-the-scenes work when you choose network providers.

Visit **Aetna.com** to find a network provider.

### How it works

There's no need to pay at your visit unless you have a copay. Your doctor files your claim and the plan pays them any amount it owes based on the negotiated rate. Your doctor then bills you for any amount you owe.

### Benefits

-  Lower out-of-pocket costs
-  Lower deductible, coinsurance, copay and cost-sharing
-  No balance billing
-  Less paperwork for pre-approval of services

**This network option may cost you less.**

## Out of network

### Highlights

Your plan may allow you to visit an out-of-network provider or facility. To find out details like this, check your Summary of Benefits and Coverage document.

### How it works

If your plan allows, you can visit licensed providers who aren't in our network. Out-of-network doctors and hospitals don't contract with us. So that means:

- They normally charge more for their services
- You might have to pay the difference between what your plan pays for services and the amount they charge

They also don't work with us like network providers do. And they generally don't send us claims or get approval for coverage when needed. So you may need to handle these details on your own.

**This network option may cost you more.**



## Plans

Choosing a plan that's right for you and your family is so important. That's why we designed a suite of affordable plans to meet your unique needs. And we'll be right there to help you find the perfect fit.

It's important to us that you get the most out of your benefits plan. So when you go for care, keep in mind that staying in network has special perks. By going in network, you may have lower out-of-pocket costs, because these providers have agreed to accept our contracted rate for services. Plus, they'll file claims for you, so you don't have to worry about any

extra work. Some plans have out-of-network benefits, too. Just keep in mind that if you go out of network, you may have higher out-of-pocket costs. Plus, you may have to file your own claims and/or get pre-approval for some services.

And if you ever need emergency care, you can relax knowing that we cover it whether you go in or out of network.

So whatever plan you choose, just feel confident knowing you can count on us to help you make the most of it.

# Medical

## Aetna Open Access® Elect Choice® exclusive provider organization plan

### **Visit any doctor in our network — without a referral**

You don't have to choose a primary care physician (PCP)\* with this plan, but you may want to. Why? PCPs do more than give you a checkup. They:

- Get to know you and your medical history
- Guide you on important health decisions and direct your care
- File claims for you

This plan has in-network benefits only. Visit our online directory at [Aetna.com](https://www.aetna.com) to find a PCP or network doctor.

This plan also gives you access to tools, tips, programs and services. These can help you find network doctors, estimate costs and more.

\*In Texas, PCP is known as physician (primary care). In the State of Washington, PCP refers to primary care provider.



# Pharmacy

## Choose generics first

### **The simple way to get your best coverage**

When a drug has a generic equivalent but your prescription is filled with the brand-name drug, you'll pay the difference in cost between the generic and brand-name drug. You'll also be responsible for your required copay or coinsurance.

Be sure to talk to your doctor about generic choices to see if they're right for you. If they feel the brand-name drug is medically necessary, they can ask for approval to cover the prescription drug at the brand cost share. If we approve the drug for medical necessity, you won't have to pay the cost difference between the generic and brand-name drug.

## Specialty Pharmacy Management

### **Specialty medications with personalized support**

You'll always have the specialty medicine and supplies you need with CVS Specialty® Pharmacy Services. We offer personalized support every step of the way. And make it easy for you to manage your medicine. We handle them with special care and provide convenient delivery. So you can spend time on what matters most to you.

### **Coverage of your specialty medicine**

Your pharmacy plan covers some drugs, and your medical plan covers others. Depending on your plan, you may need to pay a copayment or coinsurance. And certain drugs require precertification. This just means you need approval from the plan before they'll be covered. If you have questions, talk with your provider or call us at the number on your member ID card.







## Our network

When you need to find the right care, it's always reassuring to know you have choices. Our vast network of providers includes over 700,000 primary care doctors and specialists, more than 5,700 hospitals and about 1.2 million health care providers.<sup>1</sup>

And it's never been easier to find providers. Just use our provider search tool on your member website or use the Aetna Health<sup>SM</sup> app when you're on the go.

<sup>1</sup>[Aetna.com/about-us/aetna-facts-and-subsiidiaries/aetna-facts.html](https://www.aetna.com/about-us/aetna-facts-and-subsiidiaries/aetna-facts.html)

# Our network

## Online directory

### Find network doctors, right at your fingertips

Need a doctor? Simply search by specialty and location in our online directory. You'll also find maps, directions and more. You can also look for doctors who speak different languages. Just visit **Aetna.com** and select "Find a doctor" to get started.

## 24-Hour Nurse Line\*

### A simple call can make all the difference

Have questions about upcoming medical visits and choices? You can talk to a registered nurse for information about tests, procedures and treatment options, 24 hours a day, 7 days a week. And the call is free. To find the phone number, just visit **Aetna.com** and log in to your member website.

\* While only your doctor can diagnose, prescribe or give medical advice, our 24-Hour Nurse Line nurses can provide information on a variety of health topics. Contact your doctor first with any questions about your health care needs

## MinuteClinic® and CVS® HealthHUB™

### Access MinuteClinic and CVS HealthHUB services at a low cost to you

Get access to convenient, local care at a MinuteClinic location at no or a low cost to you, including care for:

- Allergies
- Ear infections
- Flu-like symptoms
- Bug bites, stings and more

MinuteClinic providers can also administer vaccines and write prescriptions, when medically appropriate.

In addition to standard MinuteClinic locations found inside select CVS Pharmacy® and Target stores, we are excited to let you know about a new, innovative health care resource available to you: CVS® HealthHUB™. CVS HealthHUB locations offer expanded MinuteClinic services, one-on-one guidance, and resources for people to manage their health — with a focus on

chronic conditions.

What's more? You can access the expanded MinuteClinic services — including care for certain chronic conditions\* — at CVS HealthHUB locations at no or low cost to you.\*\*

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

\* MinuteClinic currently provides treatment services for the following chronic conditions: diabetes, hypertension, hyperlipidemia, hypothyroidism, and sleep apnea.

\*\* Applies only to covered services at MinuteClinic. This information does not apply to members enrolled in qualified high-deductible health plans: such members must meet their deductible. However, such services would be subject to negotiated contract rates. Once the deductible has been met, such members will be able to access MinuteClinic® services at no cost-share. 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 walk-in clinic benefits and services, as applicable. Visit **MinuteClinic.com** for age and service restrictions. Aetna® 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. Aetna is not responsible for services received at MinuteClinic locations.

## Teladoc® general medicine services — by phone or video

### 24/7 access to quality care

After hours? Can't get to the doctor's office? Teladoc connects you with board-certified doctors anytime. They can treat many **non-emergency** medical issues by phone or video. This may help you avoid urgent care and emergency room visits, which can be costly and time-consuming.

And it's easy to use — you can speak to a doctor "on demand" in minutes.\* Or just schedule a time that's more convenient for you. You can request visits by either:

- Going to **Teladoc.com/Aetna**
- Downloading the Teladoc app

<sup>1</sup> Participating locations data accessed June 2021. For illustrative purposes only.

# Our network

Visit **Teladoc.com/Aetna** to find out more and set up your account.

\*Ten minutes is the average wait time for an on-demand visit but wait times may be longer during peak hours or seasons. On-demand consults are guaranteed within an hour of request or are free of charge. Idaho is video only; Arkansas and Delaware require video for the first visit every 24 months.

## Teladoc® mental health counseling

### Get the care you need from the comfort of home

Meet with a therapist 7 days a week right from your home and get support for anxiety, depression, stress and more.

You can:

- Choose from board-certified psychiatrists, licensed psychologists, therapists or counselors
- Talk to the same therapist each time for anxiety, eating disorders, depression, grief, family difficulties and more
- Connect with your therapist 7 days a week, from 7 AM–9 PM local time, by video
- Get confidential support from wherever you're most comfortable

Visit **Teladoc.com/Aetna** for more information.

## Participating urgent care centers

### Say goodbye to ER visits and hello to savings

If you have an urgent but not life-threatening medical issue, think about going to an urgent care center, walk-in clinic or MinuteClinic®.\* These centers can treat sprains, the flu, minor cuts and more.

There are over 8,000 participating locations.<sup>1\*\*</sup> Many are open seven days a week, with no appointments needed. You'll typically pay less — and cut your waiting time, too. Look up the nearest urgent care center or walk-in clinic on Aetna.com. Select "Find a doctor" to use our directory. Or use the mobile app.<sup>\*\*\*</sup>

\*Member responsibility may vary based on plan design; for some plans, copays apply. Emergency room (ER) copays are typically higher

than walk-in clinic copays.

\*\* Includes urgent care centers, walk-in clinics and MinuteClinic and HealthHUB locations.

\*\*\*Standard text messaging and other rates from your wireless carrier may apply

## Participating retail walk-in clinics

### Easy access, with no appointments needed

When you're a "little bit" sick and it's after office hours, try a retail clinic. Visit one for minor illnesses like strep throat, injuries like a sprain and even vaccines.

You'll enjoy:

- Convenient hours, with
- some open seven days a week with night and weekend hours
- Lower prices, such as an average of \$81 per clinic visit compared to \$750 to \$1,000 average emergency room (ER) price\*<sup>1</sup>

We have many stand-alone and store-based clinics nationwide. Find them in our online directory at **Aetna.com** — just select "Find a doctor."

\*Member responsibility may vary based on plan design; for some plans, copays apply. ER copays are typically higher than walk-in clinic copays

<sup>1</sup> Participating locations data accessed June 2021. For illustrative purposes only.



# In-network care

## Who pays for what



**Visit your doctor and show your ID card.**



**There's no need to pay at your visit unless you have a copay.**

(Out of network, you may need to pay the full amount at your visit.)



**Your doctor files your claim.**  
(Out of network, you file your own claims.)

THE PLAN  
PAYS  


**The plan pays your doctor any amount it owes based on the negotiated rate.**

(Out of network, the plan pays you back what it owes, up to the "reasonable and customary" limit.)





## Programs & resources

No health and benefits plan would be complete without extra support to help you feel your best. That's why you'll have a variety of ways to enhance your health and keep a healthy lifestyle.

So whether you're looking to eat healthier, exercise more, lower stress or just need a friendly ear to listen, we've got the program that's just right for you.

# Programs & resources

## Aetna Maternity Program

### Giving you and your baby a healthy start

By participating in this program, you'll learn more about:

- What to expect before and after delivery
- Early labor symptoms
- Newborn care
- Breastfeeding, and more

And if you have certain risk factors, you'll also get special support to help avoid an early delivery.

Plus, this program is part of your plan — there's no extra cost to you. You'll have access to the Maternity Support Center\* on your member website. On the site, you'll get helpful tools and resources, information about pregnancy stages, personalized benefit details and more.

\*Our maternity program and support teams do not diagnose or treat members. We assist you in getting the care you need and our program is not a substitute for the medical treatment and/or instructions provided by your health care providers.

## Simple Steps To A Healthier Life® program

### This interactive online health and wellness program can help enhance your health

With its health assessment and online health coaching programs\*, this program helps lower health risks. It can help you stay healthy, productive and connected with Aetna® care management support services. It also provides a personalized health risk score and easy-to-find health information.

\*Our program and care teams do not diagnose or treat members. We assist you in getting the care you need, and our program is not a substitute for the medical treatment and/or instructions provided by your health care providers.

## Aetna Behavioral Health AbleTo Support

### Focusing on health conditions and life changes

When you're managing chronic pain or going through major life changes, it's common to feel overwhelmed. And you may not know where to go for support. That's why we've teamed up with AbleTo, a leading behavioral health provider to help.

Through the AbleTo emotional support program, you'll get help with issues that can make life more challenging. This eight-week program offers you emotional support after a medical diagnosis or life transition — for example, becoming a caregiver or giving birth. And it combines counseling and coaching to help you:

- Work through the normal emotions you're having
- Understand the types of changes you need to make
- Feel like you're in control of your health and life

Once you connect with an Aetna® or AbleTo representative, they'll explain more about the program and how it can help. They'll also answer any questions you have.

Aetna® does not recommend the self-management of health problems. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional.

## Aetna One Choice

### Helping you find your way through current health challenges

This program is an industry-leading care management program. Our focus is to help you and your family work through the health system, which we know can be confusing. This lets you focus on what really matters — your health and well-being.

Your dedicated team will be right there to help you with short- and long-term care management. And they'll provide support based on what you want and need.

# Programs & resources

## **Dedicated nurse support to help you improve your health**

This program combines digital and nurse support to help you get or stay healthy. And a single nurse is responsible for supporting you and your family. The program also:

- Helps you use your benefits wisely and stay motivated
- Finds health hurdles and helps you decide which health goals are most important
- Provides support and focuses on real-time care
- Helps you take care of continuing health issues

Your dedicated team\* supports everything from clinical preapproval and help during your care, to short and long-term care management. And they'll provide support based on what you want and need.

\*Our program and care teams do not diagnose or treat members. We assist you in getting the care you need, and our program is not a substitute for the medical treatment and/or instructions provided by your health care providers.







## Support & access

We make it easy to find what you need. Whether you want to look for the right care, manage your benefits, check on a claim, plan for an upcoming treatment or something else, it's easy to get simple, convenient information. All right at your fingertips.

Just connect with us however it's convenient for you. Call our team — we know the “ins and outs” of your benefits and we're just a phone call away. Or use our member website as your one-stop online resource. And don't forget to download the Aetna Health<sup>SM</sup> app, where you can see your ID card, find care, make appointments and more — when you're on the go.

# Support & access

## Digital member ID card

### Access your member ID card whenever you need it

Have your digital ID card on hand, whenever you want, wherever you are with our Aetna HealthSM app. Or find it by going to **Aetna.com** and logging in to your member website. Want to print your ID card? No problem. Just look for that option at the top of the page.

## The Attain by Aetna® app

### A first-of-its-kind health experience designed in collaboration with Apple®

This app combines your health history with your Apple Watch® activity to offer personalized goals,\* achievable actions and big rewards\*\* — like an Apple Watch or gift cards from popular retailers. And it's already part of your health plan, so why miss out? Download today from the App Store®. Just keep in mind you must be an Aetna® commercial (non-Medicare) member who's at least 18 years old, and you need an iPhone®.\*\*\*

\*Goals and suggested health actions shouldn't replace your doctor's advice. If you have a medical condition that prevents you from meeting your goals, or if your doctor advises you not to take part in physical activity, there may be an opportunity for you to earn the same reward in other ways.

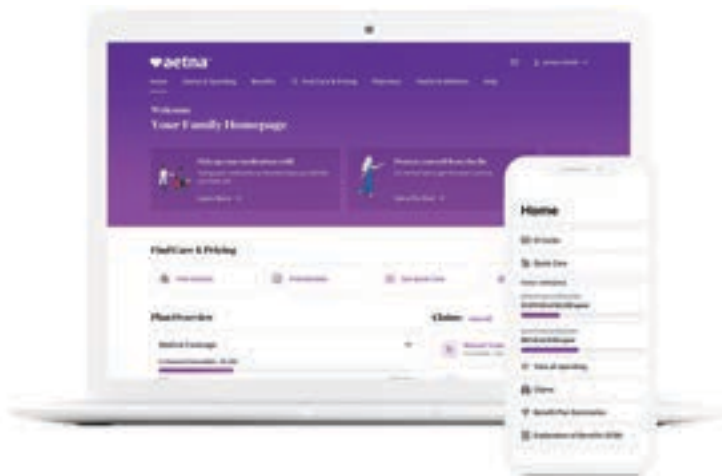
\*\*Eligibility for particular incentives varies by health plan type and location. Download the Attain by Aetna app and sign in to see which categories of incentives are available to you.

\*\*\*Other eligibility and participation requirements, including certain state restrictions and exclusions, may apply.



# Aetna® member website and Aetna Health<sup>SM</sup> app

Manage your benefits, connect to care, handle claims — from anywhere.



## As a member, you can:

- ✓ View your health plan summary and get information about what's covered
- ✓ Track spending and progress toward your deductible for you and your family
- ✓ View and pay claims, even see the breakdown of your costs, like what's covered by your plan and what you're responsible for
- ✓ Use tools to help you choose quality in-network providers including those offering telemedicine services
- ✓ Estimate and compare costs
- ✓ Get personalized reminders to help improve your health

Once you're a member, here's how you can connect:



Your Aetna member website

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



The Aetna Health app

Get the Aetna Health app by texting "GETAPP" to **90156** for a link to download the app and create an account. Message and data rates may apply.\*



\*Terms and conditions: [Bit.ly/2nIJFYG](https://bit.ly/2nIJFYG). Privacy policy: [Aetna.com/legal-notices/privacy.html](https://Aetna.com/legal-notices/privacy.html). By texting **90156**, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna Health app. Consent is not required to download the app. You can also download it from the App Store® or the Google Play™ store.







## Managing costs

It's always important to plan ahead, stretch your health care dollars and avoid any surprise bills. And we're here to help you do just that. Before you go for care, simply compare costs for over 650 medical tests, services and procedures at up to 10 doctors/facilities/hospitals at once. You can also see estimated costs for in-network vs. out-of-network care. All right on your Aetna member website.

# Managing costs

## Aetna Discount Program

### Instant savings on your favorite healthy-living products and services

Save on gym memberships, weight-loss programs, vision services, hearing aids and more — with any health plan. These built-in discounts aren't insurance. And there are no claims, referrals or limits on use.

Just log in to your member website at **Aetna.com** to start saving.

## Fitness Discounts

### There's no stopping you

When you take the stairs, snack healthy or kick a bad habit, your body gets stronger. And now, here's a little motivation to help you keep up the good work: good savings. With your Aetna® plan, you get discounts on gym memberships, health coaching and much more.

## Weight Management Discounts

### A healthier body, with a little help

To manage your weight with success, a little support is always nice. And you've got it right here — great savings on today's most popular weight-loss programs and meal plans. These discounts are included with your Aetna® health benefits and insurance plan. Your covered family members can use them, too.

## Hearing Discounts

### Hear better, for less

Need a little help with your hearing? Here's a great way to save on essentials like hearing aids, exams and even batteries.

It's a nice perk for Aetna® members. And the discounts are instant, so you save on the spot.

## Aetna Vision Discounts

### The clearer way to enjoy savings

Your vision may be just fine. Or it may need a little help. Either way, you can save with our vision discounts.

You'll get discounts on:

- Eye exams
- Prescription eyewear
- LASIK laser eye surgery
- Non-disposable contact lenses
- Designer frame options

You can even save on things that don't need a prescription, like sunglasses, eyeglass chains, lens cases and cleaners.

## Natural Products & Services/ChooseHealthy®

### Give your health a natural boost

Enjoy instant discounts on therapeutic massage, acupuncture ... even chiropractic visits.\* This perk is included with your Aetna® benefits and insurance plan.

\* Discounts don't apply to visits/claims submitted to your health insurance plan. Natural products and services are offered through ChooseHealthy®, a program provided by ChooseHealthy, Inc. which is a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a registered trademark of ASH and is used with permission.

Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna®. Provider participation may change without notice. Refer to **Aetna.com** for more information about Aetna® plans. You can view or print your plan disclosure from our

**[Aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html](https://www.aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html)**

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CVS® HealthHUB™ services are available only in select stores and the services offered may vary by location. See your CVS HealthHUB store for details. Pharmacy services provided by CVS Pharmacy®, Inc. Clinical services within a CVS HealthHUB location provided by a MinuteClinic® nurse practitioner or physician assistant except if otherwise indicated.

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