



Healthier happens together[®]

Benefits designed for your unique needs

Health care benefits

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

3392907-02-01 (8/24) AETNA





What's inside

Plans

Our network

Programs & resources

Support & digital tools

Managing costs

In Florida, policies are insured by Aetna Health Inc. and/or Aetna Life Insurance Company. In Iowa by Aetna Health of Iowa Inc. and/or Aetna Life Insurance Company. In Utah and Wyoming, by Aetna Health of Utah Inc. and Aetna Life Insurance Company. In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. For all other states, policies are insured by Aetna Health Inc., Aetna Health Inc. of Pennsylvania, Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna Health Inc. of Maine, Aetna Health Assurance Pennsylvania Inc., Aetna Health Insurance Company and/or Aetna Life Insurance Company. Each insurer has sole financial responsibility for its own products.



Bringing you what matters most

We're committed to bringing together what matters most to our members. Here's how we'll create a more meaningful and personal health care experience:

Guidance and support

Count on us to help you choose the plan that's right for you. You'll get easy-to-understand benefits, tools and navigation for an overall simpler process.

Access to trusted care

Getting care is easy with our provider network. And we'll help you get to the right place for the right care you need.

More benefits

We offer more choices — and support you along the path to your best health.

Count on a simple experience

- ☐ **Get to know each plan**
Review your benefits enrollment site to see which plan is right for you.
- ☐ **Review the extras**
You'll get easier access to affordable care, including more choices and plan perks.
- ☐ **Find trusted doctors and other providers**
We've got you covered with our large, national network.
- ☐ **Rely on our online tools**
View your ID card, plan for treatment, check claims, use our cost comparison tool and much more.



Aetna.com



Aetna HealthSM app

Questions?



Call us
for medical, **800-297-7145 (TTY: 711)**

Paying for care

An overview of key terms

Claims

Claims are requests for your plan to pay for services you receive. We use these to check what your plan will cover and the amount we'll pay. You can find the status and amounts billed for your claim on your member website or the Aetna HealthSM app.

Explanation of Benefits (EOB) statements

An EOB shows a breakdown of how we process claims. It's not a bill and may not show the current balance you owe. And anytime something changes with your claim, you'll get a new statement.

Provider bills

Bills show the amount you actually owe for services. Your provider will give this to you. You can make payments for what you owe directly to them or through the "Pay Your Provider" link on each of your claims.

Coordination of benefits (COB)

Some members have health coverage under more than one plan. If so, we work with the other carriers to decide which plan pays first and which pays second, based on the rules in your plan documents. We call this process COB.

YOU PAY

Deductible

The deductible is the amount you pay for out-of-pocket costs for your covered health care before your plan begins to pay.

Each year, you pay 100% of your covered expenses until you meet your deductible amount. For most plans, eligible preventive care is covered at 100% with no deductible when you use network providers.

YOU + THE PLAN PAY

Cost sharing

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

Coinsurance

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

Copay

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

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 care

Who pays for what

Highlights

Choosing in-network providers may help save you money.

These providers contract with us to offer rates that are often lower than their regular fees. They also work directly with us and send us claims for services you receive. Don't worry — this is all behind-the-scenes work when you stay in network.

Visit [Aetna.com](https://www.aetna.com) to find a network provider.

Benefits

- ✓ Lower out-of-pocket costs
- ✓ No balance billing
- ✓ Less paperwork

How it works



Doctor visit

Visit your doctor and show your Aetna® member 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.)



Claims

- **Your doctor files your claim.** (Out of network, you file your own claims.)
- **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.)
- **Your doctor bills you for any amount you owe.**



Plans

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

Stay in network to help lower costs

When you go for care, keep in mind that staying in network has special perks. 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.

Emergency care is always covered

In case of an emergency, we'll cover care both in and out of network. So whatever plan you choose, know you can count on us to help you make the most of it.

Medical

Aetna Open Access® Managed Choice® health insurance plan Known as Managed Choice POS in CA

Visit any doctor, no referrals needed

You don't have to choose a primary care physician (PCP)* with this plan. But selecting a PCP is still important because they 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

We offer clarity, transparency and cost savings

Aetna Smart Compare® uses Intelligent Matching to connect you to in-network providers who meet your needs, along with expert guidance and personalized support. This plan helps find the best fit picked just for you based on your unique needs and medical history. The top 3 matches will appear at the top of your search results for **Managed Choice® POS (Open Access)**.

Plus, you may pay less out of pocket for their care.

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

Aetna® Open Choice® PPO health insurance plan

Known as Open Choice PPO plan in CA Choose any doctor, in or out of network

You don't have to choose a primary care physician (PCP)*, and you don't have to get referrals for care. Network doctors handle your claims and get approval from us before providing some services. And you usually pay less when you see a network doctor.

Keep in mind — you can visit any licensed doctor out of our network. But if you do, you may have to file your own claims and pay more out of pocket.

You can search for providers who accept **Open Choice® PPO** by using our online Find a Doctor tool.

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

While this plan has in-network benefits only, Aetna Smart Compare® uses Intelligent Matching to connect you to in-network providers who meet your needs, along with expert guidance and personalized support. This plan helps find the best fit picked just for you based on your unique needs and medical history. The top 3 matches will appear at the top of your search results for **Elect Choice® EPO (Open Access)**.

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

Traditional Choice® Indemnity insurance plan

See any doctor, anytime

This health insurance plan lets you visit any licensed doctor or hospital. There are no networks and no referrals. You also get access to tools, tips, programs and services. These can help you find 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.



Our network



When you need to find the right care, it's always reassuring to know you have choices. Our extensive network includes trusted primary care doctors and specialists, hospitals and other health care providers.

And it's never been easier to connect with care. Just use our provider search tool on your member website or use the Aetna HealthSM app when you're on the go.

Our network

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 services

Access MinuteClinic services at a low cost to you

Get access to convenient, local care at a MinuteClinic® location at no additional cost to you*. MinuteClinic is a walk-in clinic located inside select CVS Pharmacy® and Target stores, treating a variety of illnesses, injuries and conditions, including:

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

MinuteClinic providers can also administer vaccines and write prescriptions, when medically appropriate. Get care where and when you need it, with virtual care visits available 7 days a week.**

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.

* 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.

** For virtual care: Services and appointment availability may vary by location. Services not yet available in AL and MS.

Teladoc Health® general medicine services — by phone or video

24/7 access to quality care

After hours? Can't get to the doctor's office? Teladoc Health 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 TeladocHealth app

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.

TeladocHealth® mental health

Get the care you need from wherever you are most comfortable

Meet with a therapist 7 days a week 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
- TeladocHealth Mental Health is available to eligible individuals ages 13+.*

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

*Limited to therapy only for eligible members ages 13-17. Teladoc does not provide psychiatric services or mental health medication

¹ Participating locations data accessed June 2021. For illustrative purposes only.

Our network

management to adolescents.

TeladocHealth® dermatology

Keep your skin healthy with virtual care visits

Have a concern about your skin? With Teladoc dermatology services, you'll get access to board-certified dermatologists via **Teladoc.com/Aetna** or the Teladoc app. Simply provide details about your condition, upload images (if needed) and get a response in just 2 business days.

Keep your skin healthy with virtual care visits. Have a concern about your skin?

- Provide treatment for skin conditions like psoriasis, skin infections, rosacea and more
- Prescribe approved medicine
- Ask follow-up questions for up to 7 days after your first consult
- Answer any questions you have

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

Participating urgent care centers

Unless you are having a true medical emergency, the ER is not the best place for your care! Instead, try an urgent care center.

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

There are over 8,000 participating locations.^{1**} Many are open seven days a week, with easy appointment scheduling and convenient hours. You'll typically pay less — and cut your waiting time, too. Look up the nearest urgent care center or health clinic on **Aetna.com**. Select "Find a doctor" to use our directory. Or use the mobile app.^{***}

*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

After office hours or inconvenient to get to the doctor? Try a retail clinic. Visit one for high-quality treatment of minor illnesses like strep throat, seasonal allergies, 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*¹

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

Aetna Smart Compare®

Take the guesswork out of finding a provider

We make it easier for you to choose the right physician or specialist with the Aetna Smart Compare designation program. How does it work?

You will have access to more information to help you choose a doctor or practice. When you search for providers or procedures on our Aetna Health app or member website, or public DocFind, simply look for the "Quality and Effective Care" designation.

These doctors have demonstrated a higher standard for quality and cost effectiveness. This means they:

- Provide quality care
- Go above efficiency measures
- Manage costs well
- Recommend appropriate testing and treatments for their patients

You'll see designations on Primary Care Physicians, Allergy & Immunology, Cardiologist, Dermatology, Endocrinologist, General Surgeons, Medical Oncologist, Nephrology, Neurosurgeons, Obstetricians and Gynecologists, Orthopedists (all conditions),

¹ Participating locations data accessed June 2021. For illustrative purposes only.

Our network

Pulmonologists, Rheumatology and Vascular Surgeons. The program has expanded to include Behavior Health, Cardiothoracic Surgery, Gastroenterology, Neurology, Otolaryngology, Plastic Surgery and Urology.

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

Institutes of Excellence®

Specialized care when you need it

As an Aetna® member, you'll have access to the Institutes of Excellence. These selected facilities can help people who are facing a transplant. And the facilities must meet our strict standards for clinical quality and efficiency. We measure factors like the number of procedures performed and success rates. To see our list of Institutes of Excellence facilities, go to **Aetna.com** and choose "Find a doctor." Then use the filter tool to select "Institutes of Excellence facilities."®

National Medical Excellence Program® transplant care

Our program puts your needs first

You may never need an organ transplant, bone marrow treatment or CAR-T therapy.

But you can rest a little easier if you do, because you have access to this special program. It helps you get the care and resources you need — when you need them most.

You and your family get one-on-one support from:

- Dedicated medical directors
- Nurse care managers* with special experience
- Dedicated claims and Member Services staff

*While only your doctor can diagnose, prescribe or give medical advice, the nurse care managers can provide information on a variety of related topics.

Gene-based, Cellular and other Innovative Therapies (GCIT®) Designated Networks

Our program puts your needs first

You may never need treatment for a rare disease. But you can rest a little easier if you do because you have access to a special program. We'll help you get the care

and resources you need — when you need them most.

One-on-one support for you and your family

We'll be there to support you with:

- Dedicated medical directors
- Nurse care managers* with special experience
- Dedicated claims and Member Services staff

And as part of the program, you'll have access to facilities that specialize in treating certain genetic conditions. Visit **Aetna.com** to find a list of these providers and look for "gene, cellular and other innovative therapies (GCIT)" designated facilities.

*While only your doctor can diagnose, prescribe or give medical advice, the nurse care managers can provide information on a variety of related topics.

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.

CVS Health Virtual Primary Care™

It's your care, your way

From wellness visits to quick care, we've got you covered. Easily schedule a virtual care appointment from anywhere. CVS Health Virtual Primary Care™ is in addition to your traditional network of providers. Access is included in your medical plan, made available through Aetna®, a CVS Health® company. Another way healthier happens together®

Primary care services:

- Choose a dedicated provider. Have access to a supporting Care Team for answers to your questions – they will respond within 24 hours.
- Schedule a primary care visit with your selected provider in days, not weeks.
- Plan a virtual visit for illnesses (infections, flu and minor injuries), medication refills, wellness and health screenings, or chronic condition support.
- Opt-in to receive a no-cost blood pressure and heart

¹ Participating locations data accessed June 2021. For illustrative purposes only.

Our network

rate monitor to prepare for your visit.

Mental health services:

- Appointments available 7 days a week including evenings for convenient care. Includes counseling with a therapist for anxiety, stress, grief and psychiatry services for prescriptions and medication management.

On-demand care:

- Access 24/7 quick care with licensed providers for common illnesses (cough, colds, flu), and infections (ear, sinus, skin, urinary) and one-time medication refills (some restrictions apply).

Additional benefits

- Get coordination to in-person care when needed at nearby MinuteClinic® locations* or in-network provider clinics.
- Enjoy affordable care with some visits as low as \$0 for primary and on-demand appointments.**
- Access your health information, lab results and personalized tips from anywhere via your online health dashboard.

What's next? Go to **CVS.com/virtual-care** to learn more about the virtual care services or register to set up your account for future care needs.

This material is for information only. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Information is believed to be accurate as of the production date; however, it is subject to change..
CVS Health Virtual Primary Care™ services are only available in the U.S. Limitations may apply based on service, location or health plan. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share. This material is for informational purposes only. Refer to **Aetna.com** for more information about Aetna plans and for a full list of participating providers.

*MinuteClinic in-person services are not included with this product and are subject to plan benefit. □

**Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share.

CVS Health Virtual Care

It's your care, your way

From therapy appointments to quick care, we've got

you covered. You'll have access to 24/7 on-demand care and mental health services by appointment. **CVS Health Virtual Care™** is in addition to your traditional network of providers. Access is included in your medical plan, made available through Aetna®, a CVS Health® company. Another way **healthier happens together®**.

Here's what's included:

On-demand care:

- Access 24/7 care with licensed providers for common illnesses (cough, colds, flu), infections (ear, sinus, skin, urinary) and one-time medication refill

Mental health services:

- Take charge of your mental well-being. Appointments available 7 days a week including evenings. Counseling with a therapist for anxiety, stress, grief and psychiatry services for prescriptions and medication management.

Additional benefits:

- Access your health information, lab results and personalized tips from anywhere with your health dashboard.

What's next?

Go to **CVS.com/virtual-care** to learn more about the virtual care services or register to set up your account for future care needs.

CVS Health Virtual Care™ services are only available in the U.S. Limitations may apply based on service, location or health plan. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share. This material is for informational purposes only. Refer to **Aetna.com** for more information about Aetna plans and for a full list of participating providers.

□

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¹ Participating locations data accessed June 2021. For illustrative purposes only.





Programs & resources



No health benefits and insurance 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 wellness.

So whether you're looking to improve your physical or mental health, or just need a little extra support, we've got the program that's right for you.

Programs & resources

Aetna Enhanced Maternity Program

Going through a maternity journey is different for everyone. That's why this program supports all women throughout their entire experience, whether they have risk factors or not.

Special program features include:

- **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

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

Aetna Health Your Way™

Helps you achieve your best health in a whole new way

You get personalized resources and challenges to help you on your health journey.

Getting started

- Take your well-being assessment to start your tailored journey
- Review your personalized health report and recommended Health Actions

Additional resources

- Complete a mental health check-in to receive recommended activities and personalized content¹
- Call the 24-Hour Nurse Line to help answer questions²
- Start a self-guided digital health coaching program
- Explore additional resources and recorded webinars

¹This content is not intended to be a substitute or professional advice, diagnosis, or treatment. Always seek the advice of a mental health professional.

²While only your doctor can diagnose, prescribe or give medical advice, the 24-Hour Nurse Line nurses can provide information on a variety of health topics.

Aetna® behavioral health

Feeling your best

From time to time, we all feel a bit down or stressed — but sometimes these feelings can persist and get in the way of daily life. They could be brought on by something related to physical health. It's important to know that these feelings are common and, most of all, treatable. But the condition must be diagnosed first.

Your medical plan includes mental health benefits. So you'll get the help and resources you may need to work toward feeling your best. These resources include:

- 24/7 support to help you find the right care
- Face-to-face counseling in the provider's office, virtually or through telehealth
- Online resources and tools, and more

Aetna mental well-being Telehealth/Virtual Services

Meet with a counselor anywhere, at your convenience

With telehealth or virtual services, you have another way to get help from trained mental health providers. And whatever you're facing, you have the same support you'd get in person from psychiatrists, social workers, marriage counselors and more. You can easily connect with your provider by using your smart device or webcam-equipped computer that's connected to the internet.

With these counseling and medication management services, you:

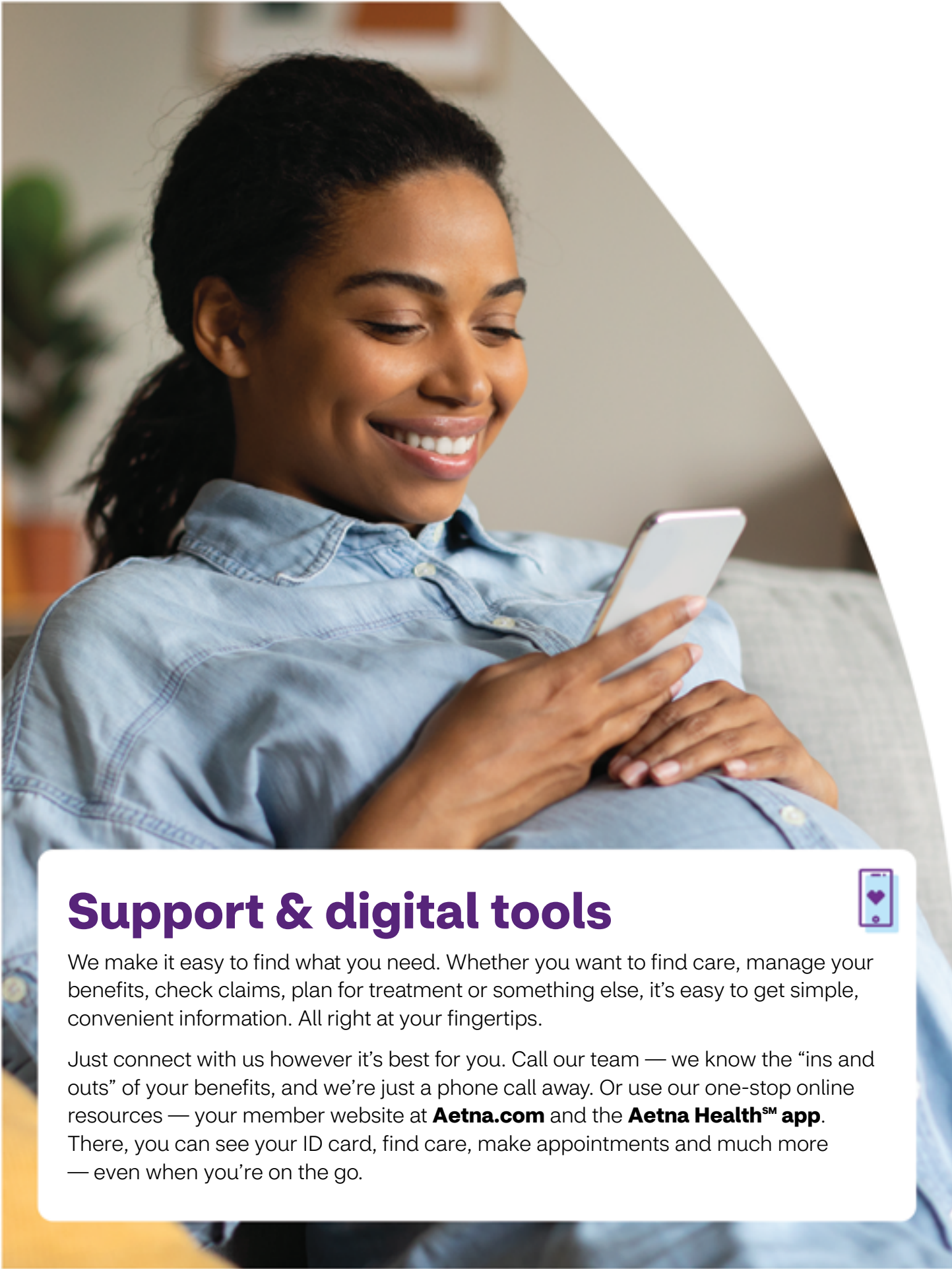
- Get online, expert care and support
- Talk with a coach 24/7 - using apps, video chats and text messages
- Connect with the same provider throughout your care, so there's no need to readjust to someone new
- Choose when and how you meet — anywhere you're most comfortable
- Decide what works for you - at your own pace and convenience
- Can speak freely and privately

A mental health telehealth or virtual session costs the same as a face-to face office visit. To find a provider in

Programs & resources

your area, just call us at the number on your member ID card. Or use our provider search tool on **Aetna.com** and search for “mental health.”





Support & digital tools



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

Just connect with us however it's best 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 one-stop online resources — your member website at **Aetna.com** and the **Aetna HealthSM app**. There, you can see your ID card, find care, make appointments and much more — even when you're on the go.

Support & digital tools

Digital member ID card

Access your member ID card whenever you need it

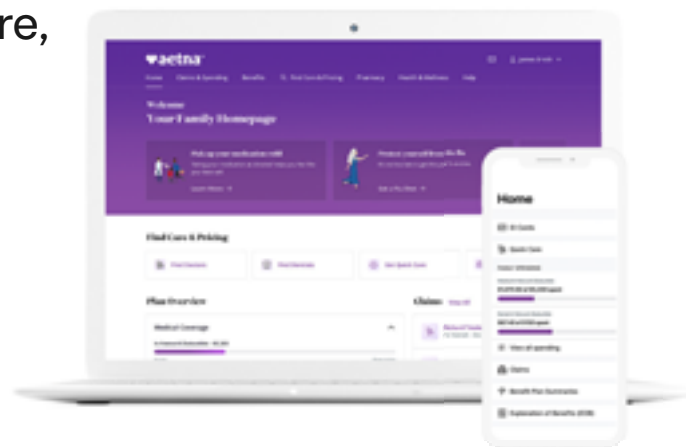
Have your digital ID card on hand, whenever you want, wherever you are with our Aetna HealthSM app. Or find it by going to **Aetna.com** and logging in to your member website. Want to print your ID card? No problem. Just look for that option at the top of the page.

Aetna® member website and Aetna HealthSM app

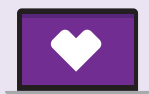
Manage your benefits, connect to care, handle claims — from anywhere.

As a member, you can:

- ✓ View your health plan summary and get information about coverage
- ✓ Track spending and progress toward your deductible or maximums for you and your family
- ✓ View the cost breakdown, including what your plan covers and your responsibility
- ✓ Use tools to help you choose quality in-network providers
- ✓ 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 and create an account. Message and data rates may apply.*



Provider search tool

You can find providers by **name, specialty and location.**

You'll also find maps, directions, languages spoken and more. Visit **Aetna.com** to get started.



*Terms and conditions: [Aetna.com/3oiM59q](https://www.aetna.com/3oiM59q). Privacy policy: [Aetna.com/legal-notices/privacy.html](https://www.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. The app is also available on the Apple® 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. Read on to find out how you can save with special perks and discounts.

Special discounts for members*

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.

*Offers not available in the state of Texas. Not available to New York policyholders.



What to expect after enrollment

- ✓ **Welcome message** that explains coverage and benefits.
- ✓ Access to your member website and helpful **tools and resources**.
- ✓ Preference options on your **member website** to let us know how to reach you.
- ✓ **Physical ID card**.
- ✓ Access to your **digital ID card**.



It's important to take care of the whole you

This includes your physical and mental wellness. That's why your benefits include checkups, screenings, vaccines, prenatal care services, counseling and more. And there are no out-of-pocket costs for most of these preventive care services when you stay in network. So it's good for your health — and your wallet.

We're here to help



If you have questions, just call us at the phone number on your **Aetna® member ID card**.

Small Group Aetna® 51-100 employees

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)**

DISCOUNT OFFERS ARE NOT INSURANCE. They are not benefits under your insurance plan. You get access to discounts off the regular charge on products and services offered by third-party vendors and providers. Aetna makes no payment to the third parties — you are responsible for the full cost. Check any insurance plan benefits you have before using these discount offers, as those benefits may give you lower costs than these discounts. Non health related discounts are not available to New York Fully Insured policyholders.

Discount vendors and providers are not agents of Aetna and are solely responsible for the products and services they provide. Discount offers are not guaranteed and may be ended at any time. Aetna may get a fee when you buy these discounted products and services.

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Hearing products and services are provided by Hearing Care Solutions and Amplifon Hearing Health Care. Discount vendors and providers are not agents of Aetna and are solely responsible for the products and services they provide. Discount offers are not guaranteed and may be ended at any time. Aetna may get a fee when you buy these discounted products and services.

Includes access to all covered services at MinuteClinic® locations. Exclusions: Does not impact other covered services. All other covered services are subject to normal member cost sharing (for example, deductible and coinsurance amounts) as defined by the plans. Other covered services include inpatient medical visits, surgery, specialist visits, outpatient therapy (physical, occupational and speech), emergency room care, other behavioral health care benefits and brand name drugs (retail, mail order, specialty). Does not impact no-cost preventive services.

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