

Take charge

Manage your diabetes and live healthier

No one needs to tell you that living with diabetes is an everyday challenge. But it's important to know you've got access to support and better care through your Aetna® plan. While your doctor is always your main source for care and treatment, there are other resources available when you need them.

Medical plan benefits

Your medical benefits help with the cost of important diabetes management tools, such as checking your blood glucose levels regularly. The plan covers an annual preventive care exam and biometric screening at 100%. For other types of care, see **How your plan pays**.

You'll use your medical plan benefits for diabetic supplies that are considered durable medical equipment (DME), such as insulin pumps. To find an in-network DME vendor, log in at **Aetna.com** and type the item you need in the search field. You'll get a link to the Aetna® Durable Medical Equipment National Providers listing.

Prescription drug benefits

Your prescription drug benefits include home delivery of medication through CVS Caremark® Mail Service Pharmacy. To help you take your medication just as your doctor instructs, you can order a 90-day supply and have it delivered or pick it up at a CVS pharmacy.

> **To get started** with home delivery, call your **Aetna Service Advocate** at **1-800-884-9565 (TTY: 711)**.

If you use a medication that requires refrigeration, is injected, or requires other special handling, you can order it through CVS Specialty® pharmacy.

> **To get started** with CVS Specialty, call your **Aetna Service Advocate** at **1-800-884-9565 (TTY: 711)**.

You'll use your prescription drug benefits for many of your diabetic supplies, including insulin, lancets and test strips.

Policies and plans are insured and/or administered by Aetna Life Insurance Company or its affiliates (Aetna).

3 tips for better doctor visits

To best manage your diabetes, it's important to see your doctor regularly. Your doctor will help make sure you're getting the right care, from the right health care professionals, when you need it. Here are three tips to help you get the most from every doctor visit:

1. Know your numbers

Use our care checklist to talk with your doctor about your health and wellness goals. These resources can help:

- Your benefits may cover a continuous glucose monitoring system (CGM), so you can monitor your glucose levels on a regular basis.
- You can also get a blood glucose meter free of charge. To learn more, call your **Aetna Service Advocate** at 1-800-884-9565 (TTY: 711).

2. Talk to your doctor

And don't hold back. Make sure to tell your doctor about any changes in your mood, sleep or appetite. These can be signs of depression or anxiety. Your doctor can't help if they don't know. Also, ask your doctor about diabetes education and medical nutrition therapy, and how they can help you manage your diabetes and enjoy better overall health.

3. Write it down

Doctor visits can go by quickly. When you get home, you may realize you didn't ask a question or discuss a concern. Write it down and bring your notes with you to your appointment. Aetna® 24-Hour Nurse Line* nurses can help you prepare questions. Call 1-800-556-1555 (TTY: 711) as often as you'd like at no cost to you.



*While only your doctor can diagnose, prescribe or give medical advice, our nurses can provide information on a variety of health topics.

Your care checklist

Keep tabs on diabetes with these important screenings, based on the **Standards of Care in Diabetes—2025** from the American Diabetes Association. Take this checklist to your next doctor appointment and confirm which ones apply to your care plan.

Note that some services are considered preventive care and covered in full, while others are subject to your plan's cost share.

How often	Screening, exam or vaccine	**Goals** (may vary based on your medical history and other factors)	Why you need it
Daily	Blood sugar/glucose monitoring	Before meal: 80-130 mg/dL After meal (1-2 hours): less than 180 mg/dL	Tells when blood sugar levels are too high or low.
Every doctor visit	Blood pressure	Less than or equal to 130/80 mm/Hg	Keep this under control to help avoid complications such as heart failure, stroke, and kidney and eye disease.
	Mental health and stress	Have an honest discussion about how you're feeling.	Untreated mental health issues can make diabetes worse, and problems with diabetes can make mental health issues worse.
At least once every 6 months	Hemoglobin A1C (HBA1C)	Less than 7%	Gives you an idea of your average blood sugar for the past 2-3 months.
At least once a year	Dental exam	Healthy teeth and gums, free of disease	Gum disease can make diabetes harder to control, and high blood sugar can make gum disease worse.
	Body mass index (BMI)	5% weight loss	Losing just 5% of your body weight can lower blood sugar, blood pressure and lipids. It may also allow you to cut back on medication.
	Complete foot exam	Feet free from cuts, wounds and infections	Diabetes can cause various foot problems, which can lead to serious complications.
	Dilated pupil eye exam	No diabetic retinopathy present	Diabetes can damage blood vessels in the eyes, called diabetic retinopathy. People with retinopathy need to see the doctor more often.
	Lipid profile	Varies based on the individual	Measures levels of good and bad cholesterol and triglycerides, which help detect heart disease early.
	Urine test for protein	No protein	Checks for early signs of damage to the kidneys.
Discuss with your doctor	Vaccines	Stay up to date on vaccines for flu, shingles, pneumonia, hepatitis B, COVID-19 and Tdap (for tetanus, diphtheria and pertussis).	People with complications from diabetes, including heart disease and kidney disease, are at a higher risk for severe illness from a virus or infection.
	Exercise	Aim for 150 minutes or more per week of physical activity, spread over at least 3 days — similar in intensity to brisk walking.	Exercise can improve blood sugar control, reduce risk of heart disease, help with weight loss and improve your mood.

How your plan pays

Here's how your Aetna® medical plan covers your care after you meet your annual deductible.

Plan provisions	Aetna HealthSave Basic		Aetna HealthSave		Aetna HealthSelect EPO
	In network	Out of network*	In network	Out of network*	In network
Preventive care	100%, not subject to deductible	100%	100%, not subject to deductible	100%	100%, not subject to deductible
Office visits	80%	60%	90%	70%	PCP $25/specialist $40, not subject to deductible
Other outpatient services**	80%	60%	90%	70%	90%
Durable medical equipment (limit one per year for the same or similar purpose)	80%	60%	90%	70%	90%
Inpatient hospital**	80%	60%	90%	70%	90%
Prescription drugs You pay the following copays when you use a network pharmacy. For **Aetna HealthSave Basic** and **Aetna HealthSave**: You must meet your deductible before copays apply. You'll pay more if you use an out-of-network pharmacy.* For **Aetna HealthSelect EPO**: You do not need to meet your deductible before copays apply. There's no coverage when you use an out-of-network pharmacy unless it's an emergency.					
Retail or CVS Specialty® pharmacy 30-day supply***	$15 for generic drugs $45 for brand-name drugs on the Aetna Performance Drug List $65 for other brand-name drugs				
Mail order or CVS Pharmacy® 90-day supply***	$30 for generic drugs $90 for brand-name drugs on the Aetna Performance Drug List $130 for other brand-name drugs				

You'll pay less for certain diabetes prescription drugs. Visit **Benefits.Adobe.com > Health Care > Aetna medical plans > preventive care** and look for these links.

- **Some preventive medications** — pay only your copay or coinsurance, no deductible
- **Essential prescribed medications** — pay nothing

*If you go outside the network (no out-of-network coverage for **Aetna HealthSelect EPO** unless it's an emergency), your share of costs is not based on a negotiated amount, but rather on the recognized amount/charge. You may be responsible for the entire difference between what the provider bills and the recognized amount/charge. And that additional amount doesn't count toward your out-of-pocket maximum.

**All inpatient and certain outpatient services require advance approval (precertification).

***Copays count toward your out-of-pocket maximum.



Resources for body and mind

Your plan comes with programs and resources to help you reach your best health physically and mentally.

Your Aetna® nurse care manager is a no-cost resource available through your Aetna medical plan. A specialized nurse will work with you one-on-one to help you understand and manage your diabetes. They can:

- Help you find providers and resources
- Help you prepare for a doctor visit or understand your care plan
- Connect you with a dietitian on the nurse care manager team
- Provide guidance on managing your medications
- Answer your health plan questions

> **Call your Aetna Service Advocate** at 1-800-884-9565 (TTY: 711) to learn more. Or a nurse may reach out to you. Once you enroll, you can connect with your nurse by phone or email, whatever works best for you. While only your doctor can diagnose, prescribe or give medical advice, care management nurses can provide information on a variety of health topics.

Transform Diabetes Care® is a 12-month program that helps keep your diabetes in check. When you join, you'll get reminders about medication refills, doctor appointments and/or preventive screenings. The program also includes the **Health Optimizer®** app to help you:

- Maintain a healthy lifestyle
- Make meals that align with your dietary restrictions
- Monitor your glucose and blood pressure
- Track and share readings

> **You're enrolled automatically** if you're managing diabetes. Watch for details. To learn more, call your **Aetna Service Advocate** at 1-800-884-9565 (TTY: 711).

Teladoc Health virtual primary care lets you consult with a primary care physician (PCP) by phone or video. Your virtual PCP can provide routine checkups, help you manage your diabetes, order lab work, prescribe medication and refer you for specialty care when needed. Services are covered at 100%, no deductible.

> **Learn more** and get started at TeladocHealth.com/benefits/primary360-aetna.

Your Spring Health Employee Assistance Program (EAP) provides work-life resources that include confidential, short-term counseling. You, your spouse or domestic partner, and your dependents can each get up to 12 no-cost sessions per issue per year.

> **To access EAP services**, go to Adobe.SpringHealth.com and use access code **adobe**. Or call 240-558-5796. 24/7 Crisis Support is available at 1-855-629-0554.

The Thrive Global wellbeing app helps you build small, healthy habits into your day to beat burnout and feel more focused. With Thrive Global, you can reach wellbeing goals such as better sleep, healthier eating, more exercise, stress management and others.

> **To learn more and get started**, go to Benefits.Adobe.com/us/wellbeing/emotional-wellbeing#Thrive.

Resources for body and mind (continued)

Aetna® behavioral health teletherapy offers sessions that fit your busy life and are covered under your medical plan. Psychiatrists, social workers, marriage counselors and more are available to you.

> **To get started**, find an in-network provider by logging in at **Aetna.com** or the Aetna Health℠ app. Click **Get Quick Care > Mental Health Virtual Care** for a menu of virtual care provider groups that shows the logo, provider name, specialties and ages treated. Sessions are covered the same as an office visit.
>
> You can also call your **Aetna Service Advocate** at **1-800-884-9565 (TTY: 711)** for help finding providers.

Teladoc Health offers video sessions with a psychiatrist, psychologist or other behavioral health provider.

- Psychiatrist initial visit: $215 or less per session*
- Psychiatrist ongoing visit: $100 or less per session*
- Psychologist, licensed clinical social worker, counselor or therapist: $90 or less per session*

Visit **TeladocHealth.com/aetna**, call **1-855-835-2362** or download the Teladoc Health app.

*$25 copay if you're in the **Aetna HealthSelect EPO** plan



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