



Cancer support benefits and resources



Wherever you are on your cancer journey, help and support are available from your Adobe Aetna medical plan.

Build your team of caregivers

Cancer is no small thing and it can take a big team to help you through it.

Your Aetna nurse care manager

Finding the care and services you need can feel overwhelming. You can work one-on-one with a nurse care manager to navigate your benefits, assess your needs, develop goals and identify barriers to achieving them and so much more. Your nurse can also serve as a buffer between you and your health care team.

To get started, call your Aetna Concierge at **1-800-884-9565** and ask to speak with a cancer specialist. The cancer specialist is a nurse care manager who can:

- Answer questions about your diagnosis and treatment
- Explain your medical plan benefits
- Help you find the right doctors and care facilities
- Help you get plan approvals for services that require them
- Walk you through claims and payments
- Be there to support your care needs throughout your journey



Your primary medical team

Treatment center – Your choice of hospital or treatment center is important to your confidence level. You can compare Aetna network hospitals and facilities on your Aetna member website (log in at [aetna.com](https://www.aetna.com)).

Medical oncologist – This doctor will manage your chemotherapy, targeted therapies, or other treatments, and will also coordinate with others on your treatment team, such as a surgical oncologist or radiation oncologist.

Psychiatrist – If you need medications like anti-depressants or anti-anxiety medication, a psychiatrist can prescribe these for you.

Pharmacist – You should try to have one pharmacist dispense and track all your medications so you have someone who knows your entire situation if you have questions or concerns.

Primary care physician (PCP) – It's important to maintain your relationship with your PCP throughout your journey. They will attend to your overall health while you focus on beating your cancer.



Other key support services

Expert second opinion – Get a free expert second opinion on a medical diagnosis or treatment plan with Best Doctors. Best Doctors will collect your medical records, tests and samples and have them reviewed by an expert physician who specializes in your condition. The expert will either confirm your diagnosis and treatment plan or recommend a change. Contact Best Doctors at **1-866-904-0910** or visit members.bestdoctors.com. You can also log in to your Teladoc® account to request a Best Doctors expert opinion.

Nutritionist – It's important to eat right during cancer treatment to manage dehydration, strength, chewing and swallowing issues, loss of appetite and more. Talk to an Aetna Concierge or your nurse care manager to connect with registered dietitians who are board-certified specialists in oncology (CSO).

Palliative care – Your nurse care manager will work with you to get you the palliative care you need. Palliative care focuses on relief from physical suffering. It can be associated with hospice (end-of-life) care, but is also provided for people living with a chronic illness.

Home health care – Your plan covers an initial evaluation visit to determine if you are eligible for skilled nursing care in your home.

Social worker – Your doctor or treatment center may also connect you with someone who can help you find support groups, home care, transportation, and other services that take place outside the center's realm of services.

Managing side effects such as chronic pain or fatigue – Your nurse care manager can help you get the care you need and help you find community-based resources such as support groups.

Family needs – Adobe offers up to 100 hours of care (with a copayment) for a variety of family needs through Bright Horizons Care Advantage. Contact Bright Horizons at **1-877-242-2737** if you require in-house assistance with household tasks or personal care.

Survivor care – Take care of your loved ones by planning ahead for your care, making financial decisions and finding support services. Visit benefits.adobe.com > **Search** > **Survivor planning** to learn more.

How your plan pays

Here's how your plan covers your care after you meet your annual deductible:

Plan Provisions	Aetna Out-of-Area HealthSave	Aetna HealthSave (HSA)		Aetna HealthSave Basic	
	In network	In network	Out of network*	In network	Out of network*
Office visits, surgery, inpatient and outpatient services**	80%	90%	70%	80%	60%
Lab services	80%	90%	70%	80%	60%
Hospice care	100%	100%	100%**	100%	100%**

Prescription drugs

Your plan covers prescription drugs as shown below when filled at a network pharmacy. You'll pay more if you use an out-of-network pharmacy.

Retail 30-day supply***	\$15 for generics \$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 generics \$90 for brand-name drugs on the Aetna Performance Drug List \$130 for other brand-name drugs

* If you go outside the network, 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. And that additional amount does not count toward your out-of-pocket maximum.

** All inpatient and certain outpatient services require precertification.

*** Reduced benefits if drugs obtained at a nonparticipating pharmacy. Copays count toward your out-of-pocket maximum.



How are medications covered?

Depending on how you receive your medications, they may be covered under the medical benefit or the prescription drug benefit. For example, chemotherapy is generally covered as a medical benefit. Pain medications that you get at a pharmacy or through mail order are covered under the prescription drug benefit. Either way, they both accumulate toward your out-of-pocket maximum.



How is oral surgery covered?

Your medical plan covers medical-in-nature oral surgery, services required prior to, during and after cancer treatment, stem cell transplantation, and when the service is not otherwise covered by the dental plan.



Get quality care and savings with the Aetna network

When your doctors, hospitals, labs and other care providers belong to the Aetna network, you receive quality, cost-effective care. Because they must pass strict requirements to join the network, you can feel confident in their experience, expertise and credentials.

The Aetna network can also:

- **Save you money** – Network doctors and other care providers charge lower, negotiated rates for their services. Your deductible is also lower and the plan pays more after the deductible. It all adds up to lower out-of-pocket costs for you.
- **Save you time** – Network doctors file claims for you and take care of plan approvals (precertification) so you don't have to.

It's easy to find doctors and hospitals in the Aetna network

Just use the provider search tool on your member website. Here's how:

- Log in at [aetna.com](https://www.aetna.com). If you're not already registered with the site, take a few minutes to complete this important step.
- Click Find Care on your home page.

You can then:

- Find what you need by name. Enter the name of a doctor to confirm that he or she belongs to the Aetna network. Or enter the type of care you're looking for, such as Oncologist, Dermatologist, Endocrinologist.

OR

- Find what you need by category, such as Medical Doctors & Specialists, Hospitals & Facilities, Labs & Testing or Pharmacy.

If you need help finding a network health care provider in your area, talk to an Aetna Concierge or your Aetna nurse care manager.



Minimize your costs for treatment

The cost for cancer care and treatment can be great and it can vary. There are always options. Know that you can get the best possible outcome without paying the highest price for it.

Talk to your doctor about costs of medications and treatment before making any decisions. If needed, have a friend or loved one accompany you to appointments to help serve as your money manager. And talk to your Aetna Concierge for tips and ideas for cost savings along the way.

Here are some ways you can help to minimize your share of costs:

- **Shop and compare for price and quality of care** – Use the Aetna cost-of-care tools to shop for cost-efficient doctors and hospitals. Then work with your doctor to shop for cost-efficient treatment and prescription drugs. Log in at [aetna.com](https://www.aetna.com) and click Estimate Costs.
- **Choose doctors and hospitals from the Aetna network** – The amount billed will be lower. Your deductible will be lower. And your percent share will be lower. Log in at [aetna.com](https://www.aetna.com) and click Find Care.
- **Ask your doctor to prescribe generics or preferred brand whenever possible**
 - You can share your plan's formulary (list of covered drugs) with your doctor. To access the formulary, log in at [aetna.com](https://www.aetna.com).
- **Use the Aetna Rx Home Delivery® service** – Get a three months' supply of medications for the price of two and have it mailed right to your home. Ask your doctor for a 90-day prescription.
- **Use Aetna Specialty Pharmacy® for specialty drugs.** The plan only covers the cost of specialty drugs from the Aetna Specialty Pharmacy. These types of drugs may be injected, infused or taken by mouth. Usually, you can't get them at a local retail pharmacy, and they often need special storage and handling. If your drug is considered a specialty drug, your doctor will submit your prescription to Aetna Specialty Pharmacy for you.



Use the programs and resources that come with your medical plan

Living with cancer is challenging — both to your physical health and emotional well-being. Here are some of the programs and resources available to help.

Your Aetna nurse care manager is ready to help with the challenges of living with cancer. Get answers and support to better understand your condition, follow your doctor-recommended treatment plan, stay on track with medications and avoid complications. If you could benefit from the program, an Aetna nurse may be in touch to invite you to participate. You can also join by calling your Aetna Concierge.

AbleTo is a program that provides personalized support to people who are struggling with stressful health conditions or life changes. Talk with a licensed, accredited therapist twice a week in private, confidential telephone sessions for eight weeks. To learn more, go to benefits.adobe.com > **Search** > **AbleTo**. To get started, call AbleTo at **1-844-422-5386**. The program is covered at 100 percent once you've met your annual deductible.

Aetna Resources For LivingSM offers 24/7 access to confidential counseling and support. You can use up to six free counseling sessions per issue per year — in person, via video chat or by phone. To learn more, visit your member website at mylifevalues.com and log in with username: AdobeEAP and password: Adobe. Or call **1-800-884-9565**.

Teladoc[®] offers video sessions with a psychiatrist or psychologist. These are covered the same as other care under your medical plan. To get started, set up your account at teladoc.com/aetna. When you're ready to use the service, visit the site or call **1-855-TELADOC (1-855-835-2362)**.

The Aetna Compassionate Care Program can help you and your family make choices and find the resources and support you need when you have an advanced illness. As an Aetna member, you have free access to these services and resources. Just call your Aetna Concierge to enroll. Or, if you are already working with a nurse care manager, they can enroll you in this program and will continue to work with you.

Your Aetna nurse can:

- Make it easier to plan for advanced care
- Promote coordination among doctors
- Help you manage your benefits
- Connect you to resources in your community
- Help you improve the quality of your life
- Provide support to you and your family
- Coordinate hospice care, if that becomes necessary

Headspace

Meditation can bring calm and peace to your day when you need it most. The Headspace app delivers short, guided meditation sessions to help you manage stress, sleep better and achieve more balance in everyday life. To learn more, go to benefits.adobe.com > **Search** > **Headspace**.





Getting preapproval for certain services

Your medical plan requires advance approval (called precertification) for certain types of care. Aetna will review your treatment plan and any medical information submitted by your doctor to assess if your case meets clinically approved medical guidelines for the proposed services. This process also allows your doctor to share information with you about how your plan will cover the specific services in your treatment plan so you know before you incur expenses. Network doctors will get this approval for you.

If you go outside the network, ask your doctor to contact Aetna at **1-888-632-3862** to start the precertification process. If the doctor doesn't handle this process, you may need to call Aetna yourself.

Some examples of services that require precertification include:

- Inpatient hospital stay
- Home health care-related services, such as in-home infusions
- Home nursing care
- Reconstructive procedures, such as to create breast symmetry following a mastectomy

Your plan covers clinical trials

Aetna covers medically necessary routine patient care costs in approved clinical trials in the same way it reimburses routine care for members not in clinical trials. Limitations and exclusions apply.

Adobe Aetna medical plans do not cover:

- Costs of data collection, record keeping, and other protocol-induced costs specific to the clinical trial that otherwise would not be needed outside of a clinical trial
- Items and services provided by the trial sponsor without charge
- Travel, lodging and meals



Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company (Aetna). Health benefits and health insurance plans contain exclusions and limitations. 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. 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. 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).

aetna[®]

TTY: 711

To access language services at no cost to you, call 1-800-884-9565 .

Para acceder a los servicios de idiomas sin costo, llame al 1-800-884-9565. (Spanish)

如欲使用免費語言服務，請致電 1-800-884-9565。(Chinese)

Afin d'accéder aux services langagiers sans frais, composez le 1-800-884-9565 . (French)

Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-800-884-9565 . (Tagalog)

Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-800-884-9565 an. (German)

للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم 1-800-884-9565 . (Arabic)

Pou jwenn sèvis lang gratis, rele 1-800-884-9565 . (French Creole-Haitian)

Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-800-884-9565 . (Italian)

言語サービスを無料でご利用いただくには、1-800-884-9565 までお電話ください。(Japanese)

무료 언어 서비스를 이용하려면 1-800-884-9565 번으로 전화해 주십시오. (Korean)

برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-800-884-9565 تماس بگیرید. (Persian-Farsi)

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-800-884-9565 . (Polish)

Para acessar os serviços de idiomas sem custo para você, ligue para 1-800-884-9565 . (Portuguese)

Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-800-884-9565 . (Russian)

Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-800-884-9565 . (Vietnamese)

Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

We provide free aids/services to people with disabilities and to people who need language assistance. If you need a qualified interpreter, written information in other formats, translation or other services, call **1-800-884-9565**. If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator

P.O. Box 14462, Lexington, KY 40512

(CA HMO customers: PO Box 24030 Fresno, CA 93779)

1-800-648-7817, TTY: 711

Fax: 859-425-3379 (CA HMO customers: 860-262-7705), **CRCoordinator@aetna.com**.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at **1-800-368-1019**, 800-537-7697 (TDD).