



# Be your best



## Your emotional well-being resources

### Get back to being you

Whether you're looking for resources to help you begin to deal with a behavioral health issue or you're already on the road back to you, your Aetna® medical plan can provide support. Your plan benefits and services can help with:

- Anxiety
- Depression
- Stress
- Substance misuse
- Eating disorders
- Family issues

### Take the first step

Each person's journey is different. How and where to start are different as well. This is where your primary care provider may be able to help. They can refer you to specialists, such as a psychiatrist, psychologist, licensed counselor or therapist, or social worker.

Another good place to start is with your Aetna Service Advocate. Call [1-800-884-9565](tel:1-800-884-9565) (TTY: 711) and ask to speak with a behavioral health specialist. They can:

- Listen to your needs and help you find the support you need
- Connect you with the right provider and help book appointments
- Help coordinate your care
- Handle preapproval requirements
- Answer questions about costs and benefits

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





## Tools and resources for your well-being



There's no single solution that fits everyone. Your needs are unique, and your care has to feel right. Here are some tools and resources you may want to explore:

**Teladoc Health** offers video sessions with a psychiatrist, psychologist or other behavioral health provider. Sessions are covered the same as other care under your medical plan.

- 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](https://TeladocHealth.com/aetna), call [1-855-835-2362](tel:1-855-835-2362) or download the Teladoc Health app.

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

**Your Aetna® medical plan** covers inpatient and outpatient behavioral health treatment. This can include one-on-one, group and family therapy, medication therapy, medication management, and more. Services are covered the same as other care under your medical plan.

To find network providers, log in at [Aetna.com](https://Aetna.com) > **Find Care & Pricing**. Or call your Aetna Service Advocate at [1-800-884-9565 \(TTY: 711\)](tel:1-800-884-9565).



## spring health

Access Spring Health to help you deal with life's challenges. Get help for your emotional well-being by going to [Adobe.SpringHealth.com](https://Adobe.SpringHealth.com) (use code: adobe) or calling [240-558-5796](tel:240-558-5796). For crisis support, select option 2.

Spring Health supports you in living a happier, healthier life and acts as a single point of contact to help guide you through your Employee Assistance Program (EAP) benefits. You can also use Spring Health for in-app wellness exercises, unlimited wellness assessments, dedicated support from your personal care navigator, therapy, medication and coaching.



## Know how your medical plan benefits work

Your Aetna® plan is ready to help you find the behavioral health care you need. When you choose in-network providers, you can be confident you're receiving quality, cost-effective care.

### Find in-network providers

Our provider search tool makes it easy. Here's how to use it:

- Log in at [Aetna.com](https://www.aetna.com). Not registered? Take a few minutes to complete this first step.
- Click **Find Care & Pricing** on your home page.
- Enter "behavioral health" in the search bar to search for behavioral health professionals. You can also enter a type of provider in the search tool, such as psychiatrist, psychologist, clinical social worker or counselor. Or you can enter a name to see if a provider belongs to the Aetna network.

Having trouble finding an in-network provider? Call your Aetna Service Advocate at [1-800-884-9565 \(TTY: 711\)](tel:1-800-884-9565).

### Preapproval may be required

Certain types of care, such as inpatient care, may need preapproval from Aetna. This process, called precertification, ensures that your care is appropriate and safe. This also allows your doctor to share information with you about how your plan will cover the services in your treatment plan.

If you use an in-network provider, they'll handle precertification for you.

If you use an out-of-network provider, it's not covered under the **Aetna HealthSelect EPO** plan. If you're in the **Aetna HealthSave Basic** plan or **Aetna HealthSave** plan, ask the provider to call Aetna at [1-888-632-3862 \(TTY: 711\)](tel:1-888-632-3862) to start the process. If they don't provide this service, you'll need to call Aetna yourself.

In-network doctors and other providers have negotiated rates with Aetna. So you pay less for many services. What's more, your deductible is lower, and the plan pays a larger share of expenses after the deductible. In-network providers also file claims for you and take care of any preapproval requirements so you don't have to. If you're in the **Aetna HealthSelect EPO** plan, there's no coverage when you use out-of-network providers unless it's an emergency.





## 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
<b>Office visits</b>	80%	60%	90%	70%	You pay \$25 for PCP and mental health visits, not subject to deductible
<b>Outpatient and inpatient services**</b>	80%	60%	90%	70%	90%
Different benefits payment provisions apply for care provided in a skilled nursing facility.					

### 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.

<b>Retail or CVS Specialty® pharmacy</b> 30-day supply***	\$15 for generics \$45 for brand-name drugs on the Aetna Performance Drug List \$65 for other brand-name drugs
<b>Mail order or CVS Pharmacy®</b> 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, (no out-of-network coverage for **Aetna HealthSelect EPO** unless it's an emergency) reimbursement 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 doesn't count toward your out-of-pocket maximum.

\*\*All inpatient and certain outpatient services require preapproval (precertification).

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

**Note:** There's no out-of-network coverage under the **Aetna HealthSelect EPO** plan. However, if you're currently seeing an out-of-network provider, you may be eligible for coverage for a limited period of time until you can find an in-network provider.



## There's more at Aetna.com

Log in to your Aetna® member website and select **Mental Health Support & Services** to:

- Learn about stress and your health
- Learn more about treatment and medication for depression and other conditions
- Get more help to find the right mental health professional for your needs

Also find information, inspiration and personal stories on a variety of living healthy topics by [linking here](#).

**A mental health journey looks different for everyone**

Whether you're caring for yourself, or someone else, we're here to help. Explore special resources for your unique needs.

**Kids & teens >** **Older adults >** **Women >**

**Non-binary & LGBTQ+ >** **Men >** **Medicaid members >**

### Feeling better starts with you

We hope you'll take advantage of the resources presented here to find your personal path to mental wellness. Take the first step by talking with your primary care provider or using one of the convenient and confidential services in this guide.

There's help to get back to you. Start today.

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Aetna and CVS Pharmacy® are part of the CVS Health® family of companies. For a complete list of other participating pharmacies, log in at [Aetna.com](#) and use our provider search tool.

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