



Take care



Cancer support benefits and resources

Wherever you are on your cancer journey, help and support are available from your 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, identify goals and barriers to achieving them, and so much more. Your care manager can also serve as a link between you and your health care team.

To get started, call your Aetna Service Advocate at **1-800-884-9565 (TTY: 711)** 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 and pharmacy benefits
- Help you find the right doctors and facilities and book appointments
- Help you get plan approvals if needed
- Walk you through claims and payments
- Support your care needs throughout your journey

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





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. They'll also coordinate with others on your treatment team, such as a surgical oncologist or radiation oncologist.

Psychiatrist — If you need medications like antidepressants 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. That way, you have someone who knows your entire situation if you have questions or concerns.

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



Other key support services

Expert second opinion — Get a no-cost expert second opinion on a medical diagnosis or treatment plan with Teladoc Health Medical Experts. They'll 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. Visit [TeladocHealth.com/medical-experts](https://www.teladoc.com/medical-experts), call **1-800-835-2362** or download the Teladoc Health app.

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 your Aetna Service Advocate or nurse care manager to connect with a specialist who's board-certified in oncology nutrition (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 it's also provided for people living with a chronic illness.

Home health care — Your plan covers an initial evaluation visit to determine if you're 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.

Help 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 copay) for a variety of family needs through Bright Horizons Care Advantage. Contact Bright Horizons at **1-877-242-2737** if you need 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](https://www.benefits.adobe.com) > [Search](#) > [Survivor planning](#) to learn more.



AccessHope cancer support

As part of your Adobe benefits, you and your dependents (spouse/domestic partner and children) can get leading-edge cancer expertise from AccessHope. AccessHope provides a phone line for support and advice from oncology nurses. You can also get a second opinion by having your case reviewed by AccessHope's experts. AccessHope will work directly with your doctor to provide expert insights in cases of rare and complex cancers.

Visit [Connect.MyAccessHope.org](https://connect.myaccesshope.org) or call **1-833-971-4673**.



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 Out of Area HealthSave
	In network	Out of network*	In network	Out of network*	In network
Office visits, surgery, inpatient and outpatient services**	80%	60%	90%	70%	80%
Lab services	80%	60%	90%	70%	80%
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 or CVS Specialty® pharmacy 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 doesn't count toward your out-of-pocket maximum.

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

*** Benefits are reduced if you obtain drugs at an out-of-network 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 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 transplant, and when the service is not otherwise covered by the dental plan.



Get quality care and savings with the Aetna® network



Minimize your costs for treatment

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.
- **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 & Pricing** on your home page.

You can then:

- Find what you need by name. Enter the name of a doctor to confirm that they belong to the Aetna network. Or enter the type of care you're looking for, such as oncologist, dermatologist, endocrinologist, etc.

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 provider in your area, talk to your Aetna Service Advocate or Aetna nurse care manager.

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 medication and treatment costs before making any decisions. If needed, have a friend or loved one go with you to appointments to help serve as your money manager. And talk to your Aetna Service Advocate for tips and ideas for cost savings along the way.

Here are some ways you can help 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 **Find Care & Pricing**.
- **Choose doctors and hospitals from the Aetna network** — The amount billed will be lower. Your deductible will be lower. And your percent share of costs will be lower. Log in at [Aetna.com](https://www.aetna.com) and click **Find Care & Pricing**.
- **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 CVS Caremark® Mail Service Pharmacy** — 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 CVS Specialty® pharmacy for specialty drugs** — The plan only covers the cost of specialty drugs from CVS Specialty. 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 CVS Specialty 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 you with the challenges of living with cancer. Get 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 this support, an Aetna nurse may be in touch. Or you can call your Aetna Service Advocate and ask to be connected with a nurse care manager.

AbleTo is an eight-week program that provides personalized support to people who are struggling with stressful health conditions or life changes. Talk with a therapist and behavior coach each week by phone or video. To get started, call AbleTo at **1-844-422-5386**. The program is covered at 100% once you've met your annual deductible.

Headspace is an app that delivers short, guided meditation sessions to help you manage stress, sleep better and achieve more balance in your life. Meditation can bring calm and peace when you need it most. To learn more, see [Emotional wellbeing on Benefits.Adobe.com](#).

Aetna Cancer Support Center is a digital hub where you can find resources and information on breast cancer, women's reproductive cancers and more. Log in at [Aetna.com](#) and look for the Cancer Support Center on your home page.

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): \$190 per session
- Psychiatrist (ongoing visit): \$95 per session
- Psychologist, licensed clinical social worker, counselor or therapist: \$85 per session

Visit [TeladocHealth.com/Aetna](#), call **1-855-835-2362** or download the Teladoc Health app.

Aetna Compassionate CareSM is a no-cost program that can help you and your family make choices and find the resources and support you need when you have an advanced illness. Just call your Aetna Service Advocate 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.

Aetna Compassionate Care can:

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



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](#) or calling **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.



Getting preapproval for certain services

Your medical plan requires advance approval for certain types of care. This process is called precertification. Aetna® will review your treatment plan and any information your doctor submits to assess whether 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 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 (TTY: 711)** 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

Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. 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. Refer to **Aetna.com** for more information about Aetna plans.

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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Your plan covers clinical trials

Aetna covers medically necessary routine patient care costs related to approved clinical trials in the same way it covers other routine patient care costs. Limitations and exclusions apply.

For example, Aetna medical plans do not cover:

- Data collection, recordkeeping and other protocol-induced costs specific to the clinical trial that otherwise wouldn't be needed outside of a clinical trial
- Items and services provided by the trial sponsor without charge
- Travel, lodging and meals

