# Welcome to the Aetna® 2026 Medical Plans Open Enrollment webinar for Adobe.



We'll be starting two minutes after the hour

#### Housekeeping items:

- Please note that the Q&As are visible to everyone. There isn't an option to post and reply privately.
- If you have a question, you don't want others to see via the Q&As, please call the Aetna Service Advocate team at 1-800-884-9565 (TTY:711).
- Your lines are muted for the duration of the meeting.
- The recording of today's meeting will be posted within 48 hours on Benefits. Adobe.com



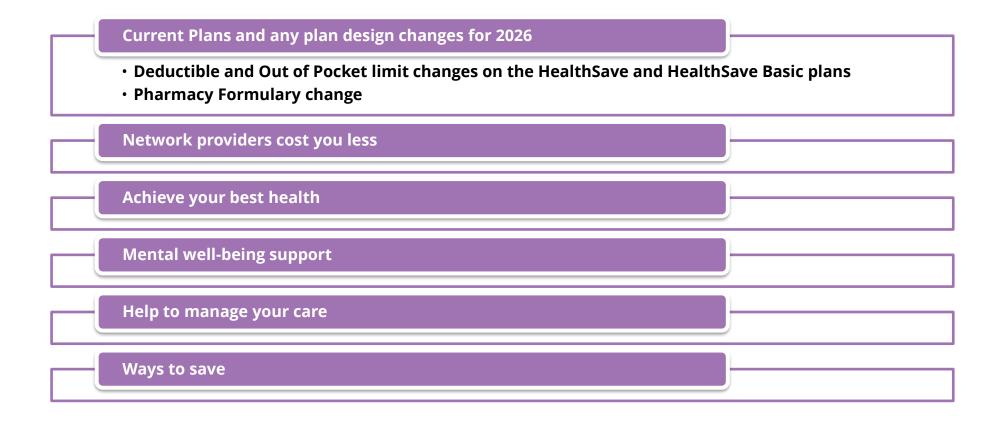
# Adobe

Aetna® 2026 Medical Plans Open Enrollment



**♥**aetna°

# What we'll cover



# Aetna® 2026 medical plan options

#### **Aetna HealthSelect EPO**

#### Aetna HealthSelect EPO features:

- Most outpatient services are covered with a copay.
- Deductible and coinsurance applies to services without a defined copay, but are lower
- HealthSelect EPO Network is Open Access Aetna Select (& Aetna Extended in Utah)
- Only covers in-network services. No coverage for out-of-network care under the plan unless a true emergency.
- No PCP election or specialist referrals required.
- Virtual Primary Care services through Teladoc are 100% covered with no deductible or copay
- On-demand access to physicians, mental health providers and dermatologists through Teladoc®.
- National preferred lab vendors are Quest Diagnostics and LabCorp.
- · Pharmacy, mental health and substance abuse are integrated.
- Aetna Advocates are available to help Monday Friday, 8am 6pm (local time)

Adobe's Benefits Website has a page on helping members <u>find care</u> which includes Teladoc, Minute Clinics and Health Hubs, One Medical providers and more.

Look-up providers within the HealthSelect Plan on our microsite!



# Aetna® 2026 medical plan options continued

#### **Aetna HealthSave\***

#### **Aetna HealthSave Basic**

#### Common features across HealthSave and HealthSave Basic plans:

- Aetna Advocates are available to help Monday Friday, 8am 6pm (local time)
- HealthSave and HealthSave Basic Network is Open Access Choice POS II (& Aetna Extended in Utah)
- Option to see in-network and out-of-network providers, but you'll pay more out of pocket for out-of-network care.
- No PCP election or specialist referrals required.
- Virtual Primary Care services through Teladoc are 100% no deductible on both the HealthSave and HealthSave basic.
- Pharmacy, mental health and substance abuse are integrated.
- Deductible applies to all services unless otherwise noted. Deductible waived for preventive medications.
- On-demand access to physicians, mental health providers and dermatologists through Teladoc®.
- National preferred lab vendors are Quest Diagnostics and LabCorp.

Adobe's Benefits Website has a page on helping members <u>find care</u> which includes Teladoc, Minute Clinics and Health Hubs, One Medical providers and more.

\*If you're enrolled in Medicare/TRICARE, you can elect HealthSave (without HSA). Contact the Adobe Benefits Support Team for assistance.



# Aetna HealthSelect EPO

	In network	
Provider choice	In-network coverage only	
Network	Open Access Aetna Select (& Aetna Extended in Utah)	
Deductible	\$500 employee only / \$1,000 family	
Preventive care	100% covered	
PCP / OB/GYN / Pediatrician	\$25 copay	
Specialist	\$40 copay	
Other copays*	Urgent Care \$100, Emergency Room \$500, Labs \$25, Ambulance \$500	
Inpatient Hospital Stay	90% after deductible	
Infertility	90% after deductible	
Prescriptions	\$15 generic, \$45 brand, \$65 other brand (deductible does not apply)	
Out-of-pocket maximum	\$3,300 employee only / \$7,600 family	

This plan is not eligible for an HSA, but you may elect an FSA. Learn more about FSA's here!

Learn more about HealthEquity HC FSA by attending one of the available webinars.

<sup>\*</sup>These are only a sampling of the copays on the plan, please review plan details for all applicable copays. Please see <u>Adobe Rewards Guide 2026</u> for a more complete listing.

# Aetna HealthSave\*

	In network	Out of network		
Provider choice	See any doctor but pay less with in-network doctors.			
Network	Open Access Choice POS II (& Aetna Extended in Utah)			
Deductible	\$1,700 employee only \$3,400 family	\$3,400 employee only \$6,800 family		
Preventive care	100% covered After deductible, 100% of recogni			
Office visits, behavioral health, infertility	After deductible, 90% covered	After deductible, 70% covered		
Prescriptions**	After deductible, you pay copays: \$15 generic, \$45 brand, \$65 other brand	After deductible, 50% covered		
Out-of-pocket maximum	\$3,400 employee only \$7,800 family	\$6,800 employee only \$13,600 family		

Adobe HealthEquity HSA Contribution: up to \$850/employee only, \$1,700/family (and you can contribute too)

New for 2026, Adobe HSA contributions be spread evenly per paycheck from January through October.

Learn more about HealthEquity HSA by attending one of the available webinars.

<sup>\*</sup>Because this plan has employer HSA contributions, if you're not <u>eligible for an HSA</u>, you cannot elect this plan. Those enrolled in Medicare/TRICARE *can elect this plan*, but without an HSA. For all others: Unavailable. See <u>Medical plans overview</u>.

<sup>\*\*</sup> Medications on the preventive list bypass deductible

# Aetna HealthSave Basic

	In network Out of network		
Provider choice	See any doctor but pay less with in-network doctors.		
Network	Open Access Choice POS II (& Aetna Extended in Utah)		
Deductible	\$2,000 employee only \$4.000 family	\$4,000 employee only \$8,000 family	
Preventive care	100% covered After deductible, 100% of recognize		
Office visits, behavioral health, infertility	After deductible, 80% covered	After deductible, 60% covered	
Prescriptions*	After deductible, you pay copays: \$15 generic, \$45 brand, \$65 other brand	After deductible, 50% covered	
Out-of-pocket maximum	\$4,900 employee only \$9,050 family	\$8,500 employee only \$17,100 family	

Adobe HealthEquity HSA Contribution: None (but you may open an HSA and contribute)

Learn more about HealthEquity HSA by attending one of the available webinars.

<sup>\*</sup>Medications on the preventive list bypass deductible

# Aetna plans at a glance

	Aetna HealthSelect EPO	Aetna HealthSave	Aetna HealthSave Basic	
Provider choice	In-network coverage only	See any doctor but pay less with in-network doctors.		
Network	Open Access Aetna Select (& Aetna Extended in Utah)	Open Access Choice POS II (& Aetna Extended in Utah)		
Deductible	\$500 employee only / \$1,000 family	\$1,700 employee only / \$3,400 family	\$2,000 employee only / \$4,000 family	
Preventive care	100% covered	100% covered	100% covered	
PCP / OB/GYN / Pediatrician / BH office visits	\$25 copay	After deductible, 90% covered	After deductible, 80% covered	
Specialist	\$40 copay	After deductible, 90% covered	After deductible, 80% covered	
Other services (examples)*	Urgent Care \$100, Emergency Room \$500, Labs \$25, Ambulance \$500	After deductible, 90% covered	After deductible, 80% covered	
Inpatient Hospital Stay	90% after deductible	After deductible, 90% covered	After deductible, 80% covered	
Infertility	90% after deductible	90% after deductible	90% after deductible	
Prescriptions	\$15 generic, \$45 brand, \$65 other brand (deductible does not apply)	\$15 generic, \$45 brand, \$65 other brand After deductible, you pay copays	\$15 generic, \$45 brand, \$65 other brand After deductible, you pay copays	
Out-of-pocket maximum	\$3,300 employee only / \$7,600 family	\$3,400 employee only / \$7,800 family	\$4,900 employee only / \$9,050 family	

<sup>\*</sup>These are only a sampling of the copays on the plan, please review plan details for all applicable copays. Compare the plans in more details <u>here</u>.

# 2026 Rx Plan Changes



Formulary name: Aetna Standard Formulary.

Starting **January 1, 2026**, you'll have the **Aetna Standard Plan Formulary**. You will see some coverage changes with this new formulary. We want to help you get ready. **See what drugs are covered**- <u>Find a Medication for 2026 Aetna Standard Plan</u> or click on <u>2026 Aetna Standard Formulary Guide</u>.

- You can check if your drug is covered using the search link above.
  - If the search result shows "NF", it means the drug is not covered on your formulary drug list.
  - Click on the therapeutic class to see covered alternatives.
- Your specific prescription benefit plan may not cover certain medications, products or categories
- See <u>plan documents</u> for a complete description of benefits, exclusions, limitations, and conditions of coverage.
- For more information, contact your **Aetna Service Advocate 1-800-884-9565**
- Visit the Adobe microsite for more information- <u>Aetna Resource | Presentation</u>

# 2026 Rx plan design

#### HealthSelect EPO: 2026 Rx copays

Retail generic: \$15 Mail order: \$30

Brand (preferred list): \$45 Mail order: \$90

Brand (non-preferred): \$65 Mail order: \$130



# HealthSave & HealthSave Basic: 2026 Rx copays after deductible.

Retail generic: \$15 Mail order: \$30

Brand (preferred list): \$45 Mail order: \$90

Brand (non-preferred): \$65 Mail order: \$130

#### **HealthSelect EPO:**

RX is NOT subject to the deductible; you pay copays up to the out-of-pocket maximum.

#### **Prescriptions for chronic conditions**

Some medications for chronic conditions bypass your deductible, including prescriptions to help you treat asthma, diabetes, hypertension and more. To see the full list go to the **Preventive Medicine** drug list.

The Health Care Reform Drug List includes certain preventive medications that, under the Affordable Care Act, are covered at no cost to you when prescribed by a doctor. To see the full list go to the <a href="Health Care Reform Drug List">Health Care Reform Drug List</a>.

#### **HealthSave and HealthSave Basic:**

Rx is subject to the deductible, then you pay copays up to the outof-pocket maximum.

### All plans:

You may fill 90-day scripts for maintenance medications at a CVS Pharmacy® location\*.

- Medications include injectable, infused and select oral therapies.
- Patient support programs are staffed by a clinical team of patient care coordinators, pharmacists and registered nurses, 24/7. For more information, visit CVSspecialty.com.
- All Specialty Medications are required to be filled through CVS Specialty Pharmacy
- GLP-1's require preauthorization. There is no coverage for weight loss.

<sup>\*</sup>Where available

# HealthSelect EPO - When do I pay?

#### Medical/behavioral claims:

- Show your providers your Aetna® ID card.
- If your visit has a copay assigned it, they will collect the copay at the time of service.
- If your visit is subject to the deductible/coinsurance, they will file the claim on your behalf.
- You can choose to pay with your FSA or out of pocket.

#### Pharmacy claims:

- Show the pharmacy your Aetna ID Card.
- Claims are processed in "real-time."
- Providers will collect your copay at the time you pick up your medicine.
- You can choose to pay with your FSA or out of pocket right at the pharmacy.

#### Health Care Flexible Spending Account (FSA):

Learn more about FSAs by streaming a webinar hosted by HealthEquity. Click here and scroll to Webinars.



# HealthSave and HealthSave Basic Plans - When do I Pay?

#### Medical/behavioral claims:

- Show your providers your Aetna® ID card.
- They will generally bill Aetna first on your behalf.
  - \* Billing Aetna first ensures you get the negotiated rate and your deductible/coinsurance credit.
- Once Aetna processes the claim, we advise your provider how much is your member responsibility. The provider will bill you for your portion.
- You can choose to pay with your HSA or out of pocket.

#### Pharmacy claims:

- Show the pharmacy your Aetna ID Card.
- Claims are processed in "real-time."
- You'll receive your negotiated rate.
  - \* Once your deductible is met, you only pay a copay.
- You can choose to pay with your HSA or out of pocket right at the pharmacy.

### Health Savings Account (HSA):

Learn more about HSAs by streaming a webinar hosted by HealthEquity. Click here and scroll to Webinars.

Learn more about Aetna HealthSave and HealthSave Basic Plan Costs and Payment work here.



# Medical/Rx – network providers cost less

Use network providers: lower deductibles, lower out-of-pocket maximums, negotiated rates, no balance billing and coordinate with Aetna on your behalf.

Out-of-network providers cost more: You will be responsible for any charges above the plan's recognized charges, and the charges the plan doesn't cover will not count toward your deductible or out-of-pocket maximum.

Behavioral Health, Psychotherapy, 45 min – HealthSave Plan Example			
	In network	Out of network	
Total billed charges from doctor and facility	\$300	\$300	
Aetna adjusted rate	\$139.38 (negotiated rate)	\$167.25 (recognized charge)	
Plan pays	\$125.44 (90% of negotiated rate)	\$117.08 (70% of recognized charge)	
Your coinsurance	\$13.94 (10% of negotiated rate) \$50.17 (30% of recognized ch		
Additional amount you may owe	\$0	\$132.75 (amount of total charge above recognized charge)	
Total amount you pay	\$13.94	\$182.92 (amount over recognized charge plus coinsurance)	

# Know how to save by choosing the right places for care

Where you receive care can have a big impact on your cost. Your costs can vary quite a bit based on the type of facility you choose. Here are some tips:

Hospital-based care costs more, even at an in-network hospital. There can be a significant difference in cost between care at a facility affiliated with a hospital and a freestanding facility for procedures such as:

- Outpatient surgery X-rays/high-tech radiology (MRI/CAT scan)
- Endóscopies
- Physical therapy

For non-emergency care, you'll save time and pay much less if you visit your primary care provider (PCP), Teladoc Health, a walk-in clinic or an urgent care center instead of an ER.

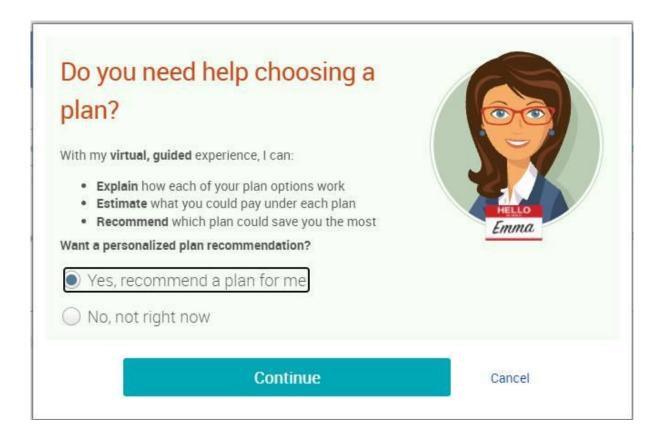
Save on lab work by using an independent lab like Quest or Labcorp versus a hospital-affiliated lab.

Examples of total billed charges from doctor and facility (before your plan benefits are applied)				
Procedure	Outpatient hospital facility Freestanding facility			
Knee arthrotomy	\$20,659	\$9,363		
Hernia	\$16,020	\$9,624		
Lumpectomy	\$11,645	\$3,795		
Tonsillectomy	\$9,244	\$4,504		
Endoscopy	\$5,318	\$2,687		

Routine lab test example				
	Quest Diagnostics and LabCorp	Other in-network independent lab	Other in-network hospital lab	Out-of-network lab (not covered under the Aetna HealthSelect EPO plan)
Cost of lab tests	\$30	\$45	\$120 .	\$300
Your share of cost (coinsurance)	10%	10%	10%	30%
You pay	\$3	\$4.50	\$12	\$90

# Ask Emma

Need help choosing the right plan? Get personalized medical plan decision-making support as part of the enrollment process. Log in to the Adobe benefits enrollment site and Ask Emma.



# Achieve your best health



Engage with a primary care physician (PCP) to help guide your care.

PCPs can help you better manage your care and build a personal care plan for you.

They can address most health care needs, and when you do get sick, they already know you and your medical history.

When necessary, PCPs can refer you to needed specialists.

Need a network doctor? Use our provider search tool at Aetna.com or on the Aetna Health<sup>SM</sup> app.

Love virtual engagement? Consider <u>Aetna® Virtual Primary Care powered by Teladoc®.</u>

Schedule your annual preventive care and well-child visits.



These include annual checkups, routine gynecological exams, vaccines, <u>flu shots</u> and wellness exams for children.

Also included are screening checks, such as:

- Cholesterol (for adults of certain ages or at higher risk)
- Colorectal cancer (for adults over age 45)
- Breast cancer (mammography every one to two years for women over 40)
- Prostate cancer (for men ages 40 and older)



To see the full list of what's covered under preventive care, read through **this** brochure and access a fun list on Aetna.com.

Complete a health assessment by logging in at **Aetna.com** > Health & Wellness.



<u>Flu shots</u> and Covid shots are covered under your medical or pharmacy benefit at 100%.

Please check this list to ensure your **pharmacy is covered** under our plan.



Please note that OTC Covid Tests are no longer covered/reimbursable

Learn more about Resources that are available for <u>Women's</u> and <u>Men's</u> health



# **A New Standard of Digestive Health Care**

Your covered members now have access to Oshi's virtual GI clinic - to help them find lasting relief with award-winning GI care.

- A dedicated multidisciplinary team of GI specialists, including dieticians and behavioral health providers
- Virtual appointments within days rather than waiting weeks
- Personalized care plan customized to each members' unique needs
- 24/7 support through unlimited visits and messaging from wherever's convenient
- Collaboration with local GI doctors to enhance members' care



# 2026 updates

- OSHI Health, a virtual digestive/GI health provider is now available in all 50 states.
- Teladoc- HealthSave and HealthSave Basic- Teladoc no cost Virtual PCP visits
- Pharmacy Formulary updated to the <u>2026</u> <u>Aetna Standard</u> Plan- A open formulary

# Virtual Primary Care

# Aetna® Virtual Primary Care powered by Teladoc®

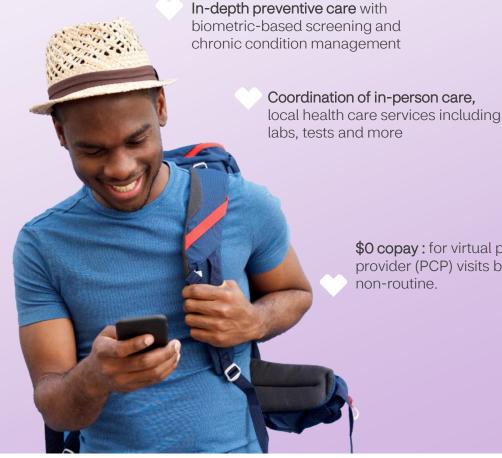
A more connected virtual primary care experience

Built into all of Adobe's Aetna plans

Provides access to a wide network of doctors and specialists when in-person care is preferred

Member-selected, dedicated, virtual care provider from first 30- to 45-minute visit to every visit thereafter

Dedicated care team access 24/7 via in-app SMS or phone for pre-, during and post-visit support



\$0 copay: for virtual primary care provider (PCP) visits both routine and non-routine.

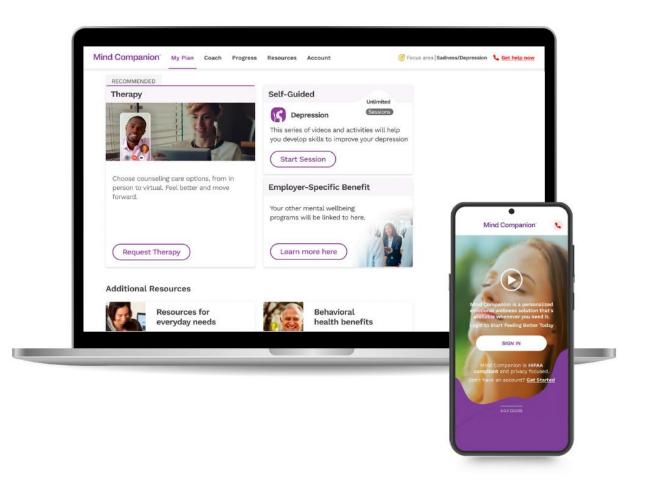
<sup>\*</sup>Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. Once the deductible has been met, such members will be able to access MinuteClinic services at no cost-share. Applies only to covered services at MinuteClinic. Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are both within the CVS Health® family.

# Mind Companion

Mind Companion provides a single place to access your mental wellbeing benefits. After completing a digital assessment, you can enjoy these benefits:

- Digital Screener
  - Do a quick mental health check-in to help personalize recommendations
- Personal Navigator
  - Click Get help now for a direct link to a care navigator by phone
- Self-guided programs
  - Get support at your own pace
- Care plan options
  - Get actions tailored to your needs

You'll be able to use your same username and password as your aetna.com member portal



# Focus on your emotional well-being

Did you know that you can access 12 free counseling sessions (age 6+) for you or your dependents via Spring Health! 1-855-629-0554

#### The Aetna Behavioral Health Condition Management program can help you with:

- Grief, loss and stress
- Depression and anxiety
- Substance abuse
- Eating disorders
- Bipolar disorder and other conditions
- Accessing in-network <u>inpatient support</u>

#### An Autism Advocate can help you access your autism benefits, including:

- Applied behavior analysis (ABA)
- Pairing you or your child with the right professionals, including a growing number of <u>ABA Institutes of Quality locations</u>
- · Making sure treatment is effective
- Connecting you with resources for caregivers and family support
- Coordinating with integrated autism care providers and caregivers
- Expanding habilitative benefits



#### Teladoc® behavioral health services

Behavioral health counseling and sessions with a psychiatrist are available via secure video.

Visits are covered according to the Aetna® medical plan you're enrolled in.



#### **Costs of Teladoc video appointments:**

Psychiatrist (initial visit): \$215/session

Psychiatrist (ongoing visit): \$100/session

Psychologist, licensed clinical social worker, counselor or therapist: \$90/session

\*HealthSelect plan \$25 copay

**Teladoc.com/Aetna** 

1-855-TELADOC (1-855-835-2362)

# You have many choices in virtual emotional well-being support

#### General Counseling and Psychiatry:

- Alma Health ages 5+, 50 states
- Array at Home ages 5+, 31 states
- Brightside ages 18+, 50 states
- Headway Health ages 18+, 13
- Telemynd ages 5+, 50 states

#### Specialized Substance Use:

- Eleanor Health ages 18+, 6 states
- Workit Health ages 18+, 50 states

#### Specialized Mental Health:

- AbleTo 8-week program, ages 18+, 50 states
- Charlie Health teens/young adults, ages 12 to 28, 17 states
- CHE Behavioral focus on those with multiple medical and BH issues, ages 18+, 12 states
- Equip Health specializes in treating eating disorders, ages 6 to 24, 11 states
- Meru Health 12-week program with focus on depression and anxiety, ages 18+, 50 states
- NOCD specializes in OCD treatment, all ages, 50 states
- Valera Health focus on children and parents, ages 6+, 12 states
- Vita Health 12-week program for suicide prevention, ages 12+, 21 states

AbleTo offers emotional support when you're going through a difficult time. With this virtual eight-week program, you get the support of a therapist to help you after a medical diagnosis or during a life transition.

<u>Consider Able To support</u> if you've experienced one of these health conditions or life changes:

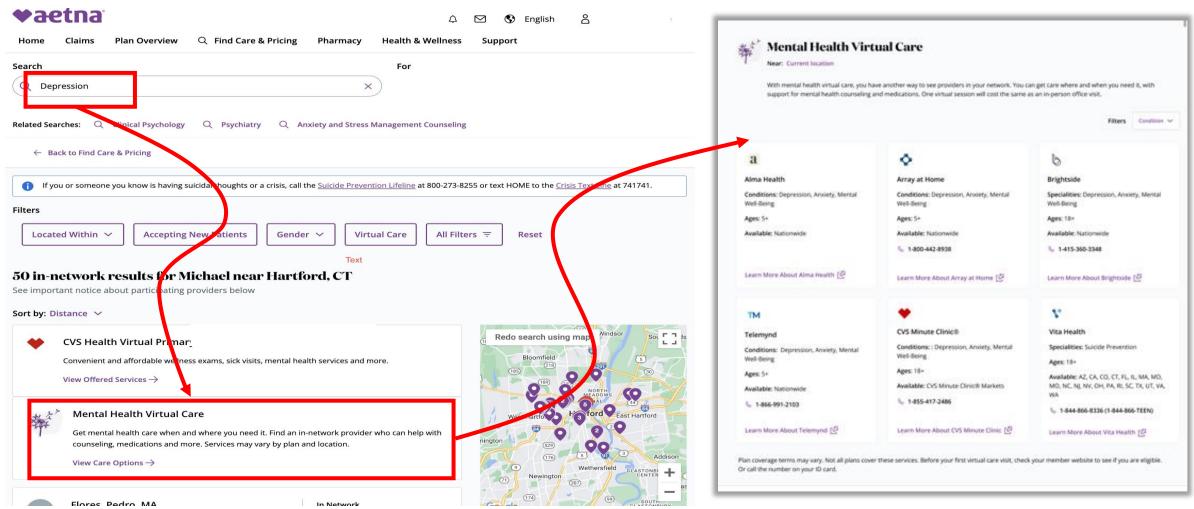
- Alcohol and substance abuse
- Breast or prostate cancer recovery
- Breathing problems
- Caregiving stress (child, elder or autism)
- Depression, anxiety or panic
- Diabetes

- Digestive health issues
- Grief and loss
- Heart issues
- Infertility
- Military transitions
- Pain management
- Postpartum depression

Infertility support is designed for women and men who are managing infertility and the emotions that can come with it.

# How to find mental health virtual support on Aetna Health

Provider searches for care returns a banner for Mental Health Virtual Care in addition to localized provider options:



# You've got this

An easier experience can make you happy and healthier.

# Teladoc®

#### General medical

Avoid a walk-in clinic, urgent care center or potentially even the emergency room. Access Teladoc 24/7 for general medical care. By phone or video chat, you can talk with a licensed, board-certified physician to get care for:

- Earaches
- Coughs/bronchitis
- Pink eye
- Acute sinus issues
- Flu
- Infections
- Sore throat

Cost of appointments

- HealthSave Plans: \$58/visit, 100% after deductible is met
- HealthSelect: \$25 copay

## Dermatology services

- Connect with a licensed dermatologist by online video chat or app with Teladoc.
- Visits are covered according to the Aetna® medical plan you're enrolled in.
- Log in to your Teladoc account to upload images of your skin issue.
- Receive a response through Teladoc's secure online message center within two business days.
- Treat ongoing or complex issues like psoriasis, eczema, acne and more.

### Cost of appointments

- HealthSave Plans: \$85/visit, 100% after deductible is met
- HealthSelect: \$40 copay

Teladoc.com/Aetna

1-855-TELADOC (1-855-835-2362)

Teladoc app



# Get help managing your health

An Aetna® nurse care manager can help you manage an acute health event or chronic condition.

You'll have one-on-one help and support from a trained nurse. Your <u>nurse</u> will serve as a trusted resource for you and your family.

Enroll in the Aetna Enhanced Maternity Management program before your 16th week of pregnancy.

This program can help you make choices for a healthy pregnancy, lower your risks for early labor, cope with postpartum depression and stop smoking.

#### **Specialty Advocates**

Get help finding the right in-network doctors and facilities. Learn about procedures and medications you may encounter. Receive support with precertification. Get more information at <u>Aetna fertility benefits</u>, <u>Aetna gender affirming benefits</u>, and <u>Aetna mental health benefits</u>.

Turn to the Aetna Compassionate Care<sup>SM</sup> program during your toughest moments.

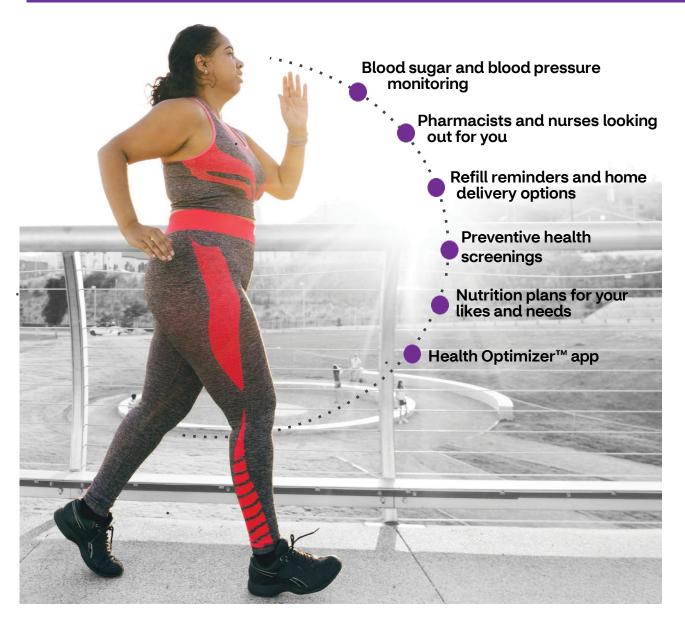
If you or a loved one has been diagnosed with a serious illness or disease, **Aetna Compassionate Care program** can help.

Teladoc® medical experts will help you get an expert second opinion on any medical diagnosis or treatment plan.

Contact Teladoc at 1-800-835-2363 or visit Teladoc.com/MedicalExperts.



# Transform Diabetes Care® 2.0



The Transform Diabetes Care® 2.0 program is a 12-month program that helps keep your diabetes in check — at no extra cost to you. It gives you customized guidance based on your specific needs.

- With access to the **Health Optimizer**<sup>™</sup> app, you can:
  - o Monitor your glucose and track and share readings
  - o Learn more about diabetes and maintaining a healthy lifestyle
  - o Make meals that align with your dietary restrictions; and more
- Get personalized support from Certified Diabetes Care and Education Specialist nurses. That's in addition to the support from your care management program.
- Virtual care gives you access to support from the comfort and safety of home.

If you're managing diabetes, you're enrolled automatically.

For questions about diabetes, or for additional support, please call Aetna® Service Advocates at 1-800-884-9565 (TTY:711)

For more resources to help with Diabetes care, click here- <u>US Aetna</u> <u>Manage your diabetes and live healthier</u>

# Institutes of Quality® and Excellence (facilities & providers)

#### Put your trust in facilities known for quality care

It's important to choose a facility known for providing quality care. As an Aetna® member, you have access to a special network of hospitals and other facilities known as Institutes of Quality.

These top-notch facilities specialize in certain procedures:

#### Bariatric (for weight loss)

Surgery for people living with extreme or morbid obesity

#### Cardiac (for the heart)

Rhythm disorders

Heart surgery

Certain heart treatments

#### Orthopedic (for the joints and spine)

Spine surgery

Knee replacement

Hip replacement

#### Fertility

Providers who offer excellent quality and high-value infertility care

### Find an Institutes of Quality facility near you

Log in at Aetna.com and click "Find Care & Pricing." You can also search for doctors on the Aetna Health<sup>SM</sup> app.

Tip: When looking for a specialist, look for hospital affiliation. Then click the name of the hospital to see if it's an Institutes of Quality facility.

Aetna Behavioral Health also has designated select facilities to the Institutes of Quality (IOQ) network. These facilities provide inpatient treatment for:

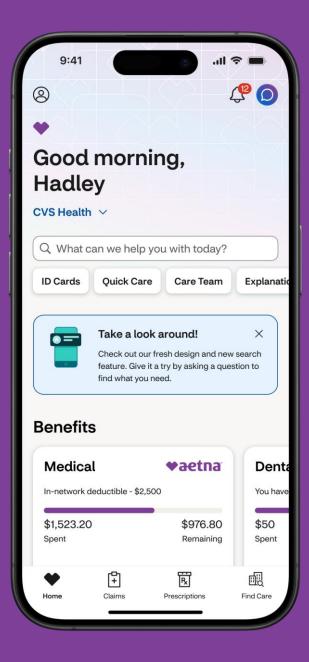
Substance abuse disorders | Eating disorders | Mental health | Applied Behavioral Analysis

These facilities and providers have shown consistent, high-quality care and commitment to continuous improvement.

# Medical/Rx – ways to save

- Use the cost estimator tool on Aetna.com before elective services.
- Call the 24-Hour Nurse Line 24/7 at 1-800-556-1555 (TTY: 711) for no-cost health information and support.
- Use Teladoc\*, walk-in clinics or urgent care centers versus the emergency room whenever possible.
- When you need <u>lab services</u>, use Quest Diagnostics or LabCorp. When you need imaging services, go to freestanding or diagnostic imaging centers instead of hospitals.
- For Rx, ask if there's an over-the-counter (OTC) equivalent, generic or preferred brand available.
  - See how much a drug will cost before you fill any new prescriptions and check those you use now for generic additions or lower-cost tier options.
- Use mail order or pick up a 90-day supply of maintenance medications at a CVS Pharmacy location. After the deductible, you'll pay two copays for a three-month supply of medicine.
- Engage with Nurse Care Managers and specialty Advocates for complex conditions, surgeries, treatment plans
- Make a smart choice when you need medical care. Go to your PCP, Teladoc, or a Walk-in Clinic for non-urgent care needs and only use the ER for life threatening emergencies.





# Aetna Health<sup>SM</sup> app

- •Get cost estimates for visits, procedures and medications
- •Get 24/7 access to a licensed doctor by phone or video
- •View your health plan summary and get information about what's covered
- •View up to two years of claims for your whole family
- •Pay claims directly from the app
- •Track family and individual spending and progress toward meeting deductibles
- Access your digital ID card
- •Get personalized health actions based on your profile

Learn more and download the app

# We're here to help!

#### Aetna Service Advocates

- Explain in detail how your benefits work
- Walk you through how all the member tools work
- · Help solve claim issues
- · Help explain all programs available to you
- · Available to chat through member website
- Connect you to an Autism or Fertility Advocate

#### NURSE CARE MANAGERS

- Single nurse serves as your "point person"
- · Assistance for acute (short-term) or chronic (ongoing) health care needs
- One nurse for your whole family (if needed)
- Helps coordinate care
- Completely free and voluntary however, please take the call!

We're here to help! 1-800-884-9565 (TTY: 711)







**Behavioral** health



Pregnancy and newborns

 $R_{\!x}$ 

Pharmacy

# **Aetna Service Advocate**

1-800-884-9565 (TTY: 711)



**Answer** questions

Connect you to specialized resources Explain benefits, programs and tools Find cost-effective providers

> Help make appointments Provide wellness education



Fertility



Organ transplants and rare diseases



Gender-affirming services



Finances. community and nutrition



# Thank you