



Here for you

Support for inpatient behavioral health care and more



Where to start

If you or a family member is struggling with a behavioral health issue, don't wait — support is available 24/7. Whether you're considering inpatient care or trying to avoid it, call your Aetna Service Advocate at [\(1-800-884-9565 \(TTY: 711\)\)](tel:18008849565) and ask to speak with a behavioral health specialist.

Whatever you're going through, or however you feel, a behavioral health specialist is here to support you.

They can:

- Guide you to programs and resources included with your benefits
- Help you find the right in-network providers and book appointments
- Help you find in-network inpatient facilities and coordinate treatment
- Handle any approval requirements

Don't wait

The sooner you reach out for help, the better your experience and outcomes will be. A behavioral health specialist is here to help. Call [\(1-800-884-9565 \(TTY: 711\)\)](tel:18008849565), 24/7.



Finding inpatient care

Your plan covers care at different types of behavioral health facilities, including:

- Intensive outpatient programs
- Detoxification centers
- Partial hospitalization programs
- Residential treatment

There are certain types of facilities that are not covered, such as wilderness camps. This means you'd need to pay the full cost yourself.

With many inpatient care options, it can be confusing and stressful to figure out where to go. You don't need to do this on your own. Call your Aetna Service Advocate to get help finding a facility that's right for you and that's covered by your plan.

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





Find in-network behavioral health providers:

• Online provider search tool

- Log in at Aetna.com (register first if you haven't already).
- Click **Find Care & Pricing** on your home page.
- Enter "mental health facility" in the search bar. Or enter the type of provider you're looking for — such as psychiatrist, psychologist, clinical social worker or counselor. You can also search for a provider by name.

• Aetna Institutes of Quality® facilities

These top-rated inpatient facilities belong to a strictly credentialed "network within a network." They provide high-quality care for mental health, substance misuse and eating disorders. Click [here](#) to find a location near you.

Having trouble finding a network provider?

Call your Aetna Service Advocate at [1-800-884-9565 \(TTY: 711\)](tel:1-800-884-9565) and ask to speak with a behavioral health specialist.



Safety and savings with in-network providers

Choosing in-network providers for behavioral health care gives you some important advantages.

Trust: You can be sure your provider is licensed and accredited and will work with Aetna® to preapprove covered services.

Beware of out-of-network providers who say "We'll work with your insurance" in order to sell you their services.

- We may not be able to work with them. For example, the provider may not be licensed in your state or may not agree to our contract.
- The service may not be covered by your plan.
- They may not even be an accredited facility.

Cost: In-network providers negotiate their fees with Aetna. This means:

- You pay less out of your own pocket.
- You get the most out of your plan benefits.
- You won't be balance billed (see definition on the next page) for covered services outside of your normal plan cost-share.
- You know your care is covered. If the service or facility is not covered by your plan, you may need to pay the entire cost yourself.

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

Knowing how your benefits work can prevent headaches at a difficult time.

Here's how your Aetna® medical plan covers services after you meet your annual deductible. If you use out-of-network providers, your plan covers recognized charges only (see definition below).

Plan provisions	Aetna HealthSave Basic		Aetna HealthSave		Aetna HealthSelect EPO
	In network	Out of network*	In network	Out of network*	In network
Office visits	80%	60%	90%	70%	You pay \$25 for PCP and mental health visits, not subject to deductible
Outpatient and inpatient services**	80%	60%	90%	70%	90%

Not all types of inpatient facilities are covered, including wilderness camps and facilities that are not licensed or accredited. Different benefits apply for care 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.

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

*Subject to recognized charges and balance billing. See definition below.

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

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

Some types of care require preapproval. This process, called precertification, ensures services are safe and appropriate. It also determines how the plan will cover services.

- 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)** to start the process. If they don't provide this service, you'll need to call Aetna yourself.

Your plan doesn't cover certain alternative medicine services. Click [here](#) for a list.

Recognized charges and balance billing

If you're in the **Aetna HealthSave Basic** plan or the **Aetna HealthSave** plan and go outside the network, reimbursement is not based on a negotiated amount, but rather on the recognized charge. To determine the recognized charge, we compare costs for similar services in the same geographic areas.

You may be responsible for the entire difference between what the provider bills and the recognized charge. This is called balance billing. Balance billing charges don't count toward your deductible or out-of-pocket maximum.



Help from home

If you feel like you might be starting to spiral out of control, seek help now, before you end up needing inpatient care. Here are some programs that could help you right now, from home. One of them might just prevent an inpatient stay down the road.

Spring Health, Adobe's Employee Assistance Program (EAP) provider, gives you easy access to confidential, short-term counseling services and work-life resources. You're eligible for up to **12 no-cost counseling sessions** each calendar year.

Sign up and activate your EAP benefits online. After you take a short assessment, you'll be assigned a personal care navigator who will guide you to the right benefits.

Go to Adobe.SpringHealth.com (use code: adobe) or call **240-558-5796**. For crisis support, select option 2.

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, call **1-855-835-2362** or download the Teladoc Health app.

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

Behavioral health televideo services let you get counseling from anywhere for the same cost as an office visit. To get started, call one of the provider groups below, or call your Aetna Service Advocate at **1-800-884-9565 (TTY: 711)** for additional options.

Contact	At
Alma Health	HelloAlma.com/aetna accepts patients age 5 and older
Array	1-800-442-8938 ArrayBC.com accepts patients age 5 and older
Telemynnd	1-866-991-2103 Telemynnd.com/aetna accepts patients age 5 and older



Questions? Call your Aetna Service Advocate at **1-800-884-9565 (TTY: 711)**. They can help you find services, doctors and facilities that are covered by your plan. And they can tell you about resources to help you prevent the need for inpatient care.

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