



Better health at every age



Resources for women's wellness

No matter where you are in life, make your good health a priority.

Take a few minutes to read about the importance of preventive care and topics like bone health and menopause. Get to know what's available from your Aetna® medical plan for better health and well-being.

Support how and when you want it

Seamlessly connect with care and manage your benefits — at home or on the go.

Call your **Aetna Service Advocate** at [1-800-884-9565 \(TTY: 711\)](tel:1-800-884-9565) when you need help:

- Understanding your plan's benefits, resources and services
- Finding in-network doctors, booking appointments and preparing for your visit
- Knowing what's covered and what you'll pay

Log in to your **Aetna member website** at [Aetna.com](https://www.aetna.com) to:

- Review benefits and coverage details
- See what your health care costs and where you are with your deductible and out-of-pocket maximum
- View and pay claims for your whole family
- Access your ID card whenever you need it

Use the **Aetna HealthSM app** to:

- Find in-network providers, including walk-in clinics and urgent care centers
- Get cost estimates before you get care
- Receive personalized reminders to help you improve your health

Get the Aetna Health app by texting **AETNA** to [90156](tel:90156) to receive a download link. Message and data rates may apply.*

***Terms and conditions. Privacy policy.** By texting [90156](tel:90156), you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna Health app. Consent is not required to download the app. You can also download by going to the Apple® App Store® or Google Play™.

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Preventive care: Are you up to date?

Preventive care lets you and your doctor know what's going on with your health and can reveal potential problems. Your Aetna® plan covers routine physical exams, well-woman exams, cancer screenings, vaccines and certain preventive medications at 100%.

The best way to stay up to date with preventive care is to schedule your annual routine physical exam with your primary care provider (PCP). Your PCP can tell you which preventive services are right for you based on your needs and health history. They can also provide basic, non-emergency care and help you find the right specialist when you need one.

To find a PCP, log in at [Aetna.com](https://www.aetna.com) and click **Find Care & Pricing**. Look for the **Quality & Effective Care** label next to providers who meet a higher standard of quality and cost-effectiveness. The designation applies to certain specialties, including primary care, cardiology and obstetrics and gynecology.

The chart below shows what's generally recommended for women. Your needs may vary, so talk with your doctor about what's right for you.

Screenings and vaccines	Age
Routine physical exam	18+
Blood pressure screening	18+
Influenza (flu shot)	18+
Cholesterol test	18+
Well-woman exam	21+
Pap test (cervical cancer)	21+
Mammogram (breast cancer)	Covered at any age; recommended 40+
Colorectal cancer screening	Covered at any age; recommended 45+
Shingles vaccine	50+
Osteoporosis (bone density test)	65+

For a complete list of covered care, see [Women's health on Benefits.Aetna.com](https://www.aetna.com).

If you're gender non-conforming, non-binary or on the transgender continuum, your needs may be different. Be sure to talk with your provider about which screenings are appropriate based on your personal situation, including screenings not listed.

Two important preventive services that could save your life

Mammogram: An X-ray of the breast. Recommended once each year starting at age 40.

Pap test: A test that collects cells from the cervix. Women should start getting this screening at age 21 and continue every three to five years, depending on doctor recommendations.





Women's health support and services

Whether you're planning a family, in menopause or experiencing another common health concern for women, you've got expert support and benefits available to help.

Fertility support

When you need fertility support, your first step is to call your Aetna Service Advocate at [1-800-884-9565](tel:1-800-884-9565) (TTY: 711) and ask to speak with a fertility advocate. Your fertility advocate can explain available services and options. And they can help you maximize your benefits and minimize out-of-pocket costs.

Maternity support

We're here to help you throughout your journey, from pregnancy to parenthood. The maternity support program is included with your Aetna® medical plan. Enroll early and get a reward when you sign up by the 16th week of pregnancy. To get started, call your Aetna Service Advocate at [1-800-884-9565](tel:1-800-884-9565) (TTY: 711).

Contraceptives (birth control)

Family planning services and female contraceptives are covered under your Aetna medical plan as follows.

- Two visits per year for education and counseling on contraceptives are covered at 100% with an in-network provider.
- Generic contraceptives are covered at 100% when filled at an in-network pharmacy.
- Contraceptive devices and related services and supplies provided, administered or removed by a doctor during an office visit are covered the same as other medical care.
- Voluntary sterilization procedures and related services and supplies are covered the same as other medical care.

Abortion coverage

Your Aetna medical plan covers abortion services where permitted by state and local laws. If you use an out-of-network abortion provider, services will be covered the same as in network.

Travel and lodging benefits

If covered fertility or abortion services are not available from a network provider within 100 miles of your home, your plan will cover U.S. domestic travel and lodging expenses for you and one companion.

Your medical plan deductible and coinsurance apply, as well as these IRS limits and guidelines:

- Travel by, for example, coach class air, train or bus
- Maximum of \$50 per person per night, up to \$100 per night, for lodging expenses
- Annual combined maximum of \$5,000 for fertility, abortion and/or gender-affirming travel and lodging services

Before you travel, you must contact your Aetna Service Advocate to verify provider availability (not required for abortion services). To be reimbursed for travel and/or lodging costs, you must also submit a claim form.



Women's health support and services *continued*

Heart health

Did you know? Heart disease is the leading cause of death for women. Risk factors include:

- Diabetes
- Family history
- High blood pressure
- High cholesterol
- Obesity
- Physical inactivity

To reduce your risk, talk with your PCP about your personal and family medical history. Ask about lifestyle changes you can make for better health, such as diet changes and more physical activity.

And be sure to stay up to date on your routine checkups and heart health screenings. This is especially important after menopause, when women have a higher risk for cardiovascular conditions than before their perimenopausal years.

If you have a heart disease diagnosis, an Aetna® nurse care manager may reach out to help you manage your condition and navigate the health care system. Or you can contact a nurse care manager on your own by calling your Aetna Service Advocate at [1-800-884-9565 \(TTY: 711\)](tel:1-800-884-9565).



Bone and joint health

Your bones and joints play the important roles of supporting your body and keeping its movements smooth and efficient. You can take steps to keep them healthy, such as:

- Getting enough calcium and vitamin D
- Exercising regularly
- Limiting alcohol
- Avoiding tobacco

Stretching and balance exercises can help you avoid falls and other injuries.

About osteoporosis

Osteoporosis is a disease that causes bones to become weak and brittle and break easily. While family history plays a role, other risk factors can set women up for bone loss, such as:

- A family history of hip fracture
- Increasing age
- A thin or small frame
- Menopause
- Being white or Asian
- Physical inactivity
- Certain medications
- Smoking
- Heavy drinking

If you're age 65 or older or have a family history of osteoporosis, your PCP or Ob/Gyn may order a bone density test. This test can determine whether you have bone loss and to what extent. Depending on your results, your doctor may recommend calcium and vitamin D supplements and/or a prescription drug that prevents bone loss or builds up new bone.

Sources:

American Heart Association. [Heart Health After Menopause](#). September 12, 2024. Accessed September 2024.
Centers for Disease Control and Prevention. [Women's Health](#). September 4, 2024. Accessed September 2024.
WebMD. [Osteoporosis: Everything You Need to Know](#). August 27, 2024. Accessed September 2024.

Women's health support and services *continued*

Perimenopause and menopause

For most women, menopause begins 12 months after their last period. This generally happens between ages 45 and 55, but women may experience changes in the years leading up to that point. This is called menopausal transition or perimenopause. Before, during and after menopause, many women experience symptoms that affect both body and mind.

It's important to remember that the experiences of menopause can vary from person to person. For example, people who've had cancer or certain surgeries may be more likely to have an earlier onset of menopause. Transgender or non-binary people may also experience changes in different ways.

Treating symptoms

Menopause is a natural part of growing older. If you're having symptoms of menopause, here are some things you can do to manage your symptoms and enjoy a better quality of life:

Control hot flashes

A hot flash is a sudden feeling of heat in the upper part or all of your body. Your face and neck may become flushed. Red blotches may appear on your chest, back and arms. Heavy sweating and cold shivering can follow. Hot flashes can be very mild or strong enough to wake you (called night sweats). You may be able to treat them with lifestyle changes. Or you may want to talk with your doctor about taking hormones. Learn more on the [National Institute on Aging](#) website.

Exercise and eat healthy

Making healthy lifestyle changes can reduce your symptoms and lower your risk for heart disease, osteoporosis and other long-term problems linked to aging. To learn about resources Adobe offers for getting and staying well, see [Physical wellbeing on Benefits.Adobe.com](#).

Keep up with preventive care

Stay up to date with preventive care exams and screenings. Your Aetna® plan covers preventive care at 100% when you use a network doctor. Whether you prefer a PCP or Ob/Gyn, you can always find network doctors by logging in to your member website at [Aetna.com](#) > **Find Care & Pricing**.

Reduce stress

Try mind and body relaxation, such as breathing exercises. This may help with hot flashes and mood symptoms. Visit the Aetna Behavioral Health website for tips and resources to help reduce stress. Log in at [Aetna.com](#) and scroll down to **Mental Health Support & Services**.

See a certified menopause practitioner

You may want to consider visiting a menopause specialist who can help you navigate the time before, during and after menopause. Ask your doctor if they're trained or certified in menopause or can refer you to someone who is. You can also use the [Menopause Society's website](#) to find a provider trained in menopause care.

These can include:

- Fatigue
- Heart palpitations
- Hot flashes
- Low sex drive
- Night sweats
- Poor memory
- Trouble concentrating
- Trouble sleeping
- Vaginal dryness
- Weight gain

Sleep better

Around midlife, some women start having trouble sleeping. Maybe you can't fall asleep, you wake too early or night sweats wake you up. Try the Headspace meditation app to help you manage stress and sleep better. To learn more about this and other resources Adobe offers, see [Emotional wellbeing on Benefits.Adobe.com](#).

Take care of your bladder

Midlife may come with a loss of bladder control. You may have a sudden urge to urinate, or urine may leak during exercise, sneezing or laughing. Talk to your PCP or Ob/Gyn. Or find a urologist by logging in at [Aetna.com](#) > **Find Care & Pricing**.

Take medication or hormones

Your PCP or Ob/Gyn may want to prescribe medication, hormone therapy or other treatments that may be right for you based on your personal and family medical history. Check the [Aetna formulary](#) to see which drugs are covered by your plan.

Visit a MinuteClinic® near you

Did you know that MinuteClinic offers menopause treatment? Ask a MinuteClinic provider — in person or virtually — about treatment options that can relieve menopause symptoms.

To learn more, visit [CVS.com/minuteclinic > Women's services](#).

Use your mental well-being resources

Take advantage of programs like the [Spring Health Employee Assistance Program, AbleTo and Teladoc Health behavioral health](#) to help with depression, anxiety and other issues that can arise or intensify during menopause and beyond.

Sources:

National Institute on Aging. [What is menopause?](#) September 30, 2021. Accessed September 2024.

Duke Health. [Why You Should Seek Care From a Menopause Specialist](#). October 21, 2020. Accessed September 2024.



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
Preventive care	100%, not subject to deductible	100%	100%, not subject to deductible	100%	100%, not subject to deductible
Office visits	80%	60%	90%	70%	You pay \$25 for PCP and Ob/Gyn, \$40 for specialist, not subject to deductible
Outpatient and inpatient services**	80%	60%	90%	70%	90%

Prescription drugs

Your Aetna medical plan covers treatment for menopausal symptoms. This may include estrogen therapy, vaginal estrogen, low-dose antidepressants, gabapentin, clonidine and osteoporosis medications.

Some covered prescription hormone therapy drugs include estradiol, progesterone, DOTTI™, Premarin® and Yuvaferm®.

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 generic drugs
\$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 generic drugs
\$90 for brand-name drugs on the Aetna Performance Drug List
\$130 for other brand-name drugs

Contraceptive drugs and devices

Generic contraceptives on the Aetna formulary are covered at 100% when filled at an in-network pharmacy.

*If you go outside the network, (no out-of-network coverage for **Aetna HealthSelect EPO** unless it's an emergency) 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/charge. And that additional amount doesn't count toward your out-of-pocket maximum.

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

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





Resources for body and mind

Your plan comes with programs and resources to help you reach your best health physically and mentally.

Aetna® nurse care manager

If you're facing a serious medical condition, a [nurse care manager](#) can provide one-on-one support. Your nurse can help you work better with your doctor, get needed follow-up care and more. A nurse may reach out to you. Or to contact a nurse care manager on your own, call your Aetna Service Advocate at [1-800-884-9565 \(TTY: 711\)](tel:1-800-884-9565) and ask to speak with a nurse care manager.

Cancer support

- **AccessHope** connects you with renowned cancer specialists who will review your case and provide insights your doctor may use to optimize your treatment plan. You can also call a phone line staffed by oncology nurses when you want to better understand a specific type of cancer or need any other support. Visit Connect.MyAccessHope.org or call [1-833-971-4673](tel:1-833-971-4673).
- **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.
- [Click here](#) to learn more about the cancer resources included with your Aetna medical plan.

Aetna Women's Health Support Center

This is a digital hub that offers resources and information across different life stages and health events unique to women. Learn what to expect and what to discuss with your doctor. Find the Center at Aetna.com > **Health & Wellness** > **Women's Health Support Center**.

Employee Assistance Program (EAP)

Your Adobe EAP from **Spring Health** provides up to **12 no-cost counseling** sessions per year for you and each covered family member. Visit Adobe.SpringHealth.com and use code: adobe. Or call [240-558-5796](tel:240-558-5796). For crisis support and immediate assistance, press 2.

Teladoc Health

- **Aetna virtual primary care through Teladoc Health** lets you have video visits with a primary care provider for routine checkups. They can also order lab work and imaging and discuss results, prescribe medications and refer you to in-person care when needed. Visit TeladocHealth.com/primary360-aetna to set up your account.
- For virtual dermatology and minor one-time medical issues, visit TeladocHealth.com/aetna, call [1-855-835-2362](tel:1-855-835-2362) or download the Teladoc Health app.

Teletherapy

- **Aetna behavioral health televideo** services provide 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 \(TTY: 711\)](tel:1-800-884-9565) for additional options.

Contact	At
Array	1-800-442-8938 ArrayBC.com accepts patients age 5 and older
MDLIVE®	1-855-824-2170 MDLIVE.com/bhcomm accepts patients age 10 and older
Telemynd	1-866-991-2103 Telemynd.com/aetna accepts patients age 5 and older

- **Teladoc Health** offers video sessions with a psychiatrist, psychologist or other behavioral health provider.
 - 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](tel:1-855-835-2362) or download the Teladoc Health app.

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

- **AbleTo** is an eight-week program that lets you talk by phone or video with a therapist. Get help with issues such as depression, anxiety, substance use disorders and more. After you meet your annual deductible, your Aetna medical plan covers 100% of the program cost. Call [1-844-422-5386](tel:1-844-422-5386) to get started.



Resources for body and mind *continued*

More telehealth options

Here are some of the telehealth providers available to you as part of your plan's network. You can choose providers that offer treatment for select conditions, as shown. To confirm a provider's network membership or get plan details, call your Aetna Service Advocate at [1-800-884-9565 \(TTY: 711\)](tel:1-800-884-9565).

Not all providers are available nationwide. Check the provider's website to see if they're licensed in your state.

Contact	At	Specialty
Allara	AllaraHealth.com/about	Hormonal, metabolic and gynecological conditions
Gennev	Gennev.com	Perimenopause and menopause
Hey Jane	HeyJane.com	Reproductive health
LunaJoy	HelloLunaJoy.com	Mental health, specializing in anxiety, depression, infertility, postpartum and menopause
Midi Health	JoinMidi.com	Perimenopause and menopause
Oshi Health	OshiHealth.com/aetna2	Gastrointestinal (GI) conditions
Parsley Health	ParsleyHealth.com	Chronic conditions
SimpliFed	SimpliFed.com	Lactation



Questions?

Call your Aetna Service Advocate at [1-800-884-9565 \(TTY: 711\)](tel:1-800-884-9565).

Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health® family of companies. Refer to Aetna.com for more information about Aetna plans.

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