



## Aetna Medical Plans 2021 Open Enrollment

Quality health plans & benefits

Healthier living

Financial well-being

Intelligent solutions



# Aetna 2021 Medical Plan Options

Aetna HealthSave (HSA)\*

Aetna HealthSave Basic (HSA Qualified)

Aetna HealthSave OOA (HSA)\*

## Common Features across Aetna Plans:

Network is Open Access Choice POS II

- **Utah uses: "Utah Connected Network."**

Option to see Network & Out of Network providers but you will pay more out of pocket for Out of Network

No PCP election or referrals required for Specialists

Pharmacy, Mental Health & Substance Abuse provided by Aetna: all MH, SA and Rx costs apply to the out of pocket maximum

On-demand access to physicians, Mental Health providers and Dermatologists through Teladoc

National Preferred lab vendors: Quest and LabCorp

**Everyone will get a new ID card for 2021**

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



# Aetna HealthSave (HSA)

Deductible – In Network	\$1,400 Employee only / \$2,800 Family
Deductible – Out of Network	\$2,800 Employee only / \$5,600 Family
Coinsurance – In Network	90% after deductible
Coinsurance – Out of Network	70% after deductible
Out of Pocket Maximum – In Network	\$3,000 Employee only / \$6,900 Family
Out of Pocket Maximum – Out of Network	\$5,600 Employee only / \$11,200 Family
Preventive Care – In and Out of Network	100% In Network / 100% after deductible Out of Network
Office Visits / Behavioral Health / Infertility	After deductible: 90% In Network; 70% Out of Network
Pharmacy**	After deductible, then copays: \$15 / \$45 / \$65 (subject to the out of pocket maximum)

Adobe HSA Contribution\* into an HSA with HealthEquity when you qualify:  
**\$850 Employee only/\$1,700 Family**

\*This plan has an employer HSA contribution; thus employees must certify HSA eligibility to elect this plan. However, if you are enrolled in Medicare or TRICARE, you can elect Aetna HealthSave (without HSA) on the Adobe Benefits Enrollment Site. Check to see if you are eligible: (Go to [benefits.adobe.com](https://benefits.adobe.com) > Health Savings Account (HSA) > How do I know if I'm eligible for an HSA.)

\*\* Medications on the preventive list bypass deductible

## Aetna HealthSave Basic (HSA Qualified)

Deductible – In Network	\$1,700 Employee only / \$3,400 Family
Deductible – Out of Network	\$3,400 Employee only / \$6,800 Family
Coinsurance – In Network	80% after deductible
Coinsurance – Out of Network	60% after deductible
Out of Pocket Maximum – In Network	\$4,400 Employee only / \$8,150 Family
Out of Pocket Maximum – Out of Network	\$7,700 Employee only / \$15,400 Family
Preventive Care – In and Out of Network	100% In Network / 100% after deductible Out of Network
Office Visits / Behavioral Health / Infertility	After deductible: 80% In Network; 60% Out of Network
Pharmacy**	After deductible, then copays: \$15 / \$45 / \$65 <i>(subject to the out of pocket maximum)</i>

While there is no Adobe HSA Contribution into an HSA with HealthEquity, you may contribute on your own if you qualify\*

\*Contribute to HSA only if you're HSA-eligible. If you are enrolled in Medicare or TRICARE or unable to certify you are eligible to contribute to an HSA, you must not make any contributions to the HSA. (Go to [benefits.adobe.com](https://benefits.adobe.com) > Health Savings Account (HSA) > How do I know if I'm eligible for an HSA.)

\*\* Medications on the preventive list bypass deductible

# 2021 Rx Plan Design

## 2021 Rx Co-payments

Retail generic:	<b>\$15</b>	Mail Order:	<b>\$30</b>
Brand (preferred list):	<b>\$45</b>	Mail Order:	<b>\$90</b>
Brand (non-preferred):	<b>\$65</b>	Mail Order:	<b>\$130</b>



Rx is subject to the deductible, then you pay co-pays up to the maximum out of pocket.

You may also fill 90-day scripts at CVS for maintenance Medications.

**Formulary name:** [Standard Opt Out](#). This formulary opts out of formulary exclusions.

## Step Therapy now required on new prescription request for Auvi-Q

You must try epinephrine or Epipen first. If you have already tried one of these in the past under our plan, you will not have to retry them – you may continue to take Auvi-Q. If you have not tried epinephrine or Epipen, you will need be required to do so in January.

## Preventive Medications covered at 100%.

To see the full list go to the [Health Care Reform Drug List](#)

## Prescriptions for chronic conditions

Some medications for preventive care and chronic conditions by-pass 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](#)**.

## Specialty Medications are required to be filled through CVS Specialty Pharmacy:

- Medications include injectable, infused, select oral therapies.
- Patient support programs staffed by clinical team of patient care coordinators, pharmacists and registered nurses 24/7. For more information visit <https://www.cvsspecialty.com/>.

# Aetna HealthSave...As Easy as 1-2-3

## The Deductible

All expenses covered under the plan apply to the deductible\* as required by law

1

## Base Medical/Rx Plan

After the deductible is met, you pay a percentage of any additional Medical/BH services you receive (coinsurance), up to your annual out-of-pocket maximum – pharmacy copays apply to the out of pocket maximum as well.

2

## Health Savings Account

Pay with pre-tax HSA contributions\*

**Bonus:** Unused amounts in your bank account rollover to the next plan year and you keep even if you change plans or leave Adobe. No limit to the rollover amount!

3

Sign up to learn more about HSA's by attending an upcoming webinar hosted by HealthEquity by clicking [here](#) and scrolling to Webinars.

\*The 2021 IRS HSA contribution limit is \$3,600 single coverage, \$7,200 if you cover 1 or more dependents in a qualifying plan; and additional \$1,000 catch-up for individuals age 55 or older. HSA contributions are taxable in California and New Jersey.

Your contributions and Adobe's, if any, count toward your IRS limit. (When you qualify, Adobe contributes to your HealthEquity health savings account (\$850 employee, \$1,700 employee + 1 or more) for HealthSave (HSA) plan only. HealthSave Basic plan has no employer HSA contribution.)

\*Preventive List medications bypass the deductible

# 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 & your deductible / coinsurance credit
- Once Aetna process the claim, we advise your provider how much is your member responsibility
- The provider will bill you 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 “real-time”
- You will 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:

Learn more about HSA's by attending an upcoming webinar hosted by HealthEquity by clicking [here](#) and scrolling to Webinars.



# 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.

PCPs can address most healthcare needs and when you do get sick, your PCP already knows you and your medical history

When necessary, PCPs can help to refer to you needed specialists

Need a network doctor? Use our online directory at [aetna.com](https://www.aetna.com) or the **Aetna Health app**.



## Schedule your annual preventive care and well child visits.

Annual checkups, routine gynecological exams, vaccines, [flu shots](#), 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, visit the [Preventive Care Covered at No Cost](#) document at [benefits.adobe.com](https://benefits.adobe.com)

**Complete a Health Risk Appraisal at Aetna.com** (Stay Healthy) or go to the **Aetna Health app** (Improve)

[Flu Shots](#) are covered under your medical plan at 100%. If you go to a pharmacy to receive one, please ensure they run it under Medical. Please check the list to ensure the [pharmacy is covered](#) in our plan.



# Focus on your emotional wellbeing

## Aetna's 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

## Autism Advocate can answer questions about your autism benefits, including:

- applied behavior analysis (ABA)
- Pair you or your child with the right professionals
- Make sure that treatment is effective
- Connect you with resources for caregivers and family support
- Coordinate with integrated autism care providers and caregivers
- Connect you with torchlight via Bright Horizons
- Expanded Habilitative Benefits



## Teladoc Behavioral Health Services

Behavioral health counseling and psychiatric sessions via secure video

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



## Costs of Teladoc video appointments:

Psychiatrist (initial visit): **\$190/session**

Psychiatrist (ongoing visit): **\$95/session**

Psychologist, licensed clinical social worker, counselor or therapist: **\$85/session**

[www.Teladoc.com/Aetna](http://www.Teladoc.com/Aetna)

**855-TEL-ADOC**

## Focus on your emotional wellbeing

AbleTo provides emotional support when you are going through a difficult time. This eight-week program offers you emotional support after a medical diagnosis or life transition.

**Consider AbleTo support** if you have experienced one of these health conditions or life changes:

Infertility

Breast or prostate cancer  
recovery

Heart issues

Diabetes

Digestive health

Pain management

Breathing problems

Alcohol and substance abuse

Depression, anxiety or panic

Postpartum depression

Caregiving (child, elder or autism)

Grief and loss

Military transitions



**The Infertility Support Program** is designed for women and men who are managing infertility and the emotions that can come with it.

Learn more by calling your Aetna Concierge at **800-884-9565**



## Get help managing your health

### **Talk to a registered nurse 24/7 with the Informed Health Line**

- Learn about health conditions
- Find out more about a medical test or procedure
- Get help preparing for a doctor visit
- Receive emails with videos that relate to the question or topic

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**Call anytime, day or night, at 1-800-556-1555**

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# Get help managing your health

## **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 nurse will serve as a trusted resource for you and your family

## **Enroll in the Maternity Management program before your 16<sup>th</sup> 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.

## **Turn to Aetna's Compassionate Care program during your toughest moments**

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

## **Best Doctors will help you get an expert second opinion on any medical diagnosis or treatment plan**

Contact Best Doctors at 866-904-0910 or visit [members.bestdoctors.com](https://members.bestdoctors.com).

## **Fertility Advocate**

Help you find the right in-network doctors and facilities. Learn about procedures and medications you may encounter. Learn more at: [Aetna fertility benefits](#)



# Plan for Care: Member Payment Estimator

## COMPARE COSTS BEFORE YOU RECEIVE CARE

**Real-time out-of-pocket estimates for the most common medical, non-emergency health care services**

Physician office visits, surgical procedures and diagnostic tests and procedures

**Estimates based on your actual benefits plan (including deductible, coinsurance, copayments, plan limits)**

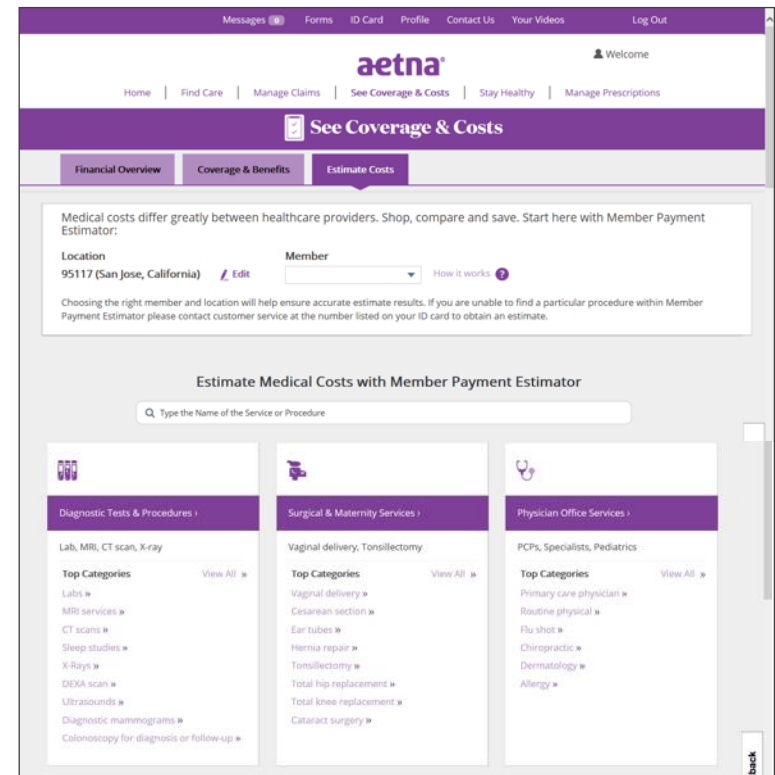
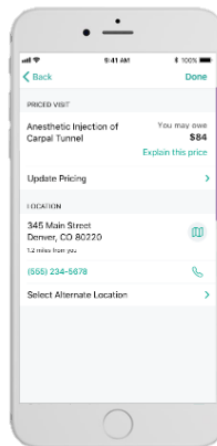
**Allows you to:**

Compare up to ten in-network providers or facilities at one time

**Provides estimates for “service bundles”**

Multiple services typically performed together as one procedure or visit

**Access the Member Payment Estimator tool at Aetna.com** (See Coverage & Cost, Select Estimate Costs) or on the Aetna Health app



# Member Engagement Platform: Your Path to Well-Being

## FEATURES

Take a health assessment

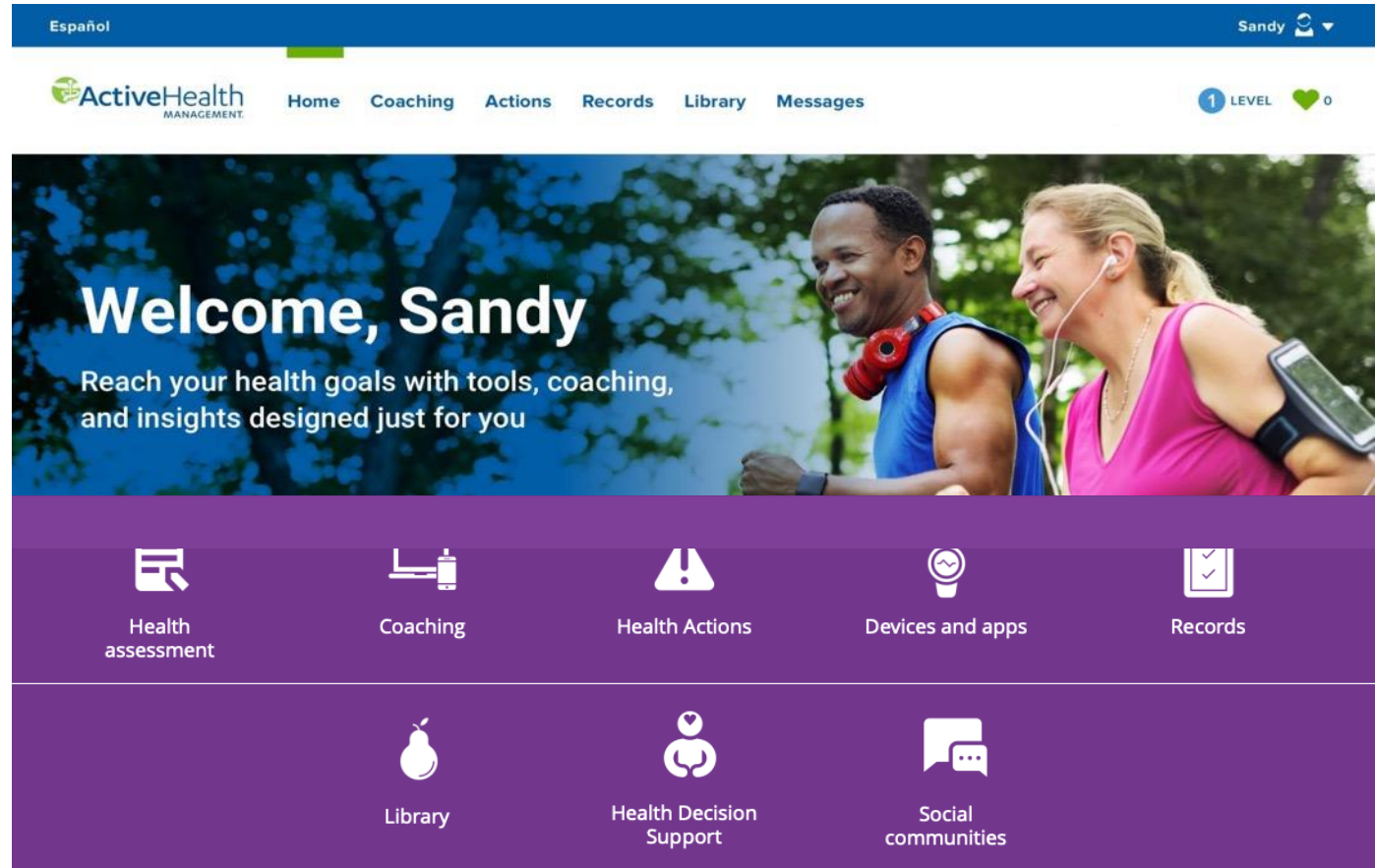
Enroll in digital coaching programs such as:

- Getting more active
- Losing weight
- Eating healthy

Sync activity data with your wearable device

Participate in chat groups and other safe social support communication

Access clinically backed materials in online resource library





## Medical/Rx - Ways to Save

Use the Member Payment Estimator before elective services

Informed Healthline (24/7 Nurseline) 1-800-556-1555

Use Teladoc, Walk-In Clinics or Urgent Care Centers over Emergency Room whenever possible

When needing lab services, ask for the labs to be sent to Quest Diagnostics or LabCorp

For RX, ask if there is an Over-The-Counter (OTC) equivalent, generic, or preferred brand in class available

Utilize Mail Order or pick up a 90-day supply at CVS for maintenance medications – after deductible you will pay 2 copays\* for a 3-month supply of medicine

Utilize Price-a-Drug before any new prescriptions and check those you use now for generic additions or lower cost tier options

# Medical/Rx – Network Providers Cost Less

**Use Network Providers:** Lower deductibles, lower out of pocket maximums, negotiated rates, no balance-billing.

*Out-of-network providers cost more.*

	In network	Out of network
Total billed charges from doctor	\$500	\$500
Aetna adjusted rate	\$150 (negotiated rate)	\$300 (recognized charge)
Plan pays	\$135 (90% of negotiated rate)	\$210 (70% of recognized charge)
Your coinsurance	\$15 (10% of negotiated rate)	\$90 (30% of recognized charge)
Additional amount you may owe	\$0	\$200 (amount of total charge above recognized charge)
Total amount you pay	\$15	\$290 (amount recognized charge plus coinsurance)

**Want to learn more, click [here](#).**

Example assumes deductible has been met.



# Plan for Care: Health Decision Support

## Diagnosed with a medical condition? Unsure about treatment options? Facing possible surgery?

- You can get easy-to-understand medical information at your fingertips with Health Decision Support – a library of online learning programs.
- Some of the most popular programs include: Chronic low back pain, knee or hip replacement, bariatric decision making, type 2 diabetes, hypertension, heart disease, C-section, breast cancer, and more.
- You can access the programs from Aetna.com. Click on Stay Healthy and select health decision support from Emmi.

The screenshot shows the Emmi website interface. At the top left is the Emmi logo. At the top right are links for 'Help' and 'Log out'. Below the header, it says 'Welcome to Emmi®'. The main heading is 'HEALTH DECISION SUPPORT'. Below this, there is a paragraph: 'Learn more about health conditions, treatment options, and surgeries in minutes. Check for recommendations below, or simply choose a topic to begin. We'll save your programs for 90 days. You can always select them again. You can also print the programs after you view them.' To the right of this text is a thumbnail for a program titled 'What is a Stroke?' featuring an anatomical diagram of the human brain and a text box that says 'Sometimes, blood supply to the brain gets out off, or not enough blood gets to the brain.' Below the main heading is a section titled 'CHOOSE A PROGRAM:'. This section contains a dropdown menu labeled 'Select a Category...' with a downward arrow, followed by the word 'or', and a search input field with the placeholder text 'search' and a magnifying glass icon.

# Plan for Care: Institutes of Quality



## Put your trust in facilities known for quality care

All surgery carries some risk. So 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

## Find an Institutes of Quality facility near you

Go to [aetna.com](https://www.aetna.com) and click "Find a doctor." You can also search for doctors on the **Aetna Health** 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.

# Teladoc – General Medical Consults

[www.Teladoc.com/Aetna](http://www.Teladoc.com/Aetna)  
855-TEL-ADOC

An individual has flu-like symptoms but doesn't have the time to sit in an urgent care waiting room. Instead they call Teladoc:

## Step 1. Medical history



Individual is required to complete their medical history online, by phone, or by faxing a paper form prior to requesting a consultation.

## Step 2. Request consult



They simply log on to their account or call Teladoc, 24/7/365, to request either a telephone or video consultation.

## Step 3. Talk with a physician



A board-certified physician licensed in their state reviews their medical history and provides a consultation over the phone or through video, just like an in-person visit.

## Step 4. Resolve the issue



The physician recommends the right treatment for their medical issue. If a prescription is necessary, it is electronically sent to the individual's pharmacy of choice.

## Step 5. Continuity of care



The physician documents the results of the consultation in the individual's medical history. Consultation information can be sent to the individual's primary care physician upon request.

## Step 6. Reconcile Account



Teladoc collects the appropriate copay from the individual and sends a claim to Aetna.

**\$47 /visit**

## Teladoc – Behavioral Health Services

Access online by logging in to Teladoc or using the Teladoc app.

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

Psychiatrist (initial visit): **\$190/session**

Psychiatrist (ongoing visit): **\$95/session**

Psychologist, licensed clinical social worker, counselor or therapist: **\$85/session**

### **Behavioral Health:**

Behavioral health counseling and psychiatric sessions via secure video

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

### **Aetna:**

Access online on Aetna Navigator under "behavioral health televideo"

## Teladoc – Dermatology Services

Connect with a licensed dermatologist by web, phone or mobile app with Teladoc

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

Log into 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 on-going or complex issues like psoriasis, eczema, acne and more

**Costs of appointments:** \$75/visit



# Aetna Health App/Mobile

## FUNCTIONALITY

### Digital ID Card

- Share digital ID card via text and e-mail
- iOS users can add to Apple Wallet

### Search Doctor or Facility

- Call your doctor with the tap of a finger and get directions to their office
- Get lower cost options in search results such as Teladoc and MinuteClinic

### View coverage and benefit information (available Jan 1, 2021)

#### Summary of medical plan balances

- Deductible and co-insurance data summary to include: plan limits, amounts applied to date, and remainders

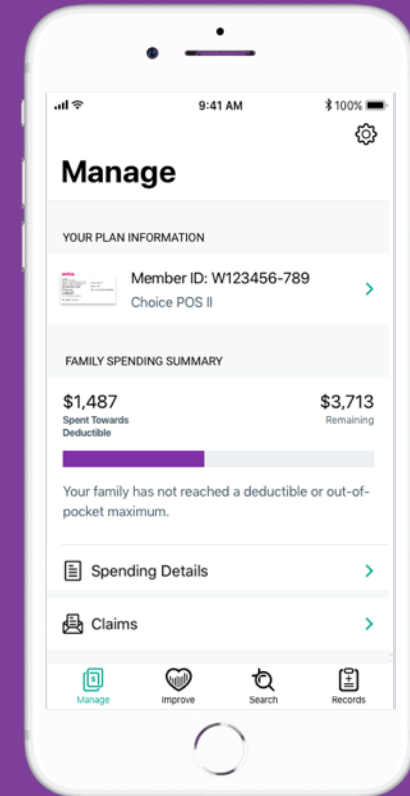
#### Look up Claims

- See the status of your most recent claims
- Pay claims through the app
- Review summary of claims and doctor payments

#### View your personal health record including alerts & reminders, emergency information, medications, and tests & procedures (as available)

#### Check Drug Prices

- Provides both Aetna Rx Home Delivery and local retail pharmacy costs based on coverage and benefits.



App screens are a composite of real situations. All names and identifying information are fictional.

# We're here to help!

## HEALTH CONCIERGE

- Explain in detail how your benefits work
- Walk you through how all the member tools work
- Help solve claim issues
- Helps explain all programs available to you
- Webchat available through Aetna Navigator
- Connect you to an Autism & Fertility Advocates

## 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!**  
**800-884-9565**



**Thank you**