

# Healthier happens together™

Explore your robust benefits right here



**Foulke Management Corp.**  
2024 Health Care Benefits

[Aetna.com](https://www.aetna.com)

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**Aetna® is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna). Aetna is part of the CVS Health® family of companies.**





# Health care made simple

At Aetna® and CVS Health®, we take care of the whole you. This means you'll get connected, convenient and affordable health care wherever — and whenever — you need it.

We offer customized health benefits plans, large provider networks, support programs, special discounts and much more. So you can relax knowing you'll have the tools and resources you need to live healthy. And no matter where you are on your path to better health, count on us for ongoing support. That's how healthier happens together™.

If you have questions, call us at **800-962-6842 (TTY: 711)** for medical plans and **877-238-6200 (TTY: 711)** for dental plans.

## To-dos before you choose

- ☐ **Use our provider search tool**  
Our network represents about two-thirds of doctors and three-fourths of acute care hospitals nationwide. So you're sure to find the providers you need.
- ☐ **Estimate your health care costs**  
Use our cost comparison tool to get an idea of total out-of-pocket costs, including your premium, copays and annual deductible.
- ☐ **Get to know each plan**  
Review your benefits enrollment site to see which plan is right for you.
- ☐ **Review the extras**  
See how the plan perks can add up to better care, more choices and lower costs, too.

# Paying for care

## An overview of terms

### PROCESSING



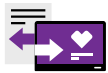
#### Claims

Claims are requests for your plan to pay for services you receive. We use these to check what your plan will cover and the amount we'll pay. You can find updated status and amounts billed for your claim on your member website or the Aetna Health<sup>SM</sup> app.



#### Provider bills

Bills show the amount you actually owe for services. You'll get this from your provider. You can make payments for what you owe directly to them or through the "Pay Your Provider" link on each of your claims.



#### Explanation of Benefits (EOB) statements

An Explanation of Benefits statement shows a breakdown of how we process claims. It's not a bill and may not show the current balance you owe. Anytime something changes with your claim, you'll get a new statement.



#### Coordination of benefits

Some members have health coverage under more than one plan. When this happens, we work with the other carriers to decide which plan pays first and which pays second, based on the rules in your plan documents. We call this process "coordination of benefits," or COB.

### YOU PAY



#### Deductible

The deductible is the amount you pay for out-of-pocket costs for your covered health care before your plan begins to pay.

Each year, you pay 100% of your covered expenses until you meet your deductible amount. For most plans, eligible preventive care is covered at 100% with no deductible when you use network providers.

### YOU + THE PLAN PAY



#### Cost sharing

Once you meet the deductible, you share the cost with the plan. This may be in the form of coinsurance and/or copayments (also called copays).

#### Coinsurance

A fixed percentage. For example, if your care is \$100 and your coinsurance is 20%, you pay \$20.

#### Copay

A fixed dollar amount. For example, you may pay \$25 per doctor office visit.

### THE PLAN PAYS



#### Out-of-pocket maximum

The maximum you pay each year for covered expenses. Once you hit your maximum, the plan pays 100% of covered expenses for the rest of the year.

# In network vs. out of network

## In network



This network option may **cost you less.**

### Highlights

Choosing in-network providers may help save you money.

These providers contract with us to offer rates that are often lower than their regular fees. They also work directly with us and send us claims for services you receive. Don't worry — this is all behind-the-scenes work when you stay in network.

Visit **Aetna.com** to find a network provider.

### How it works

The provider files your claim and the plan pays them the amount it owes based on the negotiated rate. You pay the remaining costs.

### Benefits

- ✓ Lower out-of-pocket costs
- ✓ No balance billing
- ✓ Less paperwork

## Out of network



This network option may **cost you more.**

### Highlights

Your plan may allow you to visit an out-of-network provider. To find out details, check your Summary of Benefits and Coverage document.

### How it works

Out-of-network doctors and hospitals don't contract with us. So that means:

- They normally charge more for their services
- You might have to pay the difference between what your plan pays for services and the amount they charge

Plus, they generally don't send us claims or get approval for coverage when needed. So you may need to handle these details on your own.

## Keep in mind



### Covered

"Covered" doesn't mean free. A covered health care service is one that your plan recognizes. Your plan only pays for this service after you've met the deductible, coinsurance or copay.

### Referral

A referral is like a permission slip from your primary care physician (PCP) to see a specialist or another provider. Many providers can easily send referrals electronically.

### In-network providers

Network providers participate in our network and offer special, lower rates for our members. So staying in network can help you save money.





## Plans

Choosing a plan that's right for you and your family is so important. That's why we offer affordable options to meet your unique needs. And we'll be right there to help you find the perfect fit.

### **Stay in network to help lower costs**

When you go for care, keep in mind that staying in network has special perks. You may have lower out-of-pocket costs, because these providers have agreed to accept our contracted rate for services. Plus, they'll file claims for you, so you don't have to worry about any extra work.

### **Know what to expect if you go out of network**

Some plans may have out-of-network benefits, too. Just know you may have higher out-of-pocket costs. Plus, you may have to file your own claims and/or get preapproval for some services.

### **Understand that we cover emergency care**

In case of an emergency, we'll cover care both in and out of network. So whatever plan you choose, know you can count on us when the unexpected happens.

# Medical

## **Aetna Open Access® Managed Choice® health insurance plan** **Known as Managed Choice POS in CA**

### **Visit any doctor, no referrals needed**

You don't have to choose a primary care physician (PCP)\* with this plan. But selecting a PCP is still important because they do more than give you a checkup. They:

- Get to know you and your medical history
- Guide you on important health decisions and direct your care
- File claims for you

Plus, you may pay less out of pocket for their care.

This plan also gives you access to our tools, tips, programs and services. They can help you find network doctors, estimate costs and more.

\*In Texas, PCP is known as physician (primary care). In the State of Washington, PCP refers to primary care provider.

# Dental

## Aetna Dental DMO®\* (dental maintenance organization)

### Enjoy in-network savings\*

This lower-cost dental plan covers cleanings, X-rays, crowns and more. It's easy to use and fits your budget. Here's how it works. Each covered family member must choose a primary care dentist (PCD)\*\* in our network to guide their dental care. There are no deductibles, claims forms or yearly dollar limits. And you don't need a referral to see a network orthodontist. Just use our online directory at [Aetna.com](https://www.aetna.com) to find dentists or specialists.

\*State laws vary regarding out-of-network benefits. In Illinois, DMO plans provide limited out-of-network benefits. However, to receive maximum benefits, members must select and have care coordinated by a participating primary care dentist. In Illinois, our DMO plan is not an HMO. In Virginia, the DMO® plan is known as the Dental Network Only (DNO\*\*\*) plan. In Virginia, our DNO plan is not an HMO. To receive maximum benefits, members must choose a participating primary care dentist to coordinate their care with in-network providers. In California, your dentist may refer you to out-of-network dentists for some services.

\*\* Your PCD keeps a list of eligible patients. Your name will appear on this list when it is updated the month after your selection. Some dentists will only treat patients whose names appear on this printed monthly roster. Once you are a member, you can call Member Services if your dentist needs to verify your eligibility.

\*\*\*DNO (Dental Network Only) in Virginia is not an HMO. To receive maximum benefits, members must choose a participating primary care dentist to coordinate their care with in-network providers.

## Aetna Dental® preferred provider organization (PPO)\* plan

### It's all about choices

Here's a dental insurance plan with flexibility. It lets you choose any licensed dentist — in or out of network. But you may pay less with in-network dentists. It's also an easy-to-use plan. You don't need to have a primary care dentist or get referrals. Just use our online directory at **Aetna.com** to find dentists or specialists.

In Texas, the dental Preferred Provider Organization (PPO) is known as the Participating Dental Network (PDN). "

\*In Texas, the dental preferred provider organization (PPO) plan is known as the Participating Dental Network (PDN) plan.



# Pharmacy

## Choose generics first

### **The simple way to get your best coverage**

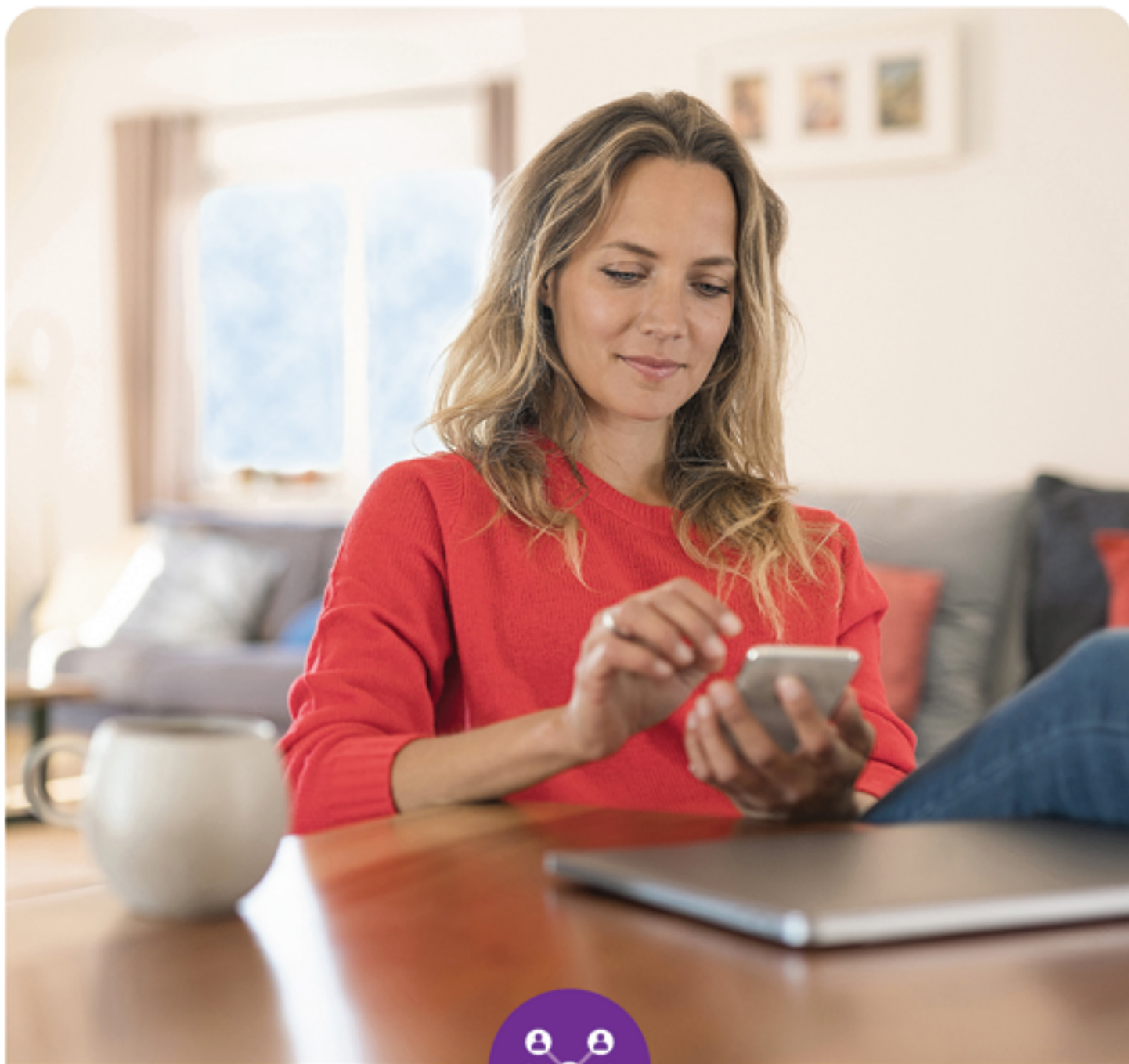
When a drug has a generic equivalent but your prescription is filled with the brand-name drug, you'll pay the difference in cost between the generic and brand-name drug. You'll also be responsible for your required copay or coinsurance.

Be sure to talk to your doctor about generic choices to see if they're right for you. If they feel the brand-name drug is medically necessary, they can ask for approval to cover the prescription drug at the brand cost share. If we approve the drug for medical necessity, you won't have to pay the cost difference between the generic and brand-name drug.

## Aetna® pharmacy solutions

### **The perfect balance of savings and choice**

As part of CVS Health®, we can offer you best-in-class pharmacy benefits. Aetna plans can help you balance cost savings with the choices you want. And when you combine your pharmacy and medical benefits, you give us more information to help you on your path to better health. This can help keep your costs in check, too.



## Our network

When you need to find the right care, it's always reassuring to know you have choices. Our vast network includes primary care doctors and specialists, hospitals and other health care providers.

And it's never been easier to connect with care. Just use our provider search tool on your member website or use the Aetna HealthSM app when you're on the go.

# Our network

## 24-Hour Nurse Line\*

### A simple call can make all the difference

Have questions about upcoming medical visits and choices? You can talk to a registered nurse for information about tests, procedures and treatment options, 24 hours a day, 7 days a week. And the call is free. To find the phone number, just visit **Aetna.com** and log in to your member website.

\* While only your doctor can diagnose, prescribe or give medical advice, our 24-Hour Nurse Line nurses can provide information on a variety of health topics. Contact your doctor first with any questions about your health care needs

## Teladoc Health® general medicine services — by phone or video

### 24/7 access to quality care

After hours? Can't get to the doctor's office? Teladoc Health connects you with board-certified doctors anytime. They can treat many non-emergency medical issues by phone or video. This may help you avoid urgent care and emergency room visits, which can be costly and time-consuming.

And it's easy to use — you can speak to a doctor “on demand” in minutes.\* Or just schedule a time that's more convenient for you. You can request visits by either:

- Going to **Teladoc.com/Aetna**
- Downloading the TeladocHealth app

Visit **Teladoc.com/Aetna** to find out more and set up your account.

\*Ten minutes is the average wait time for an on-demand visit but wait times may be longer during peak hours or seasons.

## TeladocHealth® dermatology

### Keep your skin healthy with virtual care visits

Have a concern about your skin? With Teladoc dermatology services, you'll get access to board-certified dermatologists via **Teladoc.com/Aetna** or the Teladoc app. Simply provide details about your condition, upload images (if needed) and get a response in just 2 business days.

Keep your skin healthy with virtual care visits. Have a concern about your skin?

- Provide treatment for skin conditions like psoriasis, skin infections, rosacea and more
- Prescribe approved medicine
- Ask follow-up questions for up to 7 days after your first consult
- Answer any questions you have

Visit **Teladoc.com/Aetna** for more information.

## Participating urgent care centers

### Say goodbye to emergency room visits and hello to savings

If you have an urgent but not life-threatening medical issue, think about going to an urgent care center, walk-in clinic or MinuteClinic® location.\* These centers can treat sinus infections, the flu, allergies, minor cuts and more.

There are over 8,000 participating locations.<sup>1\*\*</sup> Many are open seven days a week, with easy appointment scheduling and convenient hours. You'll typically pay less — and cut your waiting time, too. Look up the nearest urgent care center or health clinic on **Aetna.com**. Select “Find a doctor” to use our directory. Or use the mobile app.<sup>\*\*\*</sup>

\*Member responsibility may vary based on plan design; for some plans, copays apply. Emergency room (ER) copays are typically higher than walk-in clinic copays.

\*\* Includes urgent care centers, walk-in clinics and MinuteClinic and HealthHUB locations.

\*\*\*Standard text messaging and other rates from your wireless carrier may apply

## Online directory

### Find network doctors, right at your fingertips

Need a doctor? Simply search by specialty and location in our online directory. You'll also find maps, directions and more. You can also look for doctors who speak different languages. Just visit **Aetna.com** and select “Find a doctor” to get started.

<sup>1</sup> Participating locations data accessed June 2021. For illustrative purposes only.





## Programs & resources

No health and benefits plan would be complete without extra support to help you feel your best. That's why you'll have a variety of ways to enhance your health and wellness.

So whether you're looking to improve your physical or mental health, or just need a little extra support, we've got the program that's right for you.

# Programs & resources

## Aetna Enhanced Maternity Program

Going through a maternity journey is different for everyone. That's why this program supports all women throughout their entire experience, whether they have risk factors or not.

Special program features include:

- **A fertility advocate\*** to be your care manager and provide support if you're facing infertility
- **Predictive data** to help us identify pregnancies early on so we can provide timely, more responsive outreach to you
- **Preeclampsia prevention** by providing education and resources, if needed
- **Guided genetic counseling and screening services**, backed by medical expertise
- **Education and resources** to help close racial gaps in health care and support women of color

You can count on us for support — wherever you are in the maternity journey.

\*While only your doctor can diagnose, prescribe or give medical advice, our fertility advocates/care managers can provide information on a variety of maternity-related topics.

## Aetna Health Connections<sup>SM</sup> Disease Management program

**This program can help you take care of health conditions\***

Maybe you've been working with your doctor to take care of a condition. Or perhaps you just received a diagnosis and are learning more about it. Either way, we're here to support you with this program. Our nurses, who act as health coaches, can help you follow your doctor's treatment plan — in the way that works best for you.

You can find support for more than 35 common conditions, including diabetes, heart disease, asthma, low back pain and many others. Just visit **Aetna.com** for the complete list.

\*Our program and nurses do not diagnose or treat members. We assist you in getting the care you need and our program is not a substitute for the medical treatment and/or instructions provided by your health care providers.



## Support & access

We make it easy to find what you need. Whether you want to look for the right care, manage your benefits, check on a claim, plan for an upcoming treatment or something else, it's easy to get simple, convenient information. All right at your fingertips.

Just connect with us however it's convenient for you. Call our team — we know the “ins and outs” of your benefits, and we're just a phone call away. Or use your member website as your one-stop online resource. And don't forget to download the Aetna Health<sup>SM</sup> app, where you can see your ID card, find care, make appointments and more — when you're on the go.



# Support & access

## Digital member ID card

### Access your member ID card whenever you need it

Have your digital ID card on hand, whenever you want, wherever you are with our Aetna HealthSM app. Or find it by going to **Aetna.com** and logging in to your member website. Want to print your ID card? No problem. Just look for that option at the top of the page.

# Aetna® member website and Aetna Health<sup>SM</sup> app

Manage your benefits, connect to care, handle claims — from anywhere..

## As a member, you can:

- ✓ View your health plan summary and get information about coverage
- ✓ Track spending and progress toward your deductible or maximums for you and your family
- ✓ View and pay claims, and see the cost breakdown, including what your plan covers and your responsibility
- ✓ Use tools to help you choose quality in-network providers
- ✓ Get personalized reminders to help improve your health



## Once you're a member, here's how you can connect:



### Your Aetna member website

Go to **Aetna.com** to create an account and log in to your member website.



### The Aetna Health app

Get the Aetna Health app by texting "GETAPP" to **90156** for a link to download and create an account. Message and data rates may apply.\*



### Provider search tool

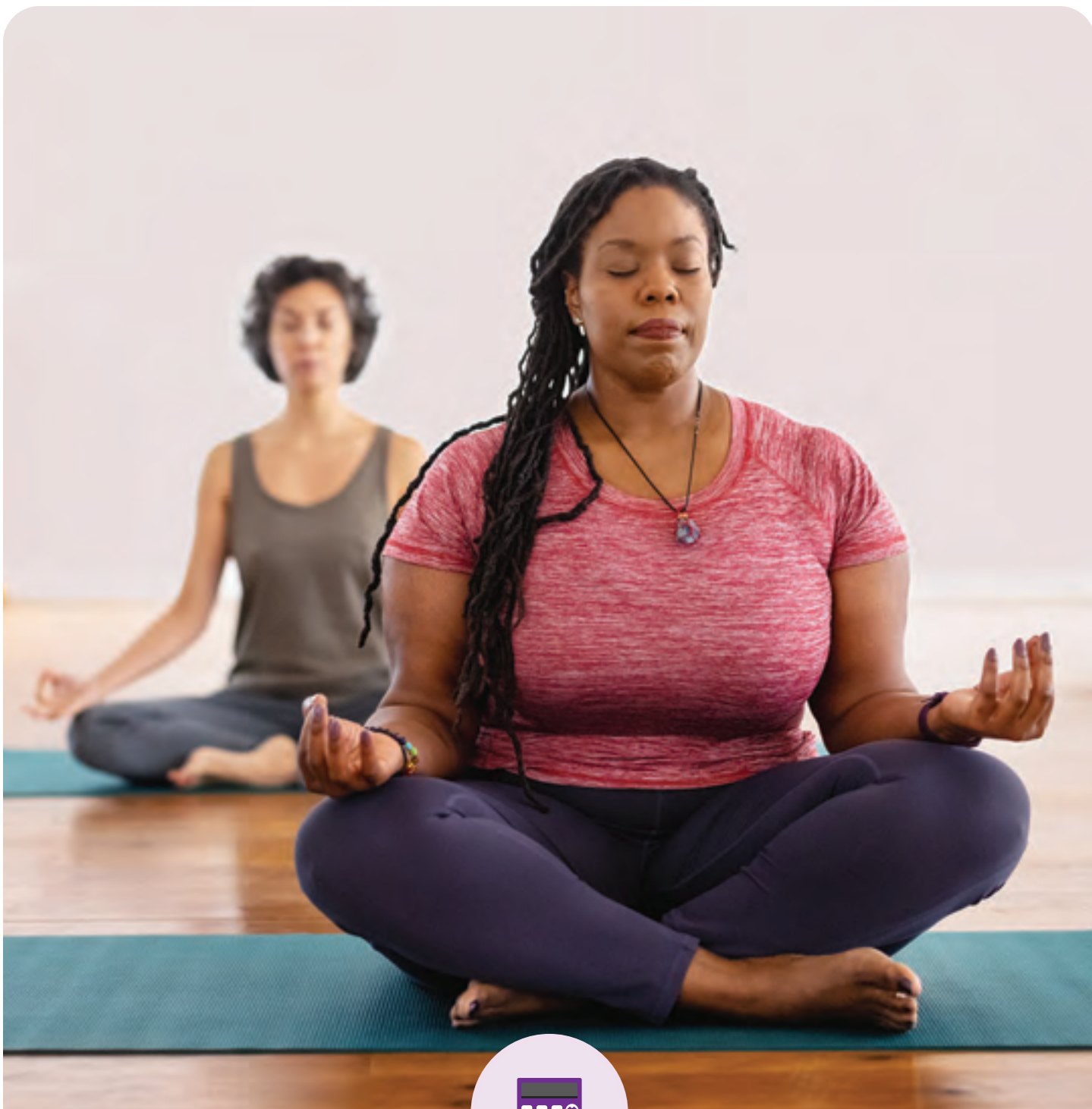
You can find providers by name, specialty and location.

You'll also find maps, directions and more. You can also look for providers who speak different languages. Visit **Aetna.com** to get started.

 App Store

 Google Play

\*Terms and conditions: [Bit.ly/2nIJFYG](https://bit.ly/2nIJFYG). Privacy policy: [Aetna.com/legal-notices/privacy.html](https://Aetna.com/legal-notices/privacy.html). By texting **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 it from the App Store® or the Google Play™ store.



## Managing costs

It's always important to plan ahead, stretch your health care dollars and avoid any surprise bills. And we're here to help you do just that. Read on to find out how members can save with special perks and discounts.



# Managing costs

## Discount Program

### **Instant savings on your favorite healthy-living products and services**

Save on gym memberships, weight-loss programs, vision services, hearing aids and more — with any health plan. These built-in discounts aren't insurance. And there are no claims, referrals or limits on use.

Just log in to your member website at **Aetna.com** to start saving.

## **Natural Products & Services/ChooseHealthy®**

### **Give your health a natural boost**

Enjoy instant discounts on therapeutic massage, acupuncture ... even chiropractic visits.\* This perk is included with your Aetna® benefits and insurance plan.

\* Natural products and services are offered through ChooseHealthy®, a program provided by ChooseHealthy, Inc. which is a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a registered trademark of ASH and is used with permission.

# What to expect after enrollment



You'll get a **welcome message** that explains coverage and benefits.



You can access your member website and helpful **tools and resources**.



Use your **member website** to let us know the best way to communicate with you.



You'll get your **physical ID card**.



You can access your **digital ID card**.



WE'RE HERE TO HELP



If you have questions, just call us at the phone number on your **Aetna® member ID card**.



## It's important to take care of the whole you.

This includes your physical and mental wellness. That's why your benefits include checkups, screenings, vaccines, prenatal care services, counseling and more. And there are no out-of-pocket costs when you stay in network. So it's good for your health — and your wallet.

## Keep your health in check with preventive care

### You can get:

- Annual routine physical exam for adults and children
- Immunizations
- Well-woman exam, including cervical cancer screening
- Preventive mammogram
- Diabetes screening for pregnant women
- Colorectal cancer screening, based on age
- Prostate cancer screening, based on age
- Counseling (alcohol, smoking, nutrition and more)

These are just a few examples of the services available. Be sure to check your plan for details. And talk with your doctor about the care that's right for you.

Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features and availability may vary by location and are subject to change.

Providers are independent contractors and are not agents of Aetna®. Provider participation may change without notice.

Refer to **Aetna.com** for more information about Aetna® plans. You can view or print your plan disclosure from our **[Aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html](https://www.aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html)**

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**DISCOUNT OFFERS ARE NOT INSURANCE.** They are not benefits under your insurance plan. You get access to discounts off the regular charge on products and services offered by third-party vendors and providers. Aetna makes no payment to the third parties — you are responsible for the full cost. Check any insurance plan benefits you have before using these discount offers, as those benefits may give you lower costs than these discounts. Non health related discounts are not available to New York Fully Insured policyholders.

Discount vendors and providers are not agents of Aetna and are solely responsible for the products and services they provide. Discount offers are not guaranteed and may be ended at any time. Aetna may get a fee when you buy these discounted products and services.

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