

Health care for the whole you

County of San Mateo

Open Enrollment Presentation







Information is believed to be accurate as of the production date; however, it is subject to change. Actual results may vary

©2022 Aetna Inc.

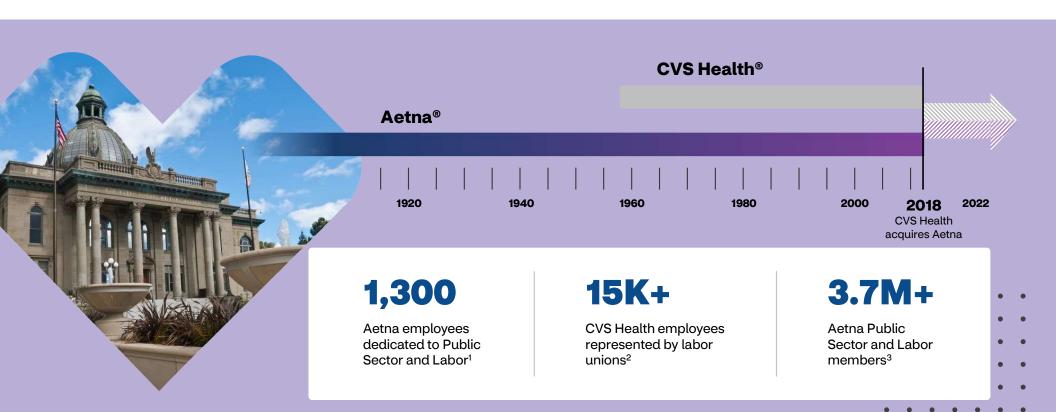


Welcome



Jeffrey Friedli Sr. Account Executive

History and experience coming together to benefit you



¹ As of September 2021.

² As of December 2020.

³ As of November 2020. There are 2,108,838 public sector and labor medical members; 1,673,292 public sector and labor dental members.

We're here for you in California

A dedicated presence

299K national employees including more than 29.9K in California¹

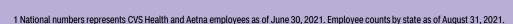
Local offices in Fresno, Los Angeles, Rancho Cucamonga, San Diego, Santa Ana, Walnut Creek, West Sacramento and Woodland Hills

Supporting more than 37.4M members² with 1.3M medical members across California³

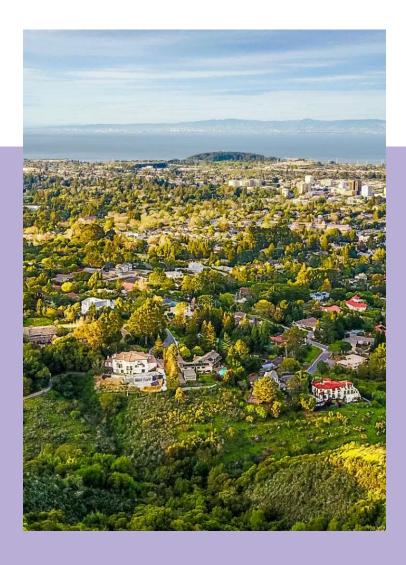
Supporting California's local communities

CVS Health and Aetna employees have volunteered **31K hours** nationally, valued at **\$2.2M**⁴

Employees have volunteered 863 hours, valued at \$57K in California⁵



² Medical, dental, Medicare, Medicaid and International membership as of June 30, 2021.



³ Commercial medical membership as of June 30, 2021.

⁴ CVS Health and Aetna internal data January - July 2021.

⁵ Volunteer hours January - July 2021. CVS Health and Aetna internal report.

County of San Mateo Aetna Plans for 2023

Aetna® Value Network (AVN) Plan (California Only)



HMO Plan In-network care only



PCP required



Referrals



Will replace the Blue Shield Trio Plan

Includes these Bay Area IPA/Medical Groups:

- All American Medical Group
- Dignity Health Medical Network Santa Cruz
- Hill Physicians East Bay Alameda
- Hill Physicians East Bay Contra Costa
- Hill Physicians San Francisco
- Palo Alto Medical Foundation PMC/Mills Peninsula Div.
- · Physicians Medical Group of San Jose
- Santa Clara County IPA (SCCIPA)
- Sutter East Bay Diablo Division
- Sutter East Bay Medical Foundation
- Sutter Medical Group of the Redwoods
- Sutter West Bay Medical Group



Aetna HMO Plan (available in 33 states - see map below)



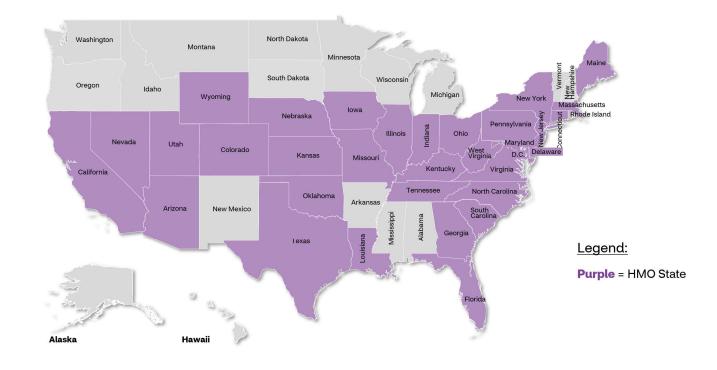
HMO Plan In-network care only



PCP required



Referrals



Will replace the Blue Shield Access+ HMO



Managed Choice POS (Open Access) Plans (OAMC for short)

OAMC PPO HDHP and OAMC PPO \$200 Deductible

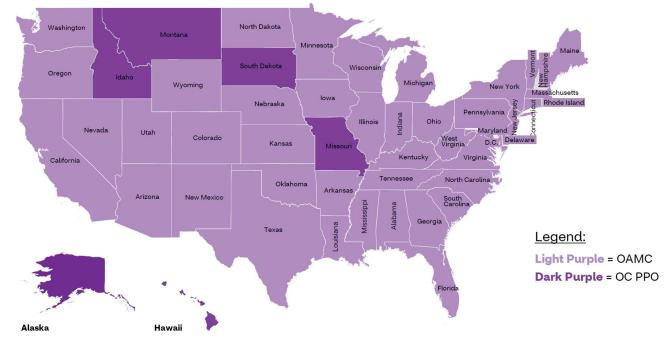
PPO Plan In-network and Out-of-network care



No PCP required



No Referrals



Will replace the Blue Shield PPO Plans



	AVN	НМО	OAMC PPO HDHP		OAMC PPO \$200 Deductible	
	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible Individual Family	None	None	\$1,500 \$3,000	\$3,000 \$6,000	\$200 \$600	\$500 \$1,000
Annual Out-of-Pocket Maximum Individual Family	\$1,000 \$3,000	\$1,000 \$3,000	\$3,000 \$6,000	\$6,000 \$12,000	\$2,000 \$4000	\$4,000 \$8,000
Coinsurance (Plan Pays)	100%	100%	90%	60%	80%	60%
What The Plan Pays for Covered Services:						
Preventive Care	100%	100%	100% No Deductible	Well-Child & Well- Woman Only	100% No Deductible	60% after Deductible
Primary Care & Specialist Office Visits	100% after \$15 Copay	100% after \$15 Copay	90% after Deductible	60% after Deductible	80% No Deductible	60% after Deductible
CVS MinuteClinic / HealthHUB (New Benefit)	100%	100%	100% after Deductible	N/A	100% No Deductible	N/A



	AVN	НМО	OAMC PPO HDHP		OAMC PPO \$200 Deductible	
	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
What The Plan Pays for Covered Services:						
Diagnostic Lab/X-Ray	100%	100%	90% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible
Ambulance (Emergency)	100% after \$100 Copay	100% after \$100 Copay	90% after Deductible	90% after Deductible	80% after Deductible	80% after Deductible
Hospital Emergency Room (Copay waived if admitted)	100% after \$100 Copay	100% after \$100 Copay	90% after Deductible	90% after Deductible	100% after \$100 Copay	100% after \$100 Copay
Urgent Care	100% after \$15 Copay	100% after \$15 Copay	90% after Deductible	60% after Deductible	100% No Deductible	60% after Deductible
Inpatient Hospital	100% after \$100 Copay	100% after \$100 Copay	90% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible
Outpatient Hospital (not including surgery)	100%	100%	90% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible



	AVN	НМО	OAMC PPO HDHP		OAMC PPO \$200 Deductible	
	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
What The Plan Pays for Covered Services:						
Outpatient Surgery in a Hospital	100% after \$50 Copay	100% after \$50 Copay	90% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible
Outpatient Surgery in a Freestanding Facility	100%	100%	90% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible
Outpatient Short-Term Rehab (Physical Therapy)	100% after \$15 Copay	100% after \$15 Copay	90% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible
Spinal Manipulation Therapy (Chiropractic)	100% after \$10 Copay; 30 visits	100% after \$10 Copay; 30 visits	90% after Ded. 20 visits	60% after Ded. Combined	80% after Ded. 30 visits	60% after Ded. Combined
Acupuncture (New - Visits Separate from Chiropractic)	100% after \$10 Copay; 30 visits	100% after \$10 Copay; 30 visits	90% after Ded. 20 visits	60% after Ded. Combined	80% after Ded. 20 visits	60% after Ded. Combined
Teladoc Phone or Video Visit General Medical; Cost Share may be higher for BH and Dermatology	\$15 Copay	\$15 Copay	90% after Deductible to \$49/visit	60% after Deductible to \$49/visit	80% No Deductible to \$49/visit	60% after Deductible to \$49/visit



	AVN	НМО	OAMC PPO HDHP		OAMC PPO \$200 Deductible	
	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
What The Member Pays for Covered Presci	riptions:					
Deductible	None	None	Plan Deductible	Plan Deductible	None	None
Value Drug List (Preventive & Chronic)	\$0 Copay	\$0 Copay	\$0 Copay after Deductible	25% to Max. \$250 Copay	\$0 Copay	25% to Max. \$250 Copay
Preferred Generic Retail (up to 31-day supply) Mail Rx (up to 90-day supply)	\$15 Copay \$30 Copay	\$15 Copay \$30 Copay	\$10 Copay * \$20 Copay *	25%+\$10 to Max. \$250 Copay * N/A	\$15 Copay \$30 Copay	25%+\$15 to Max. \$250 Copay N/A
Preferred Brand Retail (up to 31-day supply) Mail Rx (up to 90-day supply)	\$25 Copay \$50 Copay	\$25 Copay \$50 Copay	\$25 Copay * \$50 Copay *	25% +\$25 to Max. \$250 Copay * N/A	\$30 Copay \$60 Copay	25% +\$30 to Max. \$250 Copay N/A
Non-Preferred Generic or Brand Retail (up to 31-day supply) Mail Rx (up to 90-day supply)	\$40 Copay \$80 Copay	\$40 Copay \$80 Copay	\$40 Copay * \$80 Copay *	25% +\$40 to Max. \$250 Copay * N/A	\$45 Copay \$90 Copay	25% +\$45 to Max. \$250 Copay N/A
Specialty Rx Must be obtained from Aetna Specialty Pharmacy Network	20% to Max \$200 Copay	20% to Max \$200 Copay	20% to Max \$200 Copay *	N/A	20% to Max \$100 Copay	N/A

^{*} Member must first satisfy plan deductible.



Aetna Programs

CVS® HealthHUB™ locations

A convenient and affordable option to help get you on the path to better health.

Convenient

Open every day, including nights and weekends. Get the care you need on your schedule.

Affordable

Just use your Aetna® benefits and get care.

MinuteClinic® services

- · Minor illnesses and injuries
- · Skin conditions
- · Wellness and physicals
- · Screenings and monitoring
- · Vaccinations and injections
- Travel health
- Women's and men's health services
- Obstructive sleep apnea* screening assessment and diagnosis
- · Point of care lab testing

Expanded MinuteClinic services available**

- Support managing certain chronic conditions like diabetes, sleep apnea, high cholesterol and more
- Diabetic services like diabetic retinopathy screening and imaging***
- · Lifestyle support for heart health
- · Pelvic exams, STI testing and more
- · Colorectal risk assessment
- Chickenpox vaccination (Varivax®)



Your local MinuteClinic may now be a CVS HealthHUB.

Visit **CVS.com/HealthHUB** to find a location near you.



^{*} Sleep apnea screening performed by MinuteClinic. Your MinuteClinic provider may prescribe a home sleep test, sleep test interpretation and diagnosis by an independent third-party.

^{**} Clinical services provided by a MinuteClinic nurse practitioner or physician assistant within a CVS HealthHUB location.

^{***}Diabetic retinopathy diagnosis by an independent provider.

Get low cost/no-cost care* at MinuteClinic® locations

Access convenient, local care at MinuteClinic locations inside select CVS Pharmacy® and Target® stores.

Find help when you need it, including nights and weekends.

Get the care you deserve, without the high out-of-pocket costs.

*Applies only to covered services at MinuteClinic®. Video visits are not a covered service under this visit. Members in indemnity plans are not eligible for this benefit. Such members should refer to their benefit plan documents in order to determine coverage and applicable cost share for clinic benefits and services, as applicable. Visit MinuteClinic.com for age and service restrictions.

The no-cost MinuteClinic benefit is not currently available to HMO membership in California, Sutter joint venture membership in California and members in the Indemnity plans are not eligible. Includes select MinuteClinic® services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. 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. This benefit is not available in all states or on indemnity plans.

MinuteClinic services

- Minor illnesses and injuries, like allergies, ear infections, flu-like symptoms, bug bites, stings and more
- · Skin conditions
- · Wellness and physicals
- · Screenings and monitoring
- · Vaccinations and injections
- Travel health
- · Women's and men's health services
- Obstructive sleep apnea** screening assessment and diagnosis
- · Point of care lab testing

MinuteClinic providers can also write prescriptions, when medically appropriate.

For your best health, we encourage you to have a relationship with a primary care physician or other doctors. Tell them about your visit to MinuteClinic, or MinuteClinic can send a summary of your visit directly to them.

** Sleep apnea screening performed by MinuteClinic. Your MinuteClinic provider may prescribe a home sleep test, sleep test interpretation and diagnosis by an independent third party.





Convenient access to integrated care¹

EVERYTHING YOU NEED

Clinical care team

Chronic care support

Health and wellness products

Prescription education

Virtual telehealth access

Enhanced, guided shopping experience

Discounted products and services

98.2%

of County of San Mateo employees are within ten miles of a CVS Pharmacy®

86.7%

 \triangleright

of County of San Mateo employees are within fifteen miles of a MinuteClinic®

89.3%

of County of San Mateo employees are within fifteen miles of a CVS $^{\circ}$ HealthHUB $^{\mathsf{TM}}$



987 East Hillsdale Boulevard, Foster City, CA 94404 10 Bayhill Shopping Center, San Bruno, CA 94066



24/7 access to a doctor by phone or video



Talk to a doctor from your home*



Available anytime, anywhere**



\$45 or less per visit

Teladoc

Talk to a doctor anytime, anywhere

Optional for self-funded plans.

^{*}Teladoc can answer questions about the virus, assess your risk, and provide support to help relieve symptoms. Due to COVID-19, the need for our care has never been greater and wait times can be a few hours.

^{**}Idaho is video only; Arkansas and Delaware require video for first visit every 24 months.

Emergency & Urgent Care

Sometimes unexpected health problems can happen. But you shouldn't have to worry about getting urgent and emergency health care. So relax and know that we're here to help. You are covered for emergency and urgent care no matter where you are in the world.

You can get emergency care from any licensed provider. We'll cover you at the In-network level of your plan, including travel outside of the U.S.

If you need urgent care you have several options available including:

- Teladoc
- · Your Primary Care Physician
- CVS MinuteClinic or HealthHUB
- · Urgent Care Center
- Emergency Room

Please go to the County's Aetna microsites:

www.aetnaresource.com/p/cosm

www.aetnaresource.com/p/cosmretiree

and download the flyer shown here for more information.

Know your options when you need care

	Care from anywhere		In-person options for care						
	Non-emergency	Non-emergency	Non-emergency	Urgent	Emergency				
Care options	Teladoc* Teladoc gives you 24/7 access to board-certified doctors by phone, video or mobile app. Talk to a doctor in mirrutes and get a disgnosit, treatment, and prescription (when needed), first movements and	Primary care physician (PCP**) Your PCP is the best option for in-person, non-emergency care. To find in-network PCPs near you, log in to your member website.	MinuteClinic offers convenient care 7 days a week from certified nurse practitioners and physician assistants at select CVS Pharmacy ² and Target stores nationwise.	Urgent care center Urgent care center Urgent care centers provide quick care for serious, but not lift-threatening, situations. Many urgent care centers offer imaging. X-ray and lab services.	Emergency room The emergency room (ER) is for emergencies that can permanently impair or endanger your life. Using the ER for non-life-threatening issues can be very costly and probably means a				
When to use	non-emergency medical needs: - Allergies - Ru - Bronchitis - Sinus infection - Food potsoning - Rash - Rash - Sanbur - Sore throat - Headdacheringraine - Eye Infection and more	Physicals (wellness, screening) Vaccinations & Injections Chronic condition management (heart disease, diabetes, arthritis, etc.) Acute care (sirrus infections and injuries) Urgent care may be available by appointment.	Minor illnesses & injuries Screenings & monitoring Side conditions Vaccinations & injections Wellness & physicals Women's services Travel health Visit minutedlinic.com to confirm services variable at your location	Back/neck pain Cuts that require stitches Minor burns Flu Sprains Fractures Bronchitis Headaches and more	very long walt time. - Chest pain - Severe abdominal pain - Trouble breathing - Uncontrolable bleeding - Symptoms that may put your life at risk				
Availability	24 hours a day 7 days a week 365 days a year	Weekdays during business hours (May be open extended hours and/or Saturdays)	7 days a week (including evenings and weekends)	Many open 7 days a week with extended hours	24 hours a day 7 days a week 365 days a year				
How to access	By phone: 1-855-Teladoc (1-855-835-2362) By video: Teladoc.com/aetna By mobile app: download the Aetna Health or Teladoc app to get started	By appointment only	At select CVS Pharmacy and Target stores Schedule an appointment at minuteclinic.com or through the CVS Pharmacy app	Walk in	Walk In				
Average wait time	On-dernand within minutes (Aug. wait 10 = 15 mins; guaranteed within 1 hour or consult is FREE of charge) Also by appointment	Average wait time of 22 minutes upon arrivaP	Make an appointment at minuteclinic.com	15 - 45 minutes*	2 - 4 hours for non-emergency care ^a				
Average cost to you	Total cost is \$49 or less.* Pay at the time of your consult. No balance is ever billed to you.	- Pay your copay at appointment, if applicable Pay your estimated patient responsibility at time of visit, if applicable You may be billed for any balance.	No-cost or low-cost access to all covered services.*** Pay your estimated paters responsibility at time of visit; if applicable.*** You may be billed for any balance.	responsibility at time of visit, if applicable.****	Play your copay at time of visit, if applicable. Play your estimated patier responsibility at time o visit, if applicable. You may be billed for any balance.				







Out-of-Area Dependent Children

AVN/HMO

If you have children going to school or living with a parent outside of the California Aetna AVN or HMO service area, we can cover them.

- If they reside in another Aetna HMO network service area (e.g., Phoenix, Arizona) they can select a primary care physician (PCP) in that area.
 - You will need to provide The County with your dependent's local address (e.g., in Phoenix, Arizona).
 - Your dependent will be enrolled in the same plan as you and use the same Aetna ID #.
 - You will need to call the Aetna Concierge team at 1-833-576-2494 when you receive your ID cards and select a PCP for your dependent.
- If they do not reside in another Aetna HMO network service area, we can enroll them in a special Out-of-Area Dependent PPO Plan.
 - You will need to complete a special Out-of-Area Dependent PPO Plan enrollment form and provide the dependent's local address.
 - Your dependent will be enrolled under their own SSN and issued a separate Aetna ID #.
 - Your dependent's benefits will mirror the County's OAMC PPO \$200 plan. The network will be Aetna's nationwide Open Choice PPO.

Managed Choice POS (Open Access) - aka OAMC PPO

Members in these plans have access to Aetna's nationwide network, so your dependents can use In-Network providers in any state.

If there are no In-Network providers available your dependents may use any licensed provider and will be covered at the In-Network level for emergency/urgent care, and the Out-of-Network level for everything else.

Pharmacy

Aetna's pharmacy network is nationwide, so your dependents will have access to their plan's pharmacy benefits wherever they reside.



Transition of care (TOC)

Available for those in active course of treatment

TOC is temporary, usually for 90 days, as we transfer services from a nonparticipating provider or primary care physician to a participating provider.

You can visit the County's Aetna® microsites or call the Concierge team to:

- Get a TOC form
- Get help completing and submitting the form







Aetna Enhanced Maternity Program[™]

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



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

*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.



Count on savings with the Aetna® Discount Program*

- Fitness
- Books
- Natural products and services
- Oral health
- Hearing
- Weight management
- Vision
- At-home products



* Discount programs are NOT insurance and program features are not guaranteed may require a separate charge to access such programs. Discount programs are







First Responder Peer Support Program

Designed to improve mental wellbeing for 911 Dispatchers, Police Officers, Firefighters, and EMS personnel

Program provides:

- 24/7 helpline staffed by retired first responders
 - Completely confidential bound by the State of Washington confidentiality laws which are the strongest in the nation for first responders
- Real Time Support and coordination to get to a fully vetted in-network counselor / patient center experienced in treating first responders
- Face-to-face engagement -Retired first responders train on programs directly
- Mobile app content developed specifically for first responders and their families
- Continuing education training







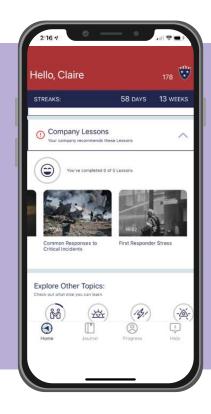
Supporting first responders with digital access

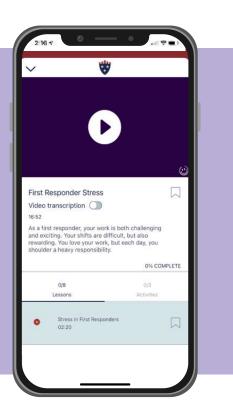


Offers content through an app designed specifically for the needs of first responders and their families, covering such topics as:

- First responder stress
- Common responses to critical incidents
- · Hope and help for family members
- · How stress impacts your family
- How to support your peers

Gives first responders and their family members a direct link to call the helpline from the app.

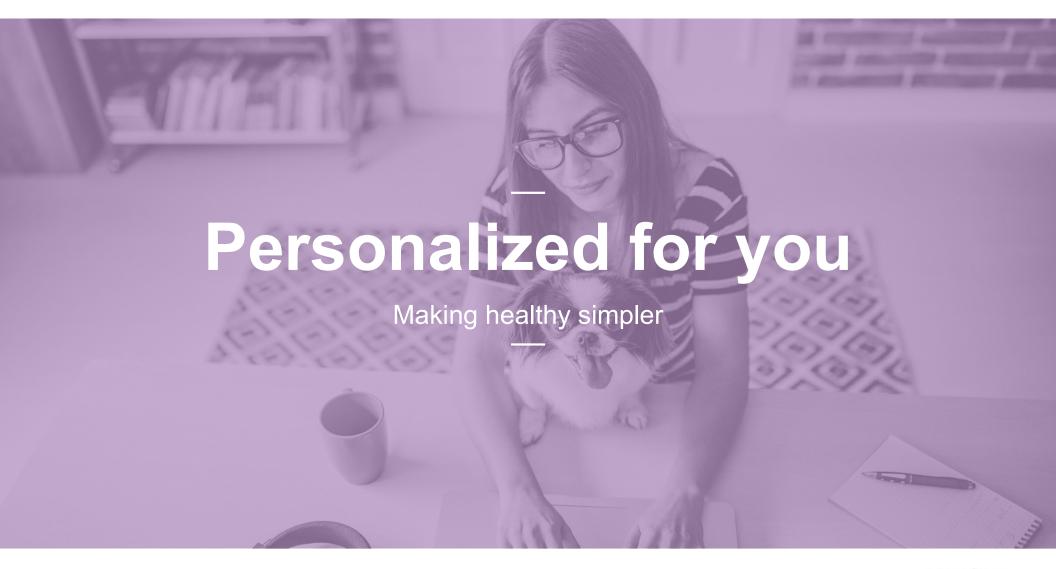




Apple, the Apple logo, iPhone, iPad and the Apple Watch are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

App screens are a composite of real situations. All names and other identifying information are fictional. 25 ©2022 Aetna Inc.





Human touch to self-service **Support on your terms**



Personal touch

Live interaction with Aetna® concierge by phone



Self-service

24/7 personalized access through Aetna HealthSM digital platforms



Digital health support

Digital tools, programs and resources in one comprehensive online experience

Live contact Self-service



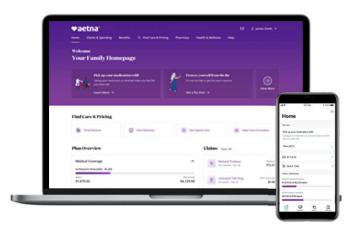


Take charge of your health care

with the Aetna® member website and the Aetna Health[™] app

Find everything you need, all in one place

Set up your account to manage your benefits and more at home or on the go.



a

Download the Aetna Health app

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

App screens are a composite of real situations.

All names and other identifying information are fictional.

A smarter, simpler, more convenient way to take charge of your health care and benefits



Manage your plan

- Check your plan summary for detailed information on what's covered by your plan.
- Track your spending and understand your progress toward meeting your individual and family deductibles.
- Easily access your digital ID card anytime.



View claims

- Check up to two years of claims for your whole family.
- · Pay claims.



Connect to care

- Use tools to help you choose quality, in-network and local providers, pharmacies and facilities, including convenient retail clinics and urgent care.
- Get cost estimates for visits and procedures before getting care.
- Talk to a doctor anytime by phone or video chat from home.



Improve your health

 Receive personalized reminders to improve your health.



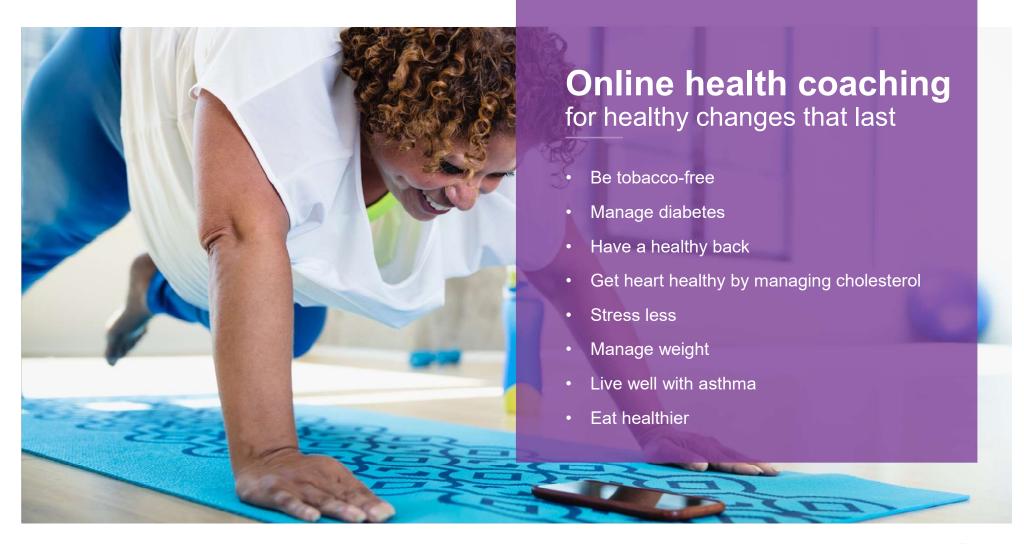
Transforming

your welcome experience with a personalized and unique smart video

- Offers a personalized introduction to your plan and the benefits unique to you — in under five minutes
- Provides specific dollar values for deductibles, out-of-pocket maximum, fund balances and more
- Highlights extra plan benefits, such as discounts and preventive care
- Updates in real time as you use your plan
- Allows you to sit back and relax because it's all about you. See a sample video here.







Follow your own path to better health

The Attain by Aetna® app takes your unique health history, combines it with your device activity and offers you personalized goals,* achievable actions and motivating rewards — a value of up to \$300.**

And it's already part of your health plan. So why miss out?

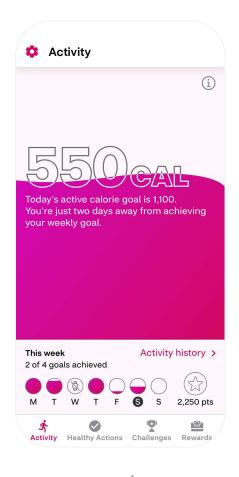




^{*}Goals and suggested health actions should not replace your doctor's advice. If you have a medical condition that prevents you from meeting your goals, or if your doctor advises you not to take part in physical activity, there may be an opportunity for you to earn the same reward in other ways. To request an accommodation, tap "Settings" in the app to contact Attain.

^{**}Eligibility for particular incentives varies, including by health plan type and location. Download the Attain by Aetna app and sign in to see which incentives are available to you. Rewards earned may be considered taxable income. Consult your tax advisor if you have questions regarding the taxability of rewards.





200k+ users feel healthier when using the Attain® app* of everyday health challenges completed of active users visit Attain weekly

App Store and Apple Store are service marks of Apple, Inc. Google Play, and the Google Play logo are trademarks of Google Inc.

Terms and conditions: aet.na/2lyZvfc Privacy Policy: aet.na/2GqxsuN

Download and enroll today

Text "ATTAINAPP" to 37046 for a text to download.

(Message and data rates may apply.)





To enroll in the Attain by Aetna® app, you must be an Aetna medical member, at least 18, and have a compatible device(s).**



^{*} Based on Attain by Aetna analytics data as of January 1, 2022.

^{**} Other eligibility and participation requirements, including mobile and wearable device compatibility requirements and certain state restrictions and exclusions, may apply. Participation in Attain requires an iPhone® running iOS 14 or higher and an Apple Watch Series 1 or later, or an Android™ phone running AndroidOS 9 or higher and a Fitbit® smartwatch or activity tracker that syncs with the Fitbit app.

It's simple to get started with Aetna®











Enroll during your open enrollment period.

After your effective date:

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

Download the Aetna Health^{sм} app





Review the drug list and work with your doctor if you're taking any medicine that needs approval.

Apple, the Apple logo, iPhone and Apple Watch are trademarks of Apple, Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

Google Play and the Google Play logo are trademarks of Google, LLC. The app is available on Google Play.



What can you do during open enrollment?

1

Add or remove eligible dependents

2

Enroll or waive enrollment in many benefits plans

3

Change benefits plans

Don't miss out

Key enrollment information you should know

Open enrollment is October 11th through November 10th

You won't have the chance to enroll in your benefits plans again until the next annual enrollment period, unless you have a qualifying event during the year.



Enroll anytime with a qualifying event.

Qualifying events include:

- Marriage
- Divorce
- Birth of a child
- Legal separation
- Change in employment status
- Loss coverage
- Dependent eligibility
- Death

Be sure to tell human resources within 31 days of a qualifying event.





Count on us to:



Make your plan effective

January 1, 2023



Send you ID Cards prior to the January 1, 2023 effective date



Keep you informed about your health plan and benefits on your Aetna® member website



Answer your questions
through your member website
or by phone at
1-833-576-2494

Q&A



Thank you



This material is for information only. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or quarantee access to health services. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change.

Discounts for non-covered dental services may not be available in all states. Providers participating in the Aetna Vision network are contracted through EyeMed Vision Care, LLC. EyeMed and Aetna are independent contractors and not employees or agents of each other. Participating vision providers are credentialed by and subject to the credentialing requirements of EyeMed. Aetna does not provide medical/vision care or treatment and is not responsible for outcomes. Aetna does not guarantee access to vision care services or access to specific vision care providers and provider network composition is subject to change without notice. Vision insurance plans contain exclusions and limitations. Not all vision services are covered.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Health benefits and health insurance plans contain exclusions and limitations.

Aetna, CVS Pharmacy® 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.

©2022 Teladoc, Inc. All rights reserved. Teladoc® is not available to all members. Teladoc and Teladoc physicians are independent contractors and are not agents of Aetna. Visit Teladoc.com/Aetna for a complete description of the limitations of Teladoc Services. Teladoc Health and the Teladoc Health logo are registered trademarks of Teladoc Health, Inc.

Information is believed to be accurate as of the production date: however, it is subject to change.

For more information about Aetna plans, refer to **Aetna.com**.

Policy forms issued in Idaho by Aetna Health of Utah Inc. include: HI ID GrpAg 05, HI SG HGrpAg 03.

Policy forms issued in Idaho by Aetna Life Insurance Company include: GR-29/GR-29N, AL HGrpPol 05, AL HGrpPol-Vision 01.

Policy forms issued in Oklahoma include: AL COC00010, HC COC00010, AL-HCOC-Dental PPO 04, AL HCOC-Dental CD04, AL HCOC Vision AVP01.

Policy forms issued in Missouri include: AL HGrpPol 01R5, HI HGrpAg 05, HO HgrpPol 04, AL HGrpPol-Vision 01, AL HGrpPol-Dental 01, DM HGrpAG-Dental 02.





©2022 Aetna Inc. XXXXXXXXXX (X/22)