Healthier happens together®



Meeting Format:

- Microphones are muted.
- Please submit your questions in the chat.
- Do not ask any personal questions you are uncomfortable disclosing to the entire group.
- Please direct personal questions to your Benefits team

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Today’s discussion

Part one

What are your Medical Plan options?

- What are the differences between HMO (EPO), PPO and HDHP
- What benefits are available in all plan options
- When can you make plan changes

Part two

Where do you go when you need medical care?

- Emergency vs. Non-emergent
- Urgent Care, Walk-in Clinics, and Virtual Care

Part three

Who can provide you support?

- Aetna member tools
- Concierge representatives
- Nurse case management

Part 1
Medical Plan Options

Aristocrat HMO health plan

Aetna Select^{SM} EPO



In-network only



Preventive Care



PCP required**



Referrals

Check the plan design and benefits summary for more information on coverage and costs.

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Aristocrat PPO high/low and HDHP health plan

with the Aetna Choice® POS II health plan



In-network and out-of-network care



Preventive care



No referrals required



Preapproval for some services



Lower out-of-pocket costs for in-network care

Check the plan design and benefits summary for more information on coverage and costs.

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Plan Type Pros and Cons

PPO (Low & High)

Offer both in and out of network coverage. No requirement for primary care selection or referrals. Copayments with no deductible for some services

Standardly have higher premiums and not eligible for health savings account.

HMO (Aetna Select EPO)

Associated costs and premiums are lower, and for in-network most covered services only require a co-pay

No out of network providers. Primary care and referrals are required

HDHP (HSA)

Lower monthly premiums and eligible for health savings account. Offers both in and out of network coverage. No requirement for primary care selection or referrals

You are required to pay 100% of your medical care until you meet your deductible.

All plans cover 100% eligible preventive care services, but require you to use an in-network provider

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**

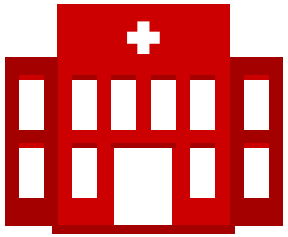
Be sure to tell **Benefits** within 30 days of a qualifying event.



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Part 2
Emergency or non-emergent

Emergency



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 very long wait time.

- Chest pain
- Severe abdominal pain
- Trouble breathing
- Uncontrollable bleeding
- Any symptoms that may put your life at risk

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Urgent Care Center



Urgent care centers provide quick care for serious, but not life-threatening situations. Many urgent care center offer imaging, X-ray and lab services

- Back/neck pain
- Cuts that require stitches
- Minor burns
- Flu
- Sprains
- Fractures
- Bronchitis
- Headaches and more

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MinuteClinic



MinuteClinic offers convenient care 7 days a week from certified nurse practitioners and physician assistance at select CVS Pharmacy and Target stores nationwide.

- Minor illnesses & injuries
- Screenings & monitoring
- Skin conditions
- Vaccinations & Injections
- Wellness & physicals
- Women's services
- Travel health

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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 Aetna Health App or member website.

- Physicals (wellness, screening)
- Vaccinations & Injections
- Chronic condition management (heart disease, diabetes, arthritis, etc.)
- Acute care (sinus infections and injuries)
- Urgent care may be available by appointment

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24-Hour Nurse Line

Health information is a phone call away

- Get information on a wide range of health and wellness topics
- Make better health care decisions
- Find out more about a medical test or procedure
- Get help preparing for a visit to your doctor
- Receive emails with links to videos related to your question or topic



*Informed Health® Line 2022 Member Satisfaction Survey.

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Virtual option for non-emergency

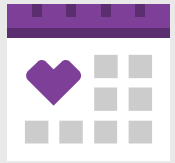
24/7 access to a doctor by phone or video



Talk to a doctor from your home*



Available anytime, anywhere**



$56 or less per visit

*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.

Optional for self-funded plans.

Teladoc HEALTH

Talk to a doctor **anytime, anywhere**

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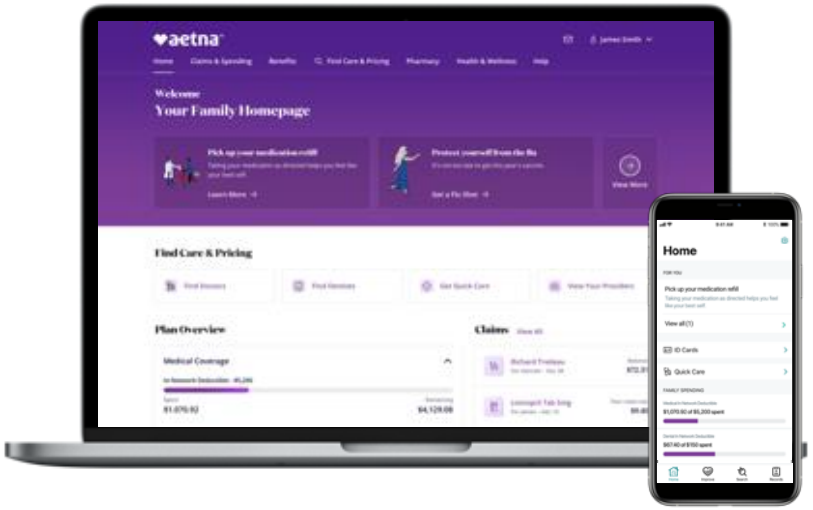
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Part 3
Support and Resources

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.



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.

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.

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Ask your Aetna Concierge

1-866-831-0016

Get personalized support and the answers you need

How can I find the right specialist?

Is this covered under my plan?

I have my diagnosis. What do I do now?

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Aetna One® Care Management Programs*

Your health — both physical and mental — is everything.

Whether you're managing an acute issue or dealing with other complex health challenges, our nurses can help. A nurse can work with you to put together a plan, help you understand your benefits offerings and answer your health-related questions.



Personalized nurse support

- Our clinical nurses can collaborate with service teams to help you achieve your health goals.
- Supported with a multidisciplinary team that can help guide you to local resources.
- Whether you're struggling with emotional issues or an advanced illness, we'll work with you and your family to provide guidance and support.



Local support

- You have access to a broad range of services to keep you and your family healthy.
- Including MinuteClinic® locations inside select CVS Pharmacy®



Tools, tips and support centers

- Through your Aetna® member website, you'll be able to locate a doctor, review your benefits information and watch informational health videos.



Access to information — whenever, wherever

- Always on the go? No problem. Your member website is fully mobile.
- Remember, this is your one-stop shop for getting the help you need.
- Download the Aetna Health℠ app to access it all from the palm of your hand.

* While only your doctor can diagnose, prescribe or give medical advice, the care management nurses can provide information on a variety of health topics.

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Q&A

Get started today

Visit **MyAetnaWebsite.com** to register for your member website.

Get the **Aetna Health℠ app** by texting **"AETNA"** to **90156** to receive a download link. Message and data rates may apply.**

— OR —

Scan the QR code to download the **Aetna Health℠ app**.

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