

Enroll

Yale



♥ aetna®

# Perfect balance

Health care for the whole you

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Aetna Medical Benefit Overview  
October 26<sup>th</sup>, 2023



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).

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

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# Welcome



Jacqueline M. Lynton  
Your Aetna Account Manager

# Get the coverage you need 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.

# Get the coverage you need with the Aetna Select<sup>SM</sup> health plan



**In-network care**



**Core wellness programs\***



**PCP required\*\***



**Referrals**

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

\*Some plans may also include discounts, health assessments, online programs and our 24-Hour Nurse Line — as well as MinuteClinic® wellness coaching, where available.

\*\*Even when it's not required, members are encouraged to select a PCP.

# PLAN UPDATES FOR 2024

- Prudent RX for salaried plans (does not include SmartCare plans)
- Prior Authorization requirements for Weight Loss & some Diabetic drugs for all salaried plans, including SmartCare plans
- SmartCare Deductible increase to \$1,750 individual and \$3,500 for family
- University contribution to HSA funding will be \$850 individual, \$1,275 2 persons, \$1,700 family 1x annually, prorated at hire or QLE enrollment



# Take care of yourself with preventive care

Stay healthy by taking advantage of your preventive care benefits. It's the ultimate self-care with no out-of-pocket costs.

**Qualifying immunizations**

**Preventive care and screenings for infants, children and adolescents**

**Well-women exams**

**In-network coverage**

**100%**

**100%**

**100%**

**Out-of-network coverage**

0%

0%

0%

# 24/7 access to a doctor by phone or video



**Talk to a doctor  
from your home\***



**Available  
anytime,  
anywhere\*\***



**\$56 or less,  
depending on  
plan and type of  
service**

\*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.

Talk to a doctor  
**anytime,  
anywhere**





# Money-saving tips while you get healthy



Use **urgent care centers** for nonemergency, after-hours care



Use your **preventive benefits** — get recommended screenings and checkups

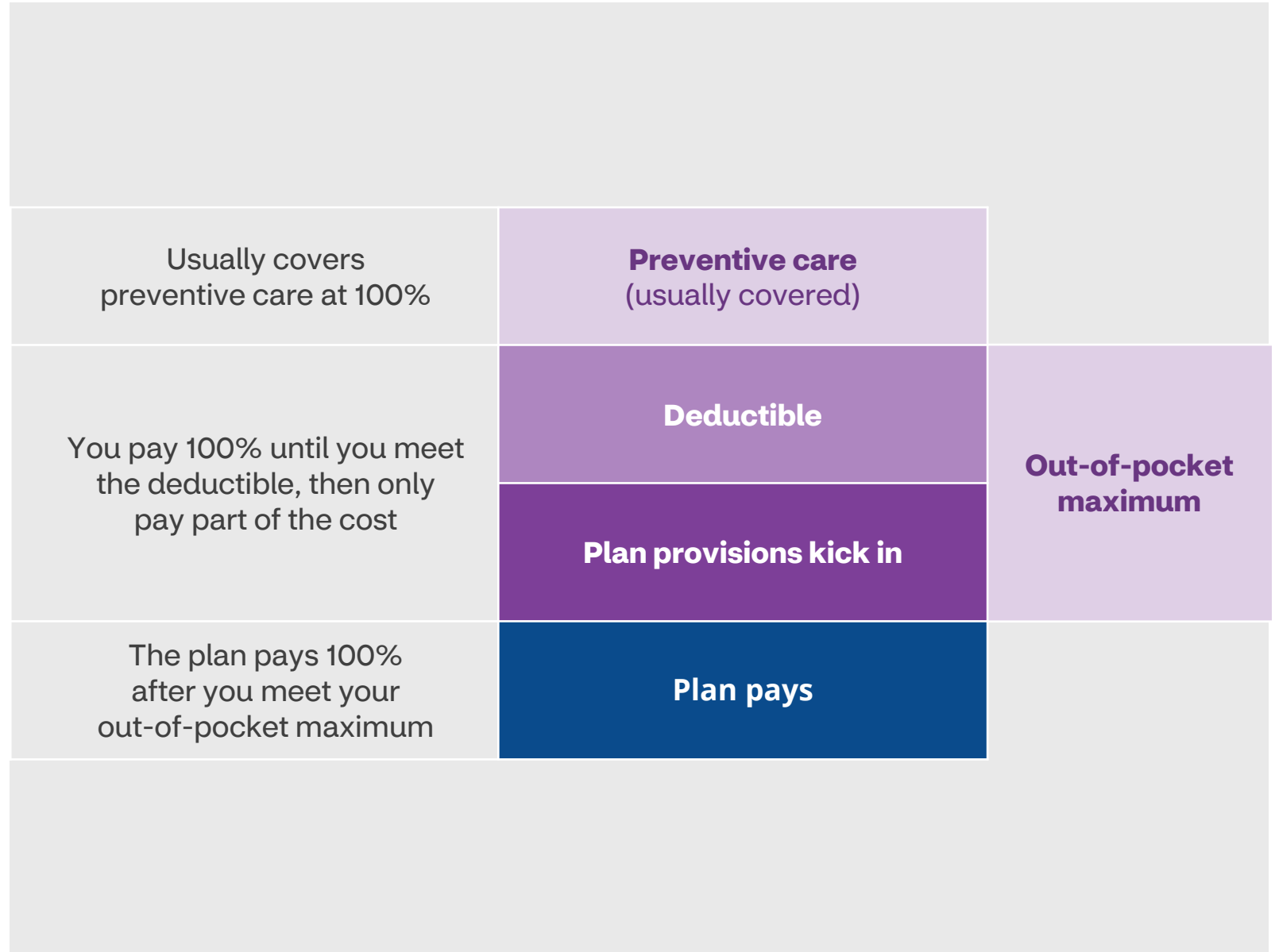


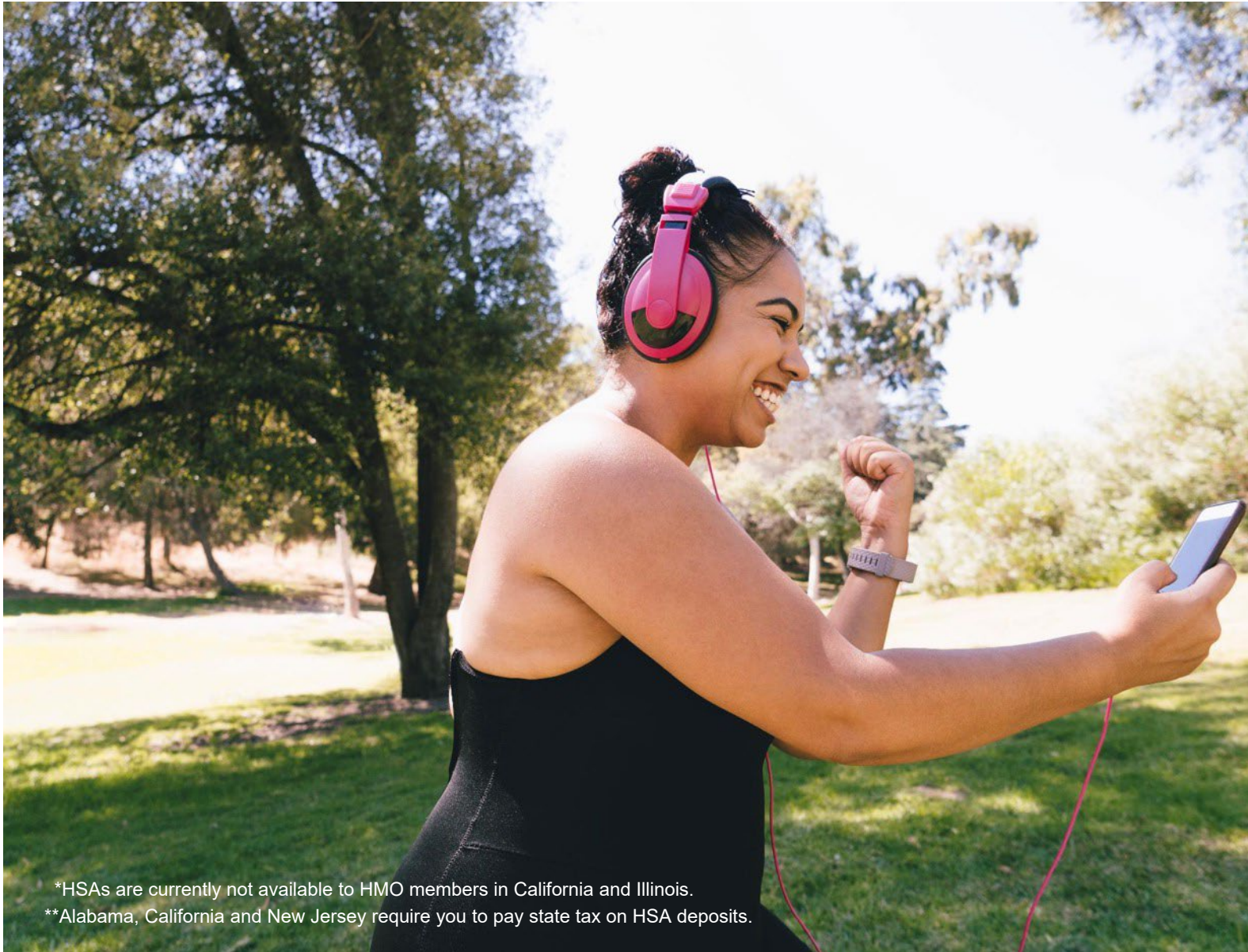
Consider using **generic drugs**, if appropriate



Use **cost tools** on your member website to make smart choices

A high-deductible health plan (HDHP) **can mean savings for you**





\*HSAs are currently not available to HMO members in California and Illinois.

\*\*Alabama, California and New Jersey require you to pay state tax on HSA deposits.

## Your HSA\* is yours to keep

- Your contributions are tax-free\*\*
- Money earns interest, tax-free
- Money used on eligible expenses isn't taxed
- Money rolls over from year to year
- You choose how and when to use it
- You can invest with your HSA
- You own your HSA

# Aetna<sup>®</sup> Accident insurance

## Extra financial protection when you need it most

Choose coverage for:

- Accidents
- Critical illnesses
- Hospital indemnity

Find more webinar content around  
supplemental here.

### Coverage equals cash

Supplemental benefits pay you directly. And you decide how you want to use the cash — for your medical expenses or to cover your everyday expenses if you're unable to work for a period of time, like for:

- Deductibles or copays
- Mortgage
- Child care
- Groceries

No medical information is needed — your enrollment is guaranteed. And benefits are the same regardless of age.



# Identifying members earlier, with support every step of the way

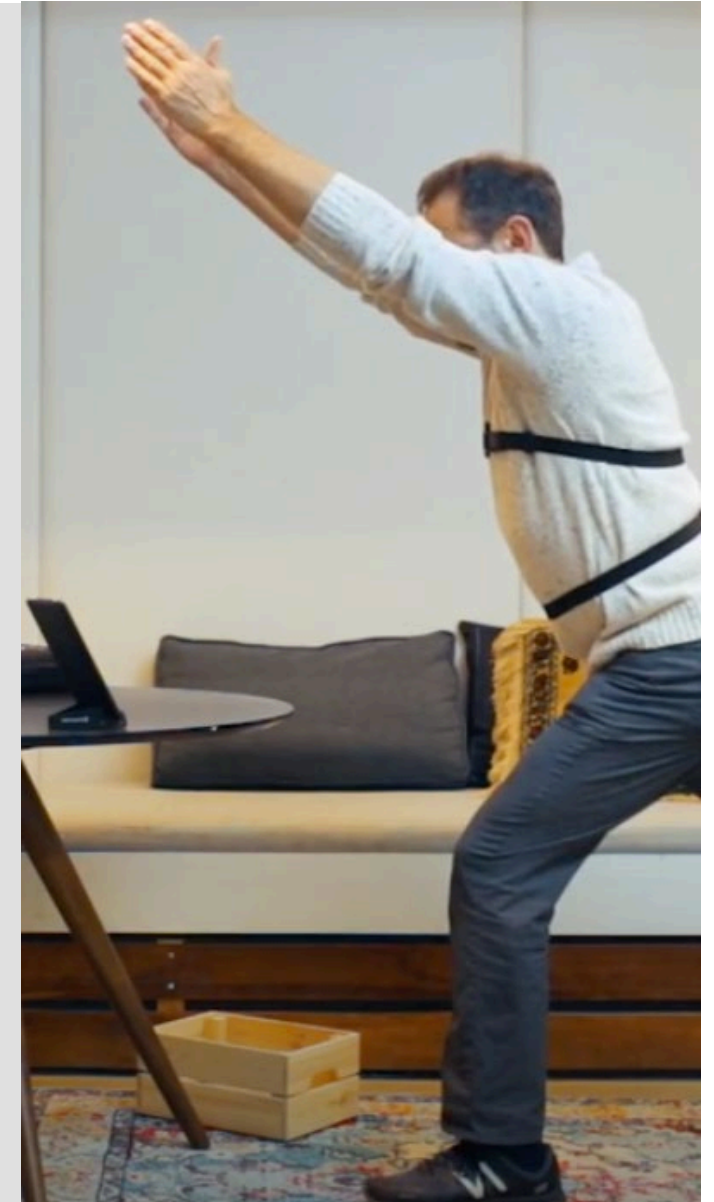


## **Aetna® Back and Joint Care**

combines Hinge Health digital exercise therapy programs and Aetna Clinical Care management and predictive analytics assets with new capabilities for a differentiated product to

lower costs and improve outcomes to:

- Reduce unnecessary surgeries
- Effectively manage chronic pain
- Help avoid common musculoskeletal (MSK) injuries
- Increase targeted utilization through predictive analytics
- Improve productivity with fewer lost workdays



# Reduce out-of-pocket costs on your specialty medications

*We're introducing an innovative way to help you save*

Your specialty prescription benefit plan may look a little different next year.

## Here's what's new

Aetna®, a CVS Health® company, has collaborated with PrudentRx exclusively for a program that may help save you money on your specialty prescription. This innovative plan design includes all specialty medications on your plan's specialty drug list, as well as select high-cost specialty limited distribution drugs (LDDs) – outlined in your plan's PrudentRx program drug list.

## How it works

A PrudentRx trained member advocate will be able to assist you through a high-touch, proactive engagement process to facilitate enrollment and help you obtain non-need based manufacturer assistance where applicable.\* Participating members will have a **\$0 out-of-pocket** cost on eligible specialty medications!

## How to get started

Your enrollment in the program will begin automatically, but additional steps may be needed.\*\* You can choose to opt-out at any time.†

We'll send more information before we make this plan change. In the meantime, you can continue to fill your prescriptions as usual.



\*Not all specialty prescriptions offer manufacturer assistance. Eligibility for third-party copay assistance program is dependent on the applicable terms and conditions required by that particular program and are subject to change. Copay assistance program may not be used with any Federal health care program.

\*\*Some manufacturers require you to sign up to obtain copay assistance that they provide for their medications – in that case, you must call PrudentRx to participate in the copay assistance for that medication. PrudentRx will also contact you if you are required to enroll in the copay assistance for any medication that you take.

†If you choose to opt out of the program or if you do not affirmatively enroll in any copay assistance as required by a manufacturer, you will be responsible for 30 percent of the cost of your specialty medications.

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# Aetna One<sup>®</sup> Flex\*

Here to help you focus on your health

The health care system can be complex and confusing. But it doesn't have to be. We help you and your family work through the health system. So you can take care of yourself and be your best.



## Personalized support

- 1:1 nurse support
- Behavioral health specialist
- Registered dietician
- Social worker
- Transgender care advocate
- 24-hour nurse line
- Aetna Compassionate Care<sup>SM</sup> program



## Local support

- CVS<sup>®</sup> HealthHUB<sup>™</sup> and MinuteClinic<sup>®</sup> locations inside select CVS Pharmacy<sup>®</sup> and Target<sup>®</sup> stores.
- Telehealth services
- You have a broad range of services to keep you and your family healthy.



## Tools, tips and support centers

- Aetna Advice<sup>®</sup>
- Surgery education and recovery kits
- Health concierge
- Digital well-being support tools
- Autism support
- Online condition checker
- Institutes of Quality<sup>®</sup> for substance abuse



## 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<sup>SM</sup> 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.

# And for those who need extra support, there's **Aetna Health Connections<sup>SM</sup> disease management program\***

## A proactive approach to chronic care management



### Digital resources

- Self-directed coaching
- Actionable steps to better health
- Education on health risks
- Care considerations via mail



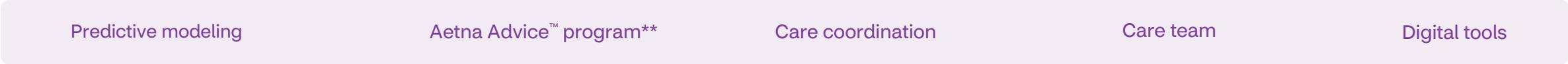
### Group coaching

- Self-directed and online group coaching\*
- Six-week series of 30-minute sessions
- Intro mailing with program info and toll-free number
- Referrals to diabetic educators and dieticians via phone



### Personal support

- Disease management nurse
- Monitors progress through outreach calls
- Education on most up-to-date information
- Self-monitoring equipment (e.g., peak flow meter and spacer) if needed



\* Buy-up for self-insured and fully insured care management models.

\*\* Aetna Advice is not applicable to Aetna One Advocate. Aetna One Advocate uses its own proactive service engagement outreach methodology.



# Feeling your best

## Living with a behavioral health condition

**People of any age, gender, income, race or religion can be affected by:**

- Anxiety
- Depression
- Eating disorders
- Substance use disorders

### **That's why your medical plan includes behavioral health benefits**

We've integrated your benefits so that you can take care of the whole you.

So whether you choose face-to-face counseling or prefer televideo counseling, you get convenient access to care, support and other resources — wherever you are.

Whether your condition is mild and short-lived or serious and long-lasting, there are effective treatments that can help.



### **Behavioral therapy**

Behavioral therapy is one of the main ways to treat a behavioral health condition. Also known as talk therapy, it can help you identify issues in your life that can contribute to problems and teach you how to manage and move beyond those issues.



### **Medication therapy and management**

Treatment may include taking prescription medications that are effective in treating conditions like depression and substance use disorders. Your doctors are trained to find the medications for you.



### **Your care advocate**

They'll work closely with you to support your emotional health and everyday needs. They can do all the legwork to help you give your emotional health the high priority it deserves.

# Count on savings with the Aetna<sup>®</sup> 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 under the plan contract and may be discontinued at any time. Discount programs are in addition to any plan benefits and may require a separate charge to access such programs. Discount programs are NOT available to New York policyholders.



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**Here for you**

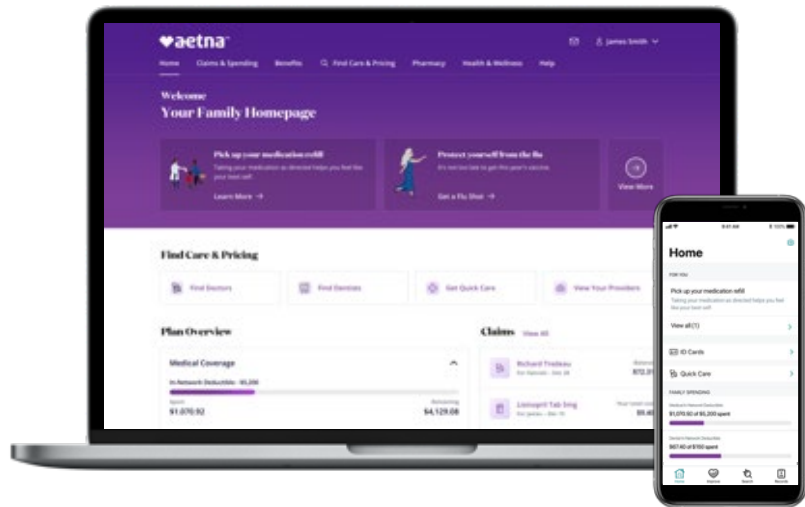
to keep you informed  
—

# 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.



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.



Download the Aetna Health app

## 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.



# Ask your Aetna Concierge

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?

# 24-Hour Nurse Line

Health information  
is a phone call away

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- 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



## 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  
**11/27/23 to 12/8/23**

**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.





# It's simple to get started with Aetna®



**Enroll** during your open enrollment period.



After your effective date:  
**Visit [Aetna.com](https://www.aetna.com)** to create an account and log in to your member website.

**Download the [Aetna Health<sup>SM</sup> app](#)**



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

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

Ready to support you  
**on your journey**



THANK YOU

Questions?

Yale | HealthEquity®

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 guarantee 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.

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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.

