



Anne Arundel County Government Open Enrollment Meeting



Agenda

Welcome

Plan overview

Additional benefits

Resources/Contacts



Welcome to Aetna!

Your new medical plans effective January 1, 2022

- Open Access Aetna Select HMO-EPO
- Aetna Open Choice PPO
- *Prescription drug coverage is remaining the same and will continue to be provided by CVS/Caremark*

What to expect

- An expanded national network of providers
- No referrals
- In-network coverage at hospitals you utilize today, such as:
 - Anne Arundel Medical Center
 - Johns Hopkins Hospital
 - UMMS Baltimore Washington Medical Center
 - University of Maryland Medical Center
 - Mercy Medical Center

Plan highlights

Open Access Aetna Select HMO-EPO

In-network only (nationwide network)

Deductible	\$100 Individual \$200 Family
Annual out-of-pocket maximum	\$1,100 Individual \$3,600 Family
Preventive Care	100% covered, deductible waived
Office Visits	\$15 copay – Primary Care Physician \$15 copay - Specialist
Diagnostic Labs	100% covered, after deductible
Diagnostic X-ray	100% covered, after deductible
Complex Imaging	100% covered, after deductible
Allergy Testing	\$15 copay
Allergy Injections	\$15 copay
Outpatient Surgery	\$25 copay – facility charges \$15 copay – professional charges

Open Access Aetna Select HMO-EPO

In-network only (nationwide network)

Urgent Care	\$35 copay
CVS Minute Clinic	\$0 copay
Emergency Room	\$75 copay, waived if admitted
Ambulance	100% covered, deductible waived
Inpatient Hospital	100% covered, after deductible
Skilled Nursing Facility (120 days per year)	Covered 100%, after deductible
Short-Term Rehabilitation (150 visits per year)	\$15 copay
Hearing Aids (Two hearing aids every 36 months, maximum of \$1,400 per hearing aid)	100% covered, deductible waived
Acupuncture (50 visits per year)	\$15 copay

Aetna Open Choice PPO

	In-network (nationwide network)	Out-of-network*
Deductible	\$125 Individual \$250 Family	\$500 Individual \$1,000 Family
Annual out-of-pocket maximum	\$500 Individual \$1,000 Family	\$1,500 Individual \$3,000 Family
Preventive Care	100% covered, deductible waived	30% coinsurance, after deductible
Office Visits	\$15 copay – Primary Care Physician \$35 copay – Specialist	30% coinsurance, after deductible
Diagnostic Lab	5% coinsurance, after deductible	5% coinsurance, after deductible
Diagnostic Lab at Independent Lab	100% covered, deductible waived	N/A
Diagnostic Xray	5% coinsurance, after deductible	5% coinsurance, after deductible
Freestanding Radiology Centers	100% covered, deductible waived	N/A
Complex Imaging	5% coinsurance, after deductible	5% coinsurance, after deductible

***Note:** The plan pays benefits for out-of-network services based on the allowable charge for a service. If your out-of-network provider charges more than the allowable charge, you will be responsible for any expenses incurred that are above this amount, in addition to your out-of-network deductible and coinsurance/copay. Any amount that you pay above the allowable charge will not apply to your out-of-pocket maximum.

Aetna Open Choice PPO

	In-network (nationwide network)	Out-of-network*
Allergy Testing	5% coinsurance, after deductible	30% coinsurance, after deductible
Allergy Injections	\$15 copay – Primary Care Physician \$35 copay - Specialist	30% coinsurance, after deductible
Outpatient Surgery	5% coinsurance, after deductible – facility charges \$15 copay PCP/\$35 copay Specialist – professional charges	30% coinsurance, after deductible
Urgent Care	\$35 copay	\$35 copay
CVS Minute Clinic	\$0 copay	N/A
Emergency Room	\$75 copay, waived if admitted	\$75 copay, waived if admitted
Ambulance	100% covered, deductible waived	100% covered, deductible waived
Inpatient Hospital	5% coinsurance, after deductible	30% coinsurance, after deductible
Skilled Nursing Facility	5% coinsurance, after deductible (unlimited days)	30% coinsurance, after deductible (120 days per year)

***Note:** The plan pays benefits for out-of-network services based on the allowable charge for a service. If your out-of-network provider charges more than the allowable charge, you will be responsible for any expenses incurred that are above this amount, in addition to your out-of-network deductible and coinsurance/copay. Any amount that you pay above the allowable charge will not apply to your out-of-pocket maximum.

Aetna Open Choice PPO

	In-network (nationwide network)	Out-of-network*
Short-Term Rehabilitation (300 visits per year)	\$35 copay	30% coinsurance, after deductible
Hearing Aids (Two hearing aids every 36 months, maximum of \$1,400 per hearing aid)	100% covered, deductible waived	100% covered, deductible waived
Acupuncture	\$35 copay	30% coinsurance, after deductible

***Note:** The plan pays benefits for out-of-network services based on the allowable charge for a service. If your out-of-network provider charges more than the allowable charge, you will be responsible for any expenses incurred that are above this amount, in addition to your out-of-network deductible and coinsurance/copay. Any amount that you pay above the allowable charge will not apply to your out-of-pocket maximum.

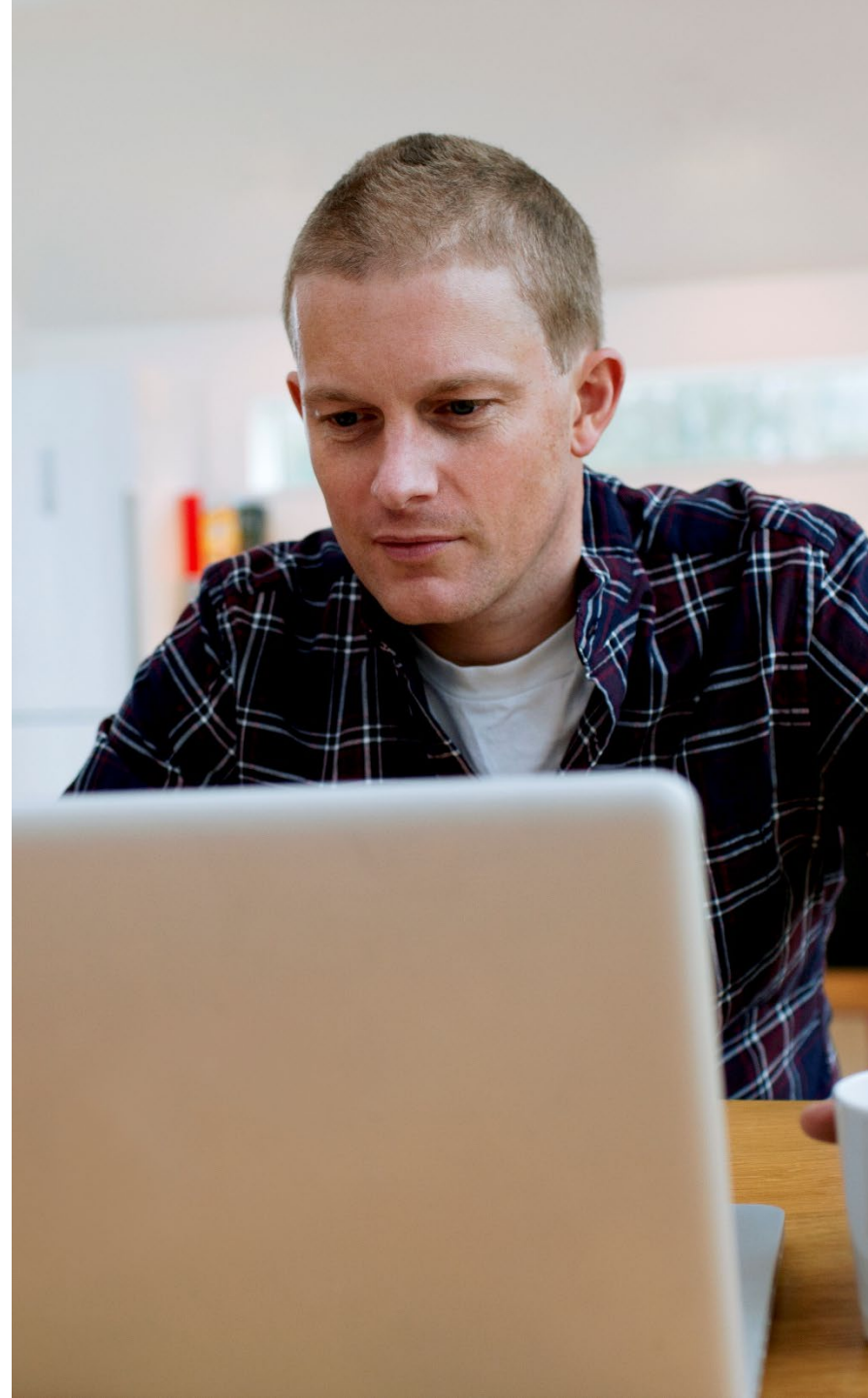
Provider search tool

The help you need to pick your plan

You can check both plans to see if the doctors, hospitals and other health care providers you use are in-network at **AAcounty.aetna.com**.

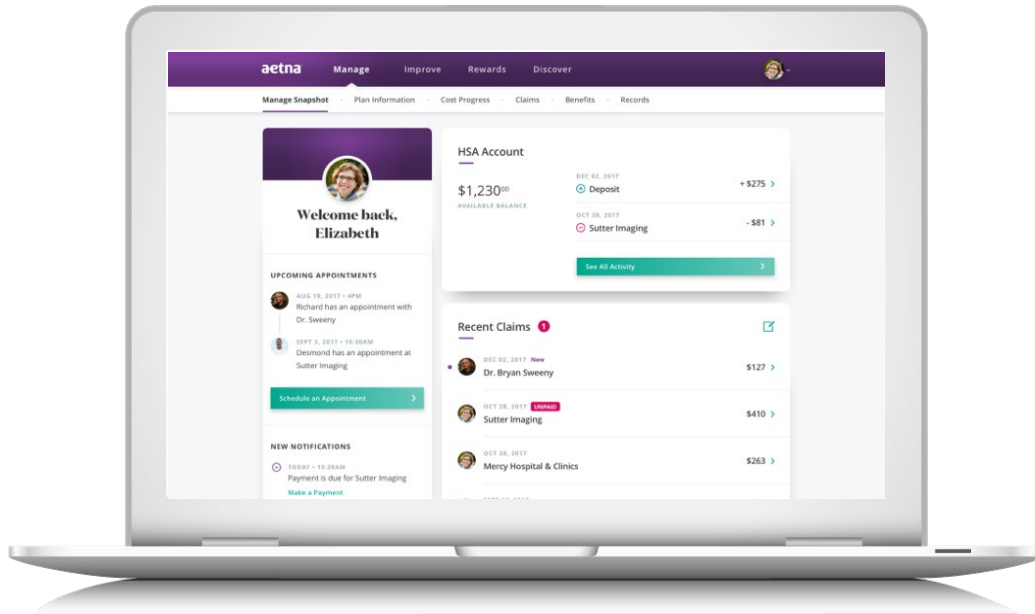
You can search using a doctor or facility's name, or by:

- City, state, ZIP code
- Specialty
- Common procedure types
- Specific conditions



Member Tools

Your Aetna member website



- View your health plan summary
- Manage your claims
- Search for providers and procedures
- Get cost estimates
- Track spending and progress towards your deductible and out-of-pocket maximum
- Access your ID card
- Get recommended health actions

It's easy to register for your secure member website.

Once you get your Aetna ID card:

Go to www.aetna.com

Click "Register now"

Aetna Health app

With the Aetna Health app, you can:



View your health plan summary and get detailed information about what's covered.



See claims details and pay claims for your whole family.



Search for providers, procedures and medications.



Get cost estimates before you get care.



Track spending and progress toward meeting your deductibles for you and your family.



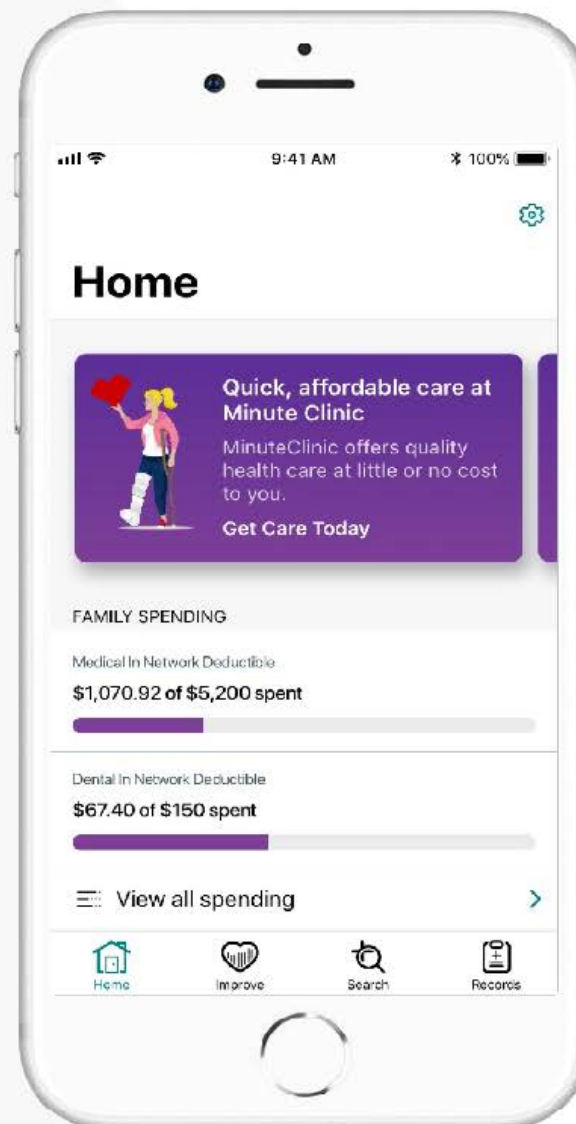
Talk with a doctor anytime by phone or video chat from the comfort and safety of home.



Access your ID card whenever you need it.



Receive personalized health reminders.



Additional benefits



Discount Programs

Available to you for just being an Aetna member

No referrals or claim forms required

Most are accessible through the Aetna member website

Eligible family members can access programs

Unlimited use of programs

Aetna FitnessSM Discount Program

GlobalFit[®]

- Preferred rates* at over 10,000 gyms nationwide
- Flexible membership options available
- Discounts on home exercise products and equipment
- Access to other programs supporting members' healthy lifestyles
- At-home weight loss programs
- One-on-one health coaching services **

*Participation in GlobalFit is for new gym members only. Membership to a gym of which members are now, or were recently members, may not be available.

**Offered by WellCall, Inc. through GlobalFit.





Aetna Weight ManagementSM Discount Program

Discounts from:

Jenny Craig[®]

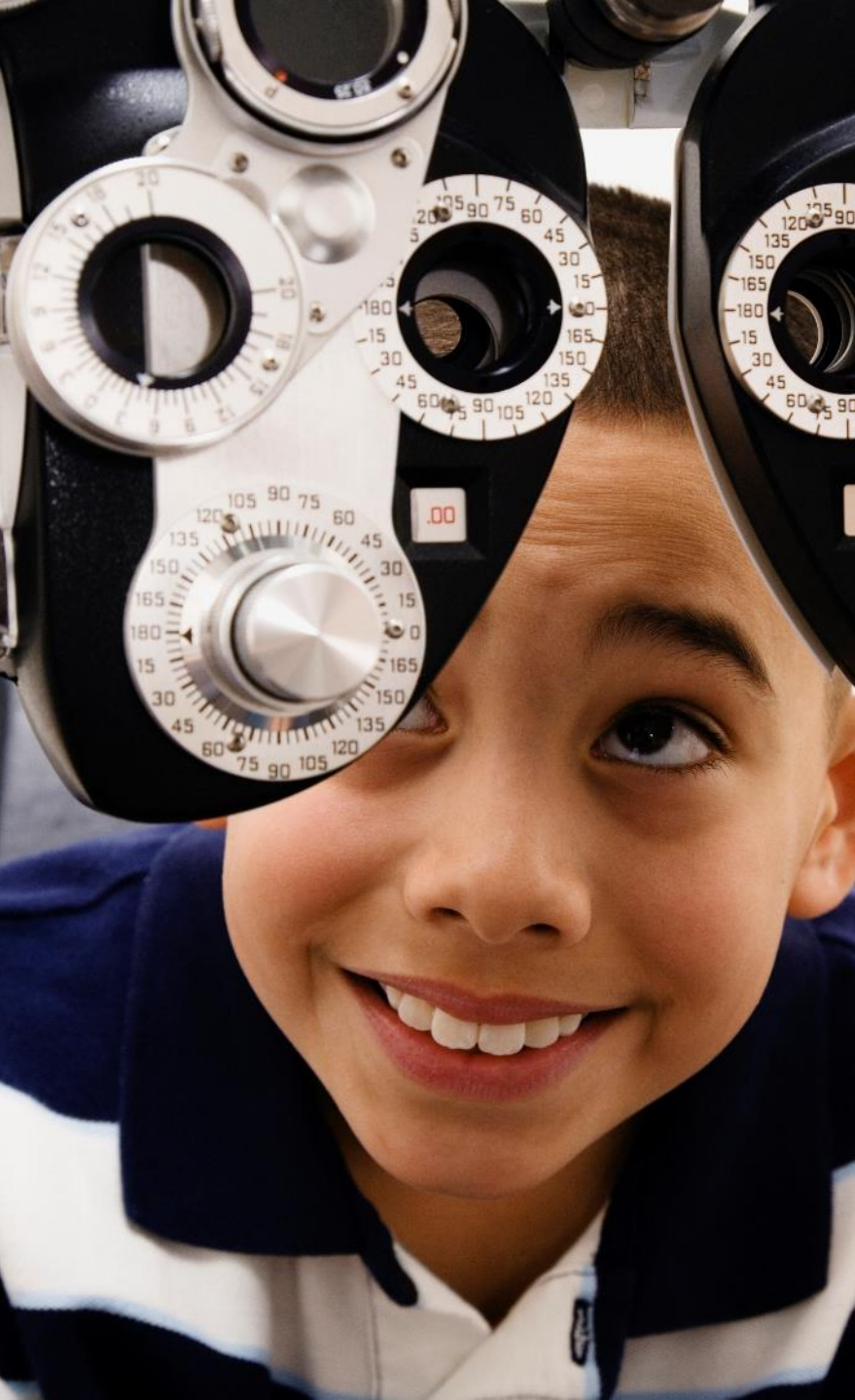
- *Free 30-Day Trial Program** – then,
- *25% off* when enrolling in a Jenny Craig Premium Program* available at participating Jenny Craig centers or through Jenny Craig-At-Home

NutriSystem[®]

- *12% off* any 28-day weight loss meal plan**
- Plus, other offers available from NutriSystem at the time of enrollment

* Food and, if applicable, shipping not included. Offer applies to initial membership fee only and is valid at participating centers in the U.S., Canada and Puerto Rico and through Jenny Craig At Home. Each offer is a separate offer and can be used only once per person. Restrictions apply.

** The Aetna discount offers do not apply to any program in which the member is already enrolled. To receive the discounted rate, they must wait until their program ends. Store with their membership



Vision Discount Program

Members save on prescription and nonprescription vision services and materials:

- Savings on eye exams, frames, lenses and LASIK surgery
- Savings on contact lens solution, nonprescription sunglasses and more

Members have access to thousands of vision provider locations, including:

- CVS Optical
- LensCrafters
- Target Optical
- Many Pearle Vision® Centers
- America's Best
- Plus, independent optometrists and ophthalmologists

Teladoc

Everyday care *(PCP copay)*

Talk to a U.S.-licensed doctor 24/7 from anywhere you are for non-emergency conditions including:

- Flu
- Sinus infections
- Sore throats
- And more

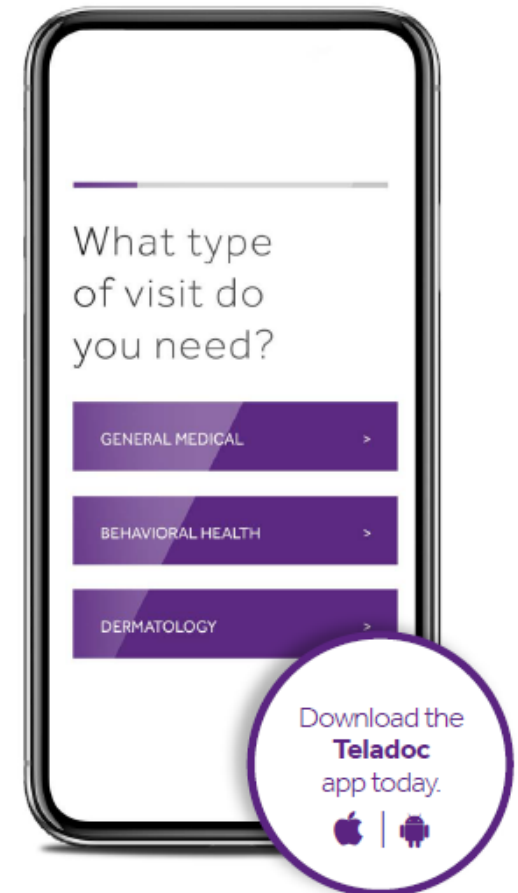
Mental Health Care *(PCP copay)*

Talk to a therapist 7 days a week (7 a.m. to 9 p.m. local time)

Dermatology *(Specialist copay)*

Upload images of a skin issue online and get a custom treatment plan within two days for conditions such as:

- Eczema
- Acne
- Rashes
- And more



CVS MinuteClinic®

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

Access convenient, local care at MinuteClinic, at low cost/no cost to you.

Available when you need it, including nights and weekends.

Convenient care close to home

MinuteClinics are a clinics located inside select CVS Pharmacy® and Target® locations, treating a variety of illnesses, injuries and conditions, including:

- Allergies
- Ear infections
- Flu-like symptoms
- Bug bites, stings and more

MinuteClinic providers can also administer vaccines and write prescriptions, when medically appropriate.



Aetna Joint & Back Care™

With enhanced care management, dedicated musculoskeletal (MSK) care managers educate, motivate and guide you through treatment

- Education, guidance and referrals to other programs
- Seamless experience with one point of contact

Partnered with Hinge Health (a market leader in digital MSK solutions) to provide you with digital exercise therapy to help to improve your health and well-being by:

- Addressing acute injuries quickly
- Helping you to manage and reduce your MSK pain, without surgery or drugs
- Providing a convenient, on-demand exercise therapy program that you can do from any location, like from your own home



Resources/ Contacts



Resources/Contacts

Aetna Member Services *Mon-Fri, 8am-6pm*

1-855-222-2774

**Aetna/Anne Arundel County Dedicated
Microsite**

AAcounty.aetna.com

- Frequently asked questions
- Plan information
- Summary of Benefits Coverage (SBC)
- Informational flyers

Anne Arundel County Benefits Team

Phone: 410-222-7400

Email: Benefits_Team@aacounty.org

Website: www.aacounty.org

Thank you

aetna®