Anne Arundel County Government

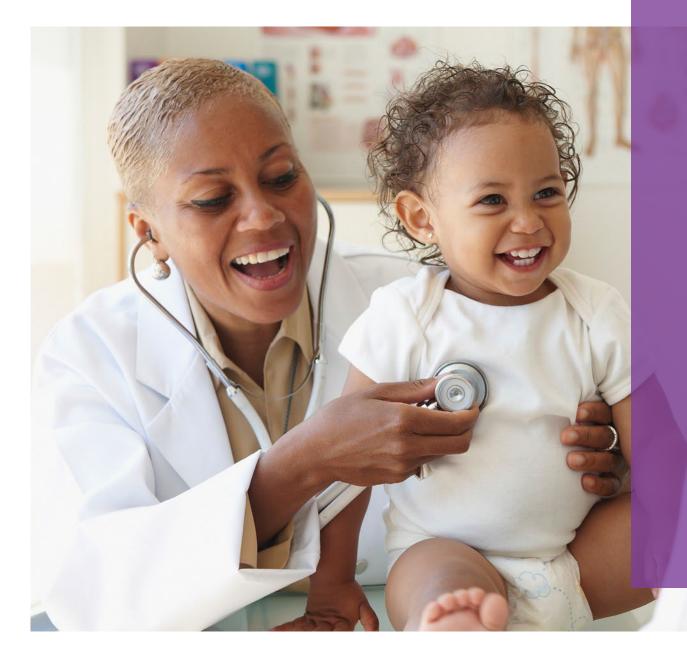**2023 Open Enrollment Meeting**

Agenda

▶ Welcome

▶ Plan offerings

▶ Member tools

▶ Wellness Program - Healthy Merits

▶ Aetna® Back and Joint Care

▶ Transform Diabetes

▶ Additional benefits

▶ Resources/Contacts

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Plan offerings

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, deductible waived
Diagnostic X-ray	100% covered, deductible waived
Complex Imaging	100% covered, deductible waived
Allergy Testing	$15 copay
Allergy Injections	$15 copay
Outpatient Surgery	$25 copay – facility charges $15 copay – professional charges

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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

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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 X-ray	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.

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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 (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.

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Aetna Open Choice PPO

	In-network (nationwide network)	Out-of-network
Short-Term Rehabilitation (300 visits per year)	5% coinsurance, after deductible	30% coinsurance, after deductible
Hearing Aids (Two hearing aids every 36 months, maximum of $1,400 per hearing aid)	$15 copay – Primary Care Physician $35 copay - Specialist	30% coinsurance, after deductible
Acupuncture	$15 copay PCP/$35 copay specialist – professional charges	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.
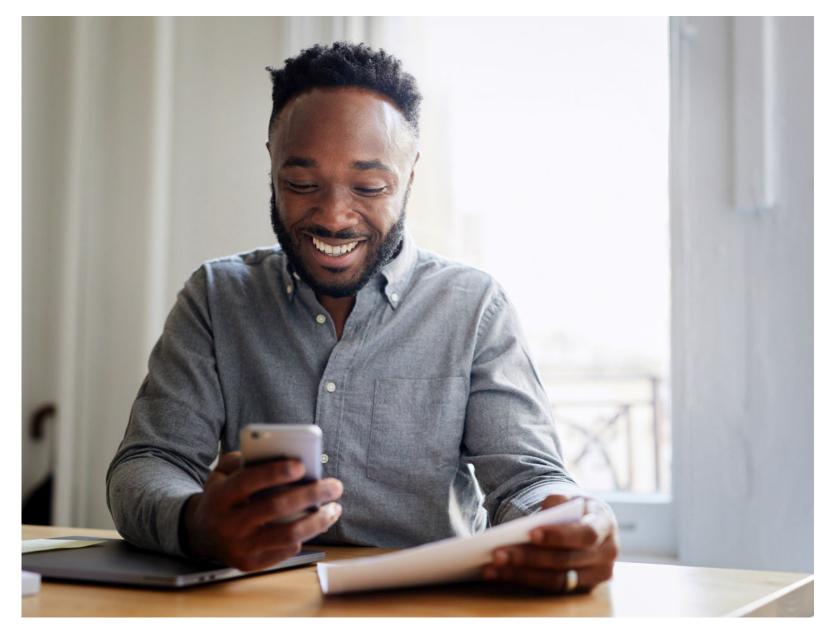
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Member Tools

Provider search tool

The help you need to pick a 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

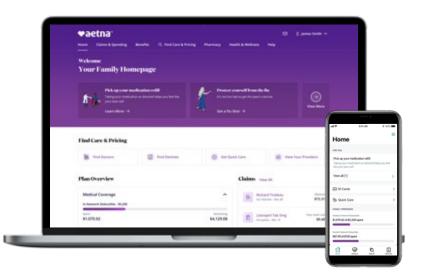- Specialty

- Common procedure types

- Specific conditions

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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.
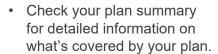
Download the Aetna Health app

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.

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

Improve your health
- Receive personalized reminders to improve your health.

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Wellness Program - Healthy Merits
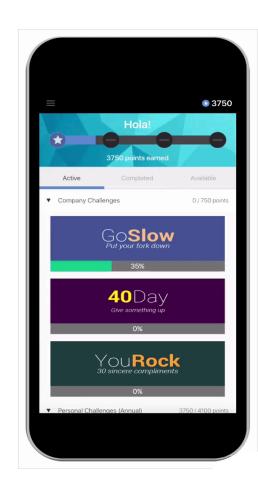
Your Healthy Merits Wellness Program

Wellness Portal

- Take a health assessment

- View online educational courses

- Participate in 30-day personal challenges

- Track your physical activity

- Sync your wearable device

Mobile App

- Search for the Healthy Merits App

- Use the Company Code to register:
  - Anne Arundel County: **Aacounty**
  - Anne Arundel Community College: **AACC**
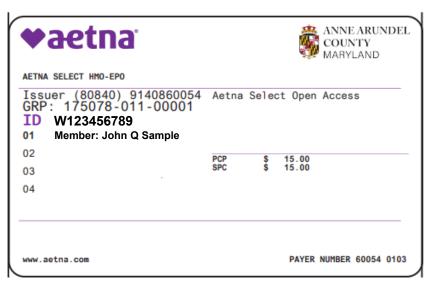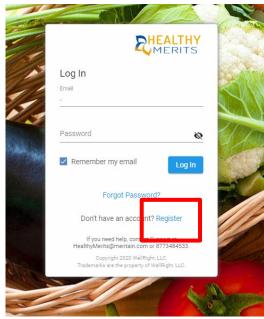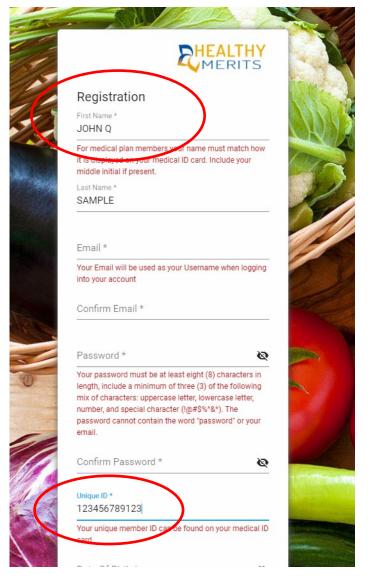 - Anne Arundel County Public Library: **AACPL**

Create a Healthy Merits Account: Employee Registration

- Anne Arundel County: https://aacounty.healthymerits.com

- Anne Arundel Community College: https://aacc.healthymerits.com

- Anne Arundel County Public Library: https://aacpl.healthymerits.com

1. Select Register

2. Input your name exactly as it appears on your Aetna medical ID card. If you have a middle initial or name, that goes in the First Name Box.

3. Your Unique ID is your Member ID on your insurance card.

4. Validate email

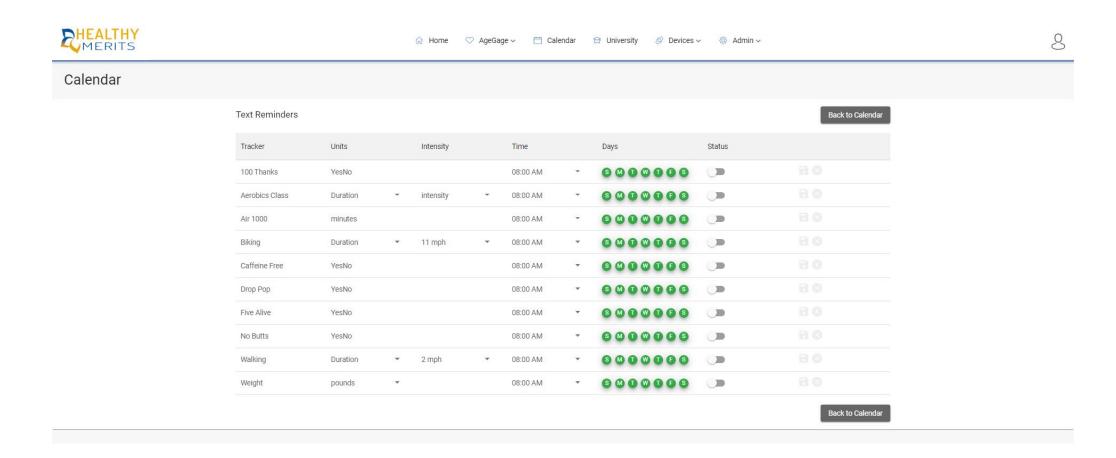# Setting Up Text Reminders

- Turn on Text Reminders to get notification reminders for the Company and Personal Challenges
- Respond with a Y/N and tracking takes place on the portal
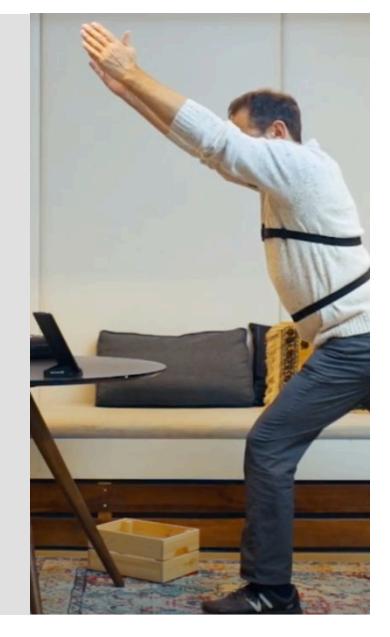
Aetna® Back and Joint Care

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Identifying members earlier, with support every step of the way

Hinge Health

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

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Hinge Health

is a pioneer in

digital solutions

for joint pain needs

Exercise therapy
Digital exercise therapy delivered via tablet and sensor technology provides real-time feedback and tracks adherence

Motivational coaching
Unlimited virtual therapy and one-on-one health coaching with a dedicated board-certified coach

Education
Empowers participants to navigate the appropriate care for their condition

Prevention
Personalized strengthening and stretching programs designed to prevent MSK issues from occurring

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Transform Diabetes

Managing diabetes?

Extra support is here.

- Blood sugar and blood pressure monitoring
- Pharmacists and nurses looking out for you
- Refill reminders and home delivery options
- Preventive health screenings
- Nutrition plans for your likes and needs
- Health Optimizer™ app

The Transform Diabetes Care® program is a 12-month program that helps keep your diabetes in check — at no extra cost to you.

It gives you customized guidance based on your specific needs. With the **Health Optimizer™ app,** you can:

- Monitor your glucose
- Track and share readings
- Learn more about diabetes and maintaining a healthy lifestyle
- Make meals that align with your dietary restrictions

If you're managing diabetes, you're enrolled automatically. Sit tight — program details are on the way.

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Additional Benefits

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24/7 access to a doctor by phone or video

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

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

Mental health care (PCP copay)

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

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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

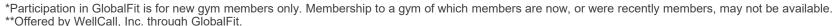MinuteClinic providers can also write prescriptions, when medically appropriate.

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.
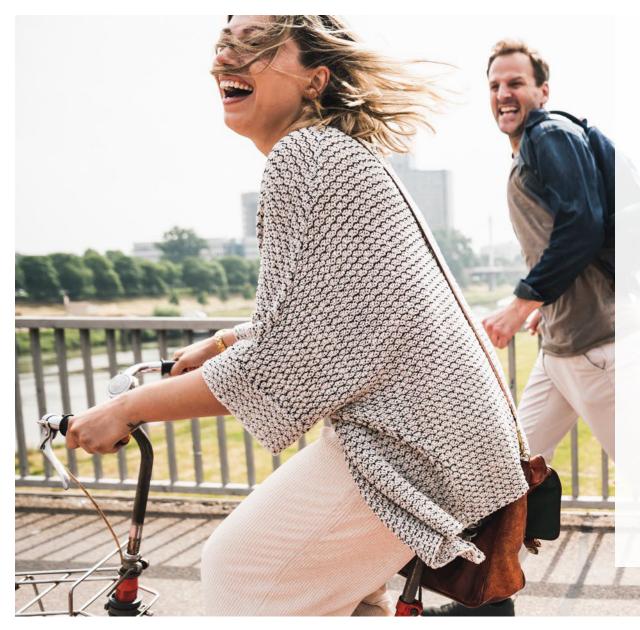
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Aetna Fitness℠ Discount Program

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.

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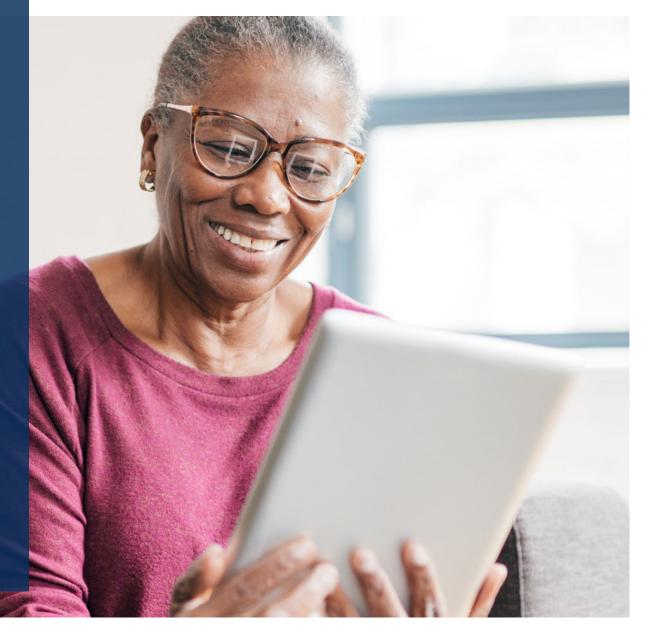** The Aetna discount offers do not apply to any program in which the member is already enrolled. To receive the discounted rate, they must wait until their program ends. Store with their membership

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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

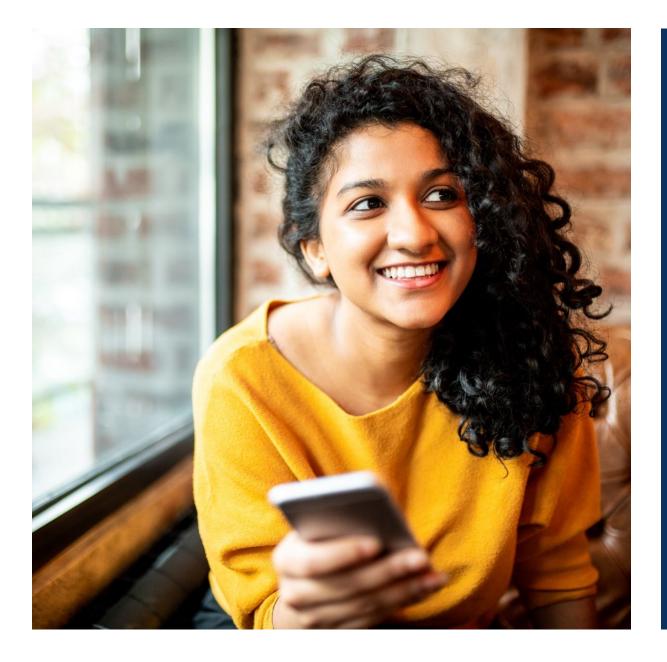Members have access to thousands of vision provider locations, including:

- CVS Optical

- LensCrafters

- Target Optical

- Many Pearle Vision® Centers

- America's Best

- Plus, independent optometrists and ophthalmologists

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Resources & Contacts

We are here for you
to keep you informed

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

Q&A

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Thank you