



Health with heart

State of Alaska Political Subdivisions

July 1, 2023 thru June 30, 2024 Health Care Benefits

[Aetna.com](https://www.aetna.com)

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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).



A smiling man with short dark hair, wearing a dark blue sleeveless shirt and dark blue shorts, is walking outdoors. He is looking down and to his left. The background is a soft-focus outdoor scene with trees and foliage, suggesting a park or a trail. The lighting is warm, indicating it might be late afternoon or early morning.

Health care made simple

At Aetna® and CVS Health®, we take care of the whole you — mind, body and spirit. Using the combined experiences of both companies, we bring you a connected, convenient and affordable approach to health care.

With customized health benefits plans, robust provider and pharmacy networks, support programs, special discounts and so much more, you can relax knowing you'll have the tools and resources you need to live healthy. And no matter where you are on your path to better health, count on us to be right there to help you be your best.

So if you have questions, let us know. Just call us at **800-426-3211 (TTY: 711)** for medical plans and **800-426-3211 (TTY: 711)** for dental plans.

Paying for care

An overview of terms



YOU PAY

Deductible

Each year, you pay 100% of your covered expenses until you meet your deductible amount.

Eligible preventive care is covered at 100% with no deductible when you use network providers.



YOU AND THE
PLAN PAY



Cost sharing

Once you meet your deductible, you share the cost with the plan. Your share may be in the form of coinsurance and/or copayments (also called copays).

Coinsurance

A fixed percentage. For example, if your care is \$100 and your coinsurance is 20%, you pay \$20.

Copay

A fixed dollar amount. For example, you may pay \$25 per doctor office visit.



THE PLAN
PAYS

Out-of-pocket maximum

The maximum you pay each year for covered expenses. Once you hit your maximum, the plan pays 100% of covered expenses for the rest of the year.

In network vs. out of network

In network

Highlights

Network providers contract with us to offer rates that are often lower than their regular fees. So choosing a network provider and/or facility may help you save money. Your network provider also works directly with us. They'll send us claims for services you receive. And get approval for coverage of some services when it's needed.

Don't worry — this is all behind-the-scenes work when you choose network providers.

Visit **Aetna.com** to find a network provider.

How it works

There's no need to pay at your visit unless you have a copay. Your doctor files your claim and the plan pays them any amount it owes based on the negotiated rate. Your doctor then bills you for any amount you owe.

Benefits

- ✓ Lower out-of-pocket costs
- ✓ Lower deductible, coinsurance, copay and cost-sharing
- ✓ No balance billing
- ✓ Less paperwork for pre-approval of services

This network option may cost you less.

Out of network

Highlights

Your plan may allow you to visit an out-of-network provider or facility. To find out details like this, check your Summary of Benefits and Coverage document.

How it works

If your plan allows, you can visit licensed providers who aren't in our network. Out-of-network doctors and hospitals don't contract with us. So that means:

- They normally charge more for their services
- You might have to pay the difference between what your plan pays for services and the amount they charge

They also don't work with us like network providers do. And they generally don't send us claims or get approval for coverage when needed. So you may need to handle these details on your own.

This network option may cost you more.



Plans

Choosing a plan that's right for you and your family is so important. That's why we designed a suite of affordable plans to meet your unique needs. And we'll be right there to help you find the perfect fit.

It's important to us that you get the most out of your benefits plan. So when you go for care, keep in mind that staying in network has special perks. By going in network, you may have lower out-of-pocket costs, because these providers have agreed to accept our contracted rate for services. Plus, they'll file claims for you, so you don't have to worry about any

extra work. Some plans have out-of-network benefits, too. Just keep in mind that if you go out of network, you may have higher out-of-pocket costs. Plus, you may have to file your own claims and/or get pre-approval for some services.

And if you ever need emergency care, you can relax knowing that we cover it whether you go in or out of network.

So whatever plan you choose, just feel confident knowing you can count on us to help you make the most of it.

Medical

Aetna® Open Choice® PPO health insurance plan

Known as Open Choice PPO plan in CA

Choose any doctor, in or out of network

You don't have to choose a primary care physician (PCP)*, and you don't have to get referrals for care. Network doctors handle your claims and get approval from us before providing some services. And you usually pay less when you see a network doctor.

Keep in mind — you can visit any licensed doctor out of our network. But if you do, you may have to file your own claims and pay more out of pocket.

*In Texas, PCP is known as physician (primary care). In the State of Washington, PCP refers to primary care provider.

Dental

Aetna Dental® preferred provider organization (PPO) plan

It's all about choices

Here's a dental insurance plan with flexibility. It lets you choose any licensed dentist — in or out of network. But you may pay less with in-network dentists. It's also an easy-to-use plan. You don't need to have a primary care dentist or get referrals. Just use our online directory at **Aetna.com** to find dentists or specialists.

Vision

Aetna VisionSM Preferred

Take care of your eyesight — and get the look you want

Our vision plans come with coverage for:

- Routine eye exams
- One pair of eyeglasses (lenses and frames) or contacts
- Choice of any available frames — from budget to luxury, and more

And you can make appointments at one of the over 110,000 independent vision providers and national retailers in our network.¹ Or shop from home at an in-network online retailer. Members can log in at **AetnaVision.com** for more information and to find a provider.

AetnaVision.com member website and Aetna VisionSM Preferred mobile app

Get the information you need — right at your fingertips

Whether you're on our website or mobile app, you can relax knowing you'll have the information you need, whenever you need it. You can:

- ✓ View benefits and eligibility
- ✓ Download ID cards and explanation of benefits
- ✓ Check claim status
- ✓ View wellness information
- ✓ Review LASIK information
- ✓ Access special offers
- ✓ Get information about emergency coverage while traveling out of the country



Easily connect with us

Once you're an Aetna® member, here's how we can connect:

AetnaVision.com member website

Go to **AetnaVision.com** to create an account and log in.

Aetna Vision Preferred mobile app

Download the app via Google or Apple. Message and data rates may apply.

¹Provider database as of January 2021. Represents providers at a location.

Pharmacy

Choose generics first

The simple way to get your best coverage

When a drug has a generic equivalent but your prescription is filled with the brand-name drug, you'll pay the difference in cost between the generic and brand-name drug. You'll also be responsible for your required copay or coinsurance.

Be sure to talk to your doctor about generic choices to see if they're right for you. If they feel the brand-name drug is medically necessary, they can ask for approval to cover the prescription drug at the brand cost share. If we approve the drug for medical necessity, you won't have to pay the cost difference between the generic and brand-name drug.

Aetna® pharmacy solutions

The perfect balance of savings and choice

As part of CVS Health®, we can offer you best-in-class pharmacy benefits. Aetna plans can help you balance cost savings with the choices you want. And when you combine your pharmacy and medical benefits, you give us more information to help you on your path to better health. This can help keep your costs in check, too.





Our network

When you need to find the right care, it's always reassuring to know you have choices. Our vast network of providers includes over 700,000 primary care doctors and specialists, more than 5,700 hospitals and about 1.2 million health care providers.¹

And it's never been easier to find providers. Just use our provider search tool on your member website or use the Aetna HealthSM app when you're on the go.

¹[Aetna.com/about-us/aetna-facts-and-subsidiaries/aetna-facts.html](https://www.aetna.com/about-us/aetna-facts-and-subsidiaries/aetna-facts.html)

Our network

Online directory

Find network doctors, right at your fingertips

Need a doctor? Simply search by specialty and location in our online directory. You'll also find maps, directions and more. You can also look for doctors who speak different languages. Just visit **Aetna.com** and select "Find a doctor" to get started.

24-Hour Nurse Line*

A simple call can make all the difference

Have questions about upcoming medical visits and choices? You can talk to a registered nurse for information about tests, procedures and treatment options, 24 hours a day, 7 days a week. And the call is free. To find the phone number, just visit **Aetna.com** and log in to your member website.

* While only your doctor can diagnose, prescribe or give medical advice, our 24-Hour Nurse Line nurses can provide information on a variety of health topics. Contact your doctor first with any questions about your health care needs

Teladoc® general medicine services — by phone or video

24/7 access to quality care

After hours? Can't get to the doctor's office? Teladoc connects you with board-certified doctors anytime. They can treat many **non-emergency** medical issues by phone or video. This may help you avoid urgent care and emergency room visits, which can be costly and time-consuming.

And it's easy to use — you can speak to a doctor "on demand" in minutes.* Or just schedule a time that's more convenient for you. You can request visits by either:

- Going to **Teladoc.com/Aetna**
- Downloading the Teladoc app

Visit **Teladoc.com/Aetna** to find out more and set up your account.

*Ten minutes is the average wait time for an on-demand visit but wait times may be longer during peak hours or seasons. On-demand

consults are guaranteed within an hour of request or are free of charge. Idaho is video only; Arkansas and Delaware require video for the first visit every 24 months.

Teladoc® mental health counseling

Get the care you need from the comfort of home

Meet with a therapist 7 days a week right from your home and get support for anxiety, depression, stress and more.

You can:

- Choose from board-certified psychiatrists, licensed psychologists, therapists or counselors
- Talk to the same therapist each time for anxiety, eating disorders, depression, grief, family difficulties and more
- Connect with your therapist 7 days a week, from 7 AM–9 PM local time, by video
- Get confidential support from wherever you're most comfortable

Visit **Teladoc.com/Aetna** for more information.

Teladoc® dermatology

Keep your skin healthy with virtual care visits

Have a concern about your skin? With Teladoc dermatology services, you'll get access to board-certified dermatologists via **Teladoc.com/Aetna** or the Teladoc app. Simply provide details about your condition, upload images (if needed) and get a response in just 2 business days.

These dermatologists can:

- Provide treatment for skin conditions like psoriasis, skin infections, rosacea and more
- Prescribe approved medicine
- Give you a follow-up visit within 7 days
- Answer any questions you have

Visit **Teladoc.com/Aetna** for more information.

Our network

Aetna Smart Compare™

High-performing providers at your finger tips

If you're searching for a primary care physician (PCP) or orthopedic specialist, the Aetna Smart Compare designation can help you find high-performing providers. This is a new designation for doctors in our network who have shown a high standard of quality and cost-effectiveness.*

How does it work?

The goal of this designation is to give you more information to help you choose a practice. When you search for providers or procedures on our Aetna Health? app or member website, simply look for the "Quality Care" and "Effective Care" labels.

These doctors meet special criteria

You'll see designations on primary care physicians (which include family practice), internal medicine and pediatric practices, and orthopedic specialists who support hip and knee conditions. Doctors and other providers who receive this designation:

- Provide quality care
- Go above efficiency measures
- Manage costs well
- Recommend appropriate testing and treatments for their patients

Keep in mind that this designation is only a guide to help you choose a doctor that's right for you and shouldn't be the only reason for selecting a doctor. And your choices won't affect your plan or benefits.

*Visit [Aetna.com/Smartcompare](https://www.aetna.com/Smartcompare) for more information.

Institutes of Quality® facilities

Meet our highest standards — and yours

As an Aetna® member, you'll have access to the Institutes of Quality. This network of hospitals and facilities specializes in bariatric, cardiac and orthopedic procedures. You may even pay less out of pocket at an Institutes of Quality facility.*

These approved facilities must meet our strict standards for clinical quality and efficiency. We measure factors like:

- The level of patient care
- How often people return to the hospital after surgery
- The number of procedures a facility performs

To see our list of Institutes of Quality facilities, go to [Aetna.com](https://www.aetna.com) and choose "Find a doctor." Then use the filter tool to select "Institutes of Quality facilities."

*How much you pay depends on your health plan.

Institutes of Excellence™

Specialized care when you need it

As an Aetna® member, you'll have access to the Institutes of Excellence. These selected facilities can help people who are facing a transplant or going through treatment for infertility. And the facilities must meet our strict standards for clinical quality and efficiency. We measure factors like the number of procedures performed and success rates. To see our list of Institutes of Excellence facilities, go to [Aetna.com](https://www.aetna.com) and choose "Find a doctor." Then use the filter tool to select "Institutes of Excellence facilities."

National Medical Excellence Program® transplant care

Our program puts your needs first

You may never need an organ transplant, bone marrow treatment or CAR-T therapy. But you can rest a little easier if you do, because you have access to this special program. It helps you get the care and resources you need — when you need them most.

You and your family get one-on-one support from:

- Dedicated medical directors
- Nurse care managers* with special experience
- Dedicated claims and Member Services staff

*While only your doctor can diagnose, prescribe or give medical advice, the nurse care managers can provide information on a variety of related topics.



Programs & resources

No health and benefits plan would be complete without extra support to help you feel your best. That's why you'll have a variety of ways to enhance your health and keep a healthy lifestyle.

So whether you're looking to eat healthier, exercise more, lower stress or just need a friendly ear to listen, we've got the program that's just right for you.

Programs & resources

Aetna Enhanced Maternity Program

Going through a maternity journey is different for everyone. That's why 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

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

*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.

Simple Steps To A Healthier Life® program

This interactive online health and wellness program can help enhance your health

With its health assessment and online health coaching programs*, this program helps lower health risks. It can help you stay healthy, productive and connected with Aetna® care management support services. It also provides a personalized health risk score and easy-to-find health information.

*Our program and care teams do not diagnose or treat members. We assist you in getting the care you need, and our program is not a substitute for the medical treatment and/or instructions provided by your health care providers.

Aetna Health

ConnectionsSM Disease Management program

This program can help you take care of health conditions*

Maybe you've been working with your doctor to take care of a condition. Or perhaps you just received a diagnosis and are learning more about it. Either way, we're here to support you with this program. Our nurses, who act as health coaches, can help you follow your doctor's treatment plan — in the way that works best for you.

You can find support for more than 35 common conditions, including diabetes, heart disease, asthma, low back pain and many others. Just visit **Aetna.com** for the complete list.

*Our program and nurses do not diagnose or treat members. We assist you in getting the care you need and our program is not a substitute for the medical treatment and/or instructions provided by your health care providers.

Aetna® behavioral health

Feeling your best

From time to time, we all feel a bit down or stressed — but sometimes these feelings can persist and get in the way of daily life. They could be brought on by something related to physical health. It's important to know that these feelings are common and, most of all, treatable. But the condition must be diagnosed first.

Your medical plan includes behavioral health benefits. So you'll get the help and resources you may need to work toward feeling your best. These resources include:

- 24/7 support to help you find the right care
- Face-to-face counseling in the provider's office or through telehealth
- Online resources and tools, and more

Programs & resources

Aetna Behavioral Health AbleTo Support

Focusing on health conditions and life changes

When you're managing chronic pain or going through major life changes, it's common to feel overwhelmed. And you may not know where to go for support. That's why we've teamed up with AbleTo, a leading behavioral health provider to help.

Through the AbleTo emotional support program, you'll get help with issues that can make life more challenging. This eight-week program offers you emotional support after a medical diagnosis or life transition — for example, becoming a caregiver or giving birth. And it combines counseling and coaching to help you:

- Work through the normal emotions you're having
- Understand the types of changes you need to make
- Feel like you're in control of your health and life

Once you connect with an Aetna® or AbleTo representative, they'll explain more about the program and how it can help. They'll also answer any questions you have.

Aetna® does not recommend the self-management of health problems. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional.





Support & access

We make it easy to find what you need. Whether you want to look for the right care, manage your benefits, check on a claim, plan for an upcoming treatment or something else, it's easy to get simple, convenient information. All right at your fingertips.

Just connect with us however it's convenient for you. Call our team — we know the “ins and outs” of your benefits and we're just a phone call away. Or use our member website as your one-stop online resource. And don't forget to download the Aetna HealthSM app, where you can see your ID card, find care, make appointments and more — when you're on the go.

Support & access

Digital member ID card

Access your member ID card whenever you need it

Have your digital ID card on hand, whenever you want, wherever you are with our Aetna HealthSM app. Or find it by going to **Aetna.com** and logging in to your member website. Want to print your ID card? No problem. Just look for that option at the top of the page.

Aetna® member website and Aetna HealthSM app

Manage your benefits, connect to care, handle claims — from anywhere.



As a member, you can:

- ✓ View your health plan summary and get information about what's covered
- ✓ Track spending and progress toward your deductible for you and your family
- ✓ View and pay claims, even see the breakdown of your costs, like what's covered by your plan and what you're responsible for
- ✓ Use tools to help you choose quality in-network providers including those offering telemedicine services
- ✓ Estimate and compare costs
- ✓ Get personalized reminders to help improve your health

Once you're a member, here's how you can connect:



Your Aetna member website

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



The Aetna Health app

Get the Aetna Health app by texting "GETAPP" to **90156** for a link to download the app and create an account. Message and data rates may apply.*



*Terms and conditions: [Bit.ly/2nIJFYG](https://bit.ly/2nIJFYG). Privacy policy: Aetna.com/legal-notices/privacy.html. By texting **90156**, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna Health app. Consent is not required to download the app. You can also download it from the App Store® or the Google Play™ store.





Managing costs

It's always important to plan ahead, stretch your health care dollars and avoid any surprise bills. And we're here to help you do just that. Before you go for care, simply compare costs for over 650 medical tests, services and procedures at up to 10 doctors/facilities/hospitals at once. You can also see estimated costs for in-network vs. out-of-network care. All right on your Aetna member website.

Managing costs

Aetna Discount Program

Instant savings on your favorite healthy-living products and services

Save on gym memberships, weight-loss programs, vision services, hearing aids and more — with any health plan. These built-in discounts aren't insurance. And there are no claims, referrals or limits on use.

Just log in to your member website at **Aetna.com** to start saving.

Fitness Discounts

There's no stopping you

When you take the stairs, snack healthy or kick a bad habit, your body gets stronger. And now, here's a little motivation to help you keep up the good work: good savings. With your Aetna® plan, you get discounts on gym memberships, health coaching and much more.

Weight Management Discounts

A healthier body, with a little help

To manage your weight with success, a little support is always nice. And you've got it right here — great savings on today's most popular weight-loss programs and meal plans. These discounts are included with your Aetna® health benefits and insurance plan. Your covered family members can use them, too.

Hearing Discounts

Hear better, for less

Need a little help with your hearing? Here's a great way to save on essentials like hearing aids, exams and even batteries.

It's a nice perk for Aetna® members. And the discounts are instant, so you save on the spot.

Aetna Vision Discounts

The clearer way to enjoy savings

Your vision may be just fine. Or it may need a little help. Either way, you can save with our vision discounts.

You'll get discounts on:

- Eye exams
- Prescription eyewear
- LASIK laser eye surgery
- Non-disposable contact lenses
- Designer frame options

You can even save on things that don't need a prescription, like sunglasses, eyeglass chains, lens cases and cleaners.

Natural Products & Services/ChooseHealthy®

Give your health a natural boost

Enjoy instant discounts on therapeutic massage, acupuncture ... even chiropractic visits.* This perk is included with your Aetna® benefits and insurance plan.

* Discounts don't apply to visits/claims submitted to your health insurance plan. Natural products and services are offered through ChooseHealthy®, a program provided by ChooseHealthy, Inc. which is a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a registered trademark of ASH and is used with permission.

Aetna HealthFund® Health Savings Account (HSA)

Pay for expenses today or save for the future — tax-free

When you pair your high-deductible health plan with this HSA* administered by PayFlex, you can use it for qualified health care expenses, including:

- Copays
- Deductibles
- Contact lenses
- Prescription drugs
- Over-the-counter items

Keep in mind — the money you put into your HSA can earn tax-free interest. Plus, the money in the account is yours to keep — even if you change jobs or insurance plans. And you can grow your HSA balance by investing in a variety of highly rated mutual funds.

Managing costs

Managing your account on the member website is easy, too. You can log in at **Aetna.com** to get started. Be sure to also visit **IRS.gov** or **PayFlex.com** for a list of qualified health care expenses.

*HSAs are currently not available to health maintenance organization (HMO) members in California and Illinois.

5 ways to save

1 Stay in the network

In-network doctors, labs, hospitals and other health care providers charge lower, negotiated rates. Plus, your coinsurance is lower. You can use the provider search tool at [Aetna.com](https://www.aetna.com) to find network providers.

2 Get preventive care

Keep up with preventive services to catch problems early. You pay nothing as long as you stay in the network.

3 Pay less for prescriptions

Generic drugs can be just as effective as name-brand, and generics cost less. You can also save by using your plan's home delivery service for regular prescriptions.

4 Compare costs before you go

Use your cost-of-care tools to compare costs before you go to the doctor.

5 Only use the ER for Emergencies

Visit an urgent care center or walk-in clinic for non-life-threatening medical issues.



Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna®. Provider participation may change without notice. Refer to **Aetna.com** for more information about Aetna® plans. You can view or print your plan disclosure from our

[Aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html](https://www.aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html)

Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features and availability may vary by location and are subject to change.

Providers in the Aetna VisionSM network are contracted and credentialed through EyeMed Vision Care, LLC according to EyeMed's requirements. EyeMed and Aetna are independent contractors and not agents of each other. Provider participation may change without notice.

Health benefits and health insurance plans are offered, underwritten and/or administered by Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company, Aetna Health Assurance Pennsylvania Inc. and/or Aetna Life Insurance Company (Aetna). In Florida, by Aetna Health Inc. In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

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DISCOUNT OFFERS ARE NOT INSURANCE. They are not benefits under your insurance plan. You get access to discounts off the regular charge on products and services offered by third-party vendors and providers. Aetna makes no payment to the third parties — you are responsible for the full cost. Check any insurance plan benefits you have before using these discount offers, as those benefits may give you lower costs than these discounts. Not available to New York policyholders.

PayFlex Systems USA, Inc. is an affiliate of Aetna Life Insurance Company.

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