

A photograph of a smiling woman with blonde hair hugging a black and white dog in a park. The woman is wearing a light-colored top and has a ring on her finger. The dog is wearing a blue and white patterned collar. The background is a blurred park with trees and sunlight.

My happy place

2020 annual enrollment





Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).

Healthy happens here



At Aetna, we take care of the whole you — mind, body and spirit. No matter where you are on your path to better health, we provide programs and opportunities to help you feel and be your best.

Discover a total approach to your health, including:

- **Award-winning member services** to answer your questions and help you make health care decisions
- **Aetna HealthSM app** to find care, check costs and access your information on the go
- **24/7 tools and programs** to connect you to what you need when you need it
- **Large nationwide network** with about 1.2 million health care professionals, including 700,000+ primary care doctors and specialists and 5,700+ hospitals¹
- **Behavioral health support** for your emotional well-being, wherever you are on your journey

¹ Aetna Inc. Aetna Facts. 2019. Available at: [Aetna.com/About-Us/Aetna-Facts-and-Subsidiaries/Aetna-Facts.html](https://www.aetna.com/About-Us/Aetna-Facts-and-Subsidiaries/Aetna-Facts.html). Accessed August 2019.

Better together

You may have heard that CVS Health[®] recently acquired Aetna. What does this mean for you?

First, your health benefits will not be affected. You can still choose care from an extensive network of providers and pharmacies, including community-based independent pharmacies.

Here are some of the exciting changes you can expect with our new combined company:

- More affordable, high-quality care
- A complicated system made easier to navigate
- Innovative technology and benefits centered around you
- More care resources right in your local community

Annual enrollment

ReedGroup:

October 30–November 11, 2019

Guardian Field:

November 6–18, 2019

Guardian Home Office, Avēsis, Broadshore:

November 13–25, 2019



Is my doctor in the network?

With over a million providers in our network, there's a very good chance you'll find your doctors. Use the provider search tool at **Aetna.com** to find out.



Questions?

Call your Aetna Concierge at **1-866-244-1573 (TTY: 711)** or visit **AetnaNonMember.com**.

You've got options

The chart below compares your medical plan options for 2020.

Plan options for 2020	HDHP Gold Plan	HDHP Silver Plan
	In network/Out of network	In network/Out of network
Annual deductible		
Single	\$1,500/\$3,000	\$3,000/\$6,000
Family*	\$3,000/\$6,000	\$6,000/\$12,000
Annual out-of-pocket maximum (includes the annual deductible)		
Single	\$4,000/\$8,000	\$6,000/\$12,000
Family**	\$8,000/\$16,000	\$12,000/\$24,000
What you pay for covered services***		
Preventive care	0%/30%	0%/45%
Doctor visit	10%/30%	25%/45%
Specialist visit	10%/30%	25%/45%
Emergency room	10%/10%	25%/25%
Non-emergency care in an emergency room	Not covered	Not covered
Hospital inpatient	10%/30%	25%/45%
Hospital outpatient	10%/30%	25%/45%

* The entire family deductible must be satisfied before the plan pays a portion of the cost.

** If an individual family member meets the individual out-of-pocket maximum, the plan will cover 100% of costs for that individual for the remainder of the calendar year. Other family members will be covered at the coinsurance levels until the remainder of the family out-of-pocket maximum is reached.

*** After deductible, except for eligible in-network preventive care. Emergency care is after in-network deductible for both in and out of network.

Know the basics

Between the unfamiliar terms and mysterious abbreviations, choosing a health plan can be confusing. To help you make the right choice, here's a quick overview of some key terms:

How your plan works



Deductible

You pay 100% until you meet your deductible.
Eligible preventive care is covered at 100% with no deductible when you use network providers.



Coinsurance

You pay a percent, and the plan pays a percent once you meet your deductible.



Out-of-pocket maximum

The plan pays 100% of covered expenses for the rest of the year once you hit your maximum.

NEW! Connect to top doctors



2nd.MD connects you with top doctors from the comfort of your own home. This service is included with your Aetna® plan at no cost to you.

A specialized 2nd.MD nurse will work hand-in-hand with you to understand your medical issues and schedule your video or phone consultation with an expert specialist.

To learn more, visit 2nd.MD/Aetna or call 1-866-410-8649 (TTY: 711).



Health plan perks

Your health plan isn't just about paying claims. It's also about helping you achieve your health goals.



Find care

Network providers

Easily find doctors, labs, urgent care centers, hospitals and more at **Aetna.com**. Or use the Aetna Health app to find providers on the go.

Get help for special medical care

For special medical situations like organ transplants, rare diseases and heart surgery for children, the **National Medical Excellence Program®** can help you get the care and resources you need.

Access high-performing facilities

When you become an Aetna member, you'll have access to a special network of hospitals and other facilities known as **Institutes of Quality®**. These facilities specialize in bariatric, heart and spine surgeries, and knee and hip replacements. **To be covered under the plan, you must use an Institutes of Quality facility for bariatric surgery.**



Manage costs

Balances and benefits

See where you are with your deductible and coinsurance, and review coverage for yourself and your family members.

Stretching your health care dollars

Did you know that medical costs can differ greatly between health care providers for the exact same service? Use the cost compare tool on your member website **before** you receive care.

Your claims history

See all your claims in one place. You can even pay your claims through your member website or Aetna Health app.

Saving money

Get on-the-spot **discounts** on health products and services like eyewear and exams, massage therapy, weight-loss plans, and nutrition services.



24/7/365 medical care

Connect with a licensed doctor by web, phone or mobile app. Teladoc® doctors can treat many conditions, like cold and flu symptoms, allergies, sprains and strains, depression and more. Visit **Teladoc.com/Aetna** or call **1-855-TELADOC (1-855-835-2362)**.





Stay healthy

NEW! Your personal health site

Log in to **Aetna.com** and click “Stay Healthy” to access personalized, interactive tools like:

- **Health assessment.** Build a picture of your overall health. Complete this and earn a reward (if eligible)!
- **My records.** Access your health data, claims, tests and more.
- **Digital coaching support.** Improve your health in fun ways like group coaching.
- **Appointment scheduler.** Keep all appointments in one place.
- **Social communities.** Contact others facing similar challenges.
- **Sync to apps and devices.** Sync your devices and stay connected.

24/7 nurse support

With the **Informed Health® Line**,* you can speak to a nurse about things like a health condition or an upcoming procedure.

A healthy start for your baby

From managing pregnancy symptoms to quitting smoking, the free **Aetna Maternity Program** gives you extra support to enjoy a healthy pregnancy right from the start.

Personal attention for your chronic condition

Aetna In Touch CareSM nurses can help you stay healthy and manage your conditions with an individualized action plan.

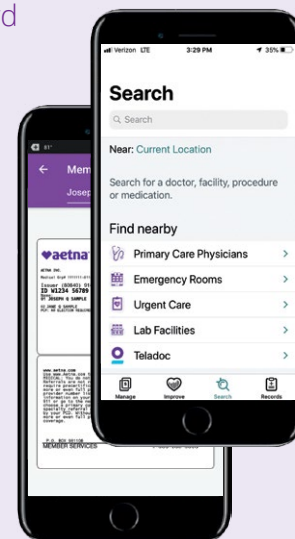
*While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurses can provide information on more than 5,000 health topics. Contact your doctor first with any questions or concerns regarding your health care needs.



Anytime, anywhere

Stay on top of your benefits with the **Aetna Health app**:

- Pull up your member ID card
- Search for providers
- Find nearby walk-in clinics and urgent care centers
- Get cost estimates before you get care
- Pay claims
- View benefits
- Track spending and check balances
- Get recommended health actions based on your profile



Download the Aetna Health app from your app store or text “AETNA” to 90156 for a link.



You may be able to continue your treatment

Are you receiving ongoing treatment from a provider who is not in the network? You may qualify for transition-of-care benefits. If approved, you may continue seeing the provider and receive in-network benefits.

Here are some situations that may qualify for transition of care:

- Chemotherapy or radiation therapy
- Organ transplants
- Recent major surgery
- Pregnancy
- Terminal illness

To learn more and apply, call your Aetna Concierge at **1-866-244-1573 (TTY: 711)** and ask for a Transition Coverage Request form.

TTY: 711

To access language services at no cost to you, call **1-866-244-1573**.

Para acceder a los servicios de idiomas sin costo, llame al **1-866-244-1573**. (Spanish)

如欲使用免費語言服務，請致電 **1-866-244-1573**。(Chinese)

For Avēsis and Guardian Home Office Employees Only: Your Health Savings Account (HSA) will be administered by Optum. There may be fees associated with an HSA.

Health benefits and health insurance plans contain exclusions and limitations. 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. Health information programs provide general

health information and are not a substitute for diagnosis or treatment by a dentist, physician or other health care professional. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to **Aetna.com**.

Aetna complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex.