

Welcome to the Aetna® 2025 Medical Plans Open Enrollment webinar for Adobe.

7 We'll be starting two minutes after the hour

Housekeeping items:

- Please note that the Q&As are visible to everyone. There isn't an option to post and reply privately.
- If you have a question, you don't want others to see via the Q&As, please call the Aetna Service Advocate team at 1-800-884-9565 (TTY:711).
- Your lines are muted for the duration of the meeting.
- The recording of today's meeting will be posted within 48 hours on Benefits.Adobe.com





Adobe

Aetna® 2025 Medical Plans
Open Enrollment

Quality health plans & benefits

Healthier living

Financial well-being

Intelligent solutions



What we'll cover

Current Plans and any plan design changes for 2025

- **Deductible and Out of Pocket limit changes on the HealthSave and HealthSave Basic plans**
- **New HealthSelect EPO plan for 2025**
- **HealthSave (OOA) discontinued**

Network providers cost you less

Achieve your best health

Mental well-being support

Help to manage your care

Ways to save

Aetna® 2025 medical plan options

Aetna HealthSave*

Aetna HealthSave Basic

Common features across HealthSave and HealthSave Basic plans:

- Aetna Advocates are available to help Monday – Friday, 8am – 6pm (local time)
- HealthSave and HealthSave Basic Network is Open Access Choice POS II (& Aetna Extended in Utah)
- Option to see in-network and out-of-network providers, but you'll pay more out of pocket for out-of-network care.
- No PCP election or specialist referrals required.
- Pharmacy, mental health and substance abuse are integrated.
- Deductible applies to all services unless otherwise noted. Deductible waived for preventive medications.
- On-demand access to physicians, mental health providers and dermatologists through Teladoc®.
- National preferred lab vendors are Quest Diagnostics and LabCorp.

Adobe's Benefits Website has a page on helping members [find care](#) which includes Teladoc, Minute Clinics and Health Hubs, One Medical providers and more.

*If you're enrolled in Medicare/TRICARE, you can elect HealthSave (without HSA). Contact the Adobe Benefits Support Team for assistance.



Aetna® 2025 medical plan options continued

New for 2025 Aetna HealthSelect EPO

Aetna HealthSelect EPO features:

- Aetna Advocates are available to help Monday – Friday, 8am – 6pm (local time)
- HealthSelect EPO Network is Open Access Aetna Select (& Aetna Extended in Utah)
- Only covers in-network services. **No coverage for out-of-network care** under the plan unless a true emergency.
- No PCP election or specialist referrals required.
- Pharmacy, mental health and substance abuse are integrated.
- Most outpatient services are covered with a copay.
- Deductible and coinsurance applies to services without a defined copay.
- On-demand access to physicians, mental health providers and dermatologists through Teladoc®.
- National preferred lab vendors are Quest Diagnostics and LabCorp.

Adobe's Benefits Website has a page on helping members [find care](#) which includes Teladoc, Minute Clinics and Health Hubs, One Medical providers and more.

Look-up providers within the HealthSelect Plan on our [microsite!](#)



2025 updates

- Adobe is updating their Coordination of Benefits provision to Maintenance of Benefits for all Aetna plans
- HealthSave and HealthSave Basic plans OON reimbursement is transitioning to 200% of Medicare (where available)
- Aetna Smart Compare
- Pharmacy Formulary updated to the 2025 Aetna Standard Opt Plan with ACSF drug coverage.

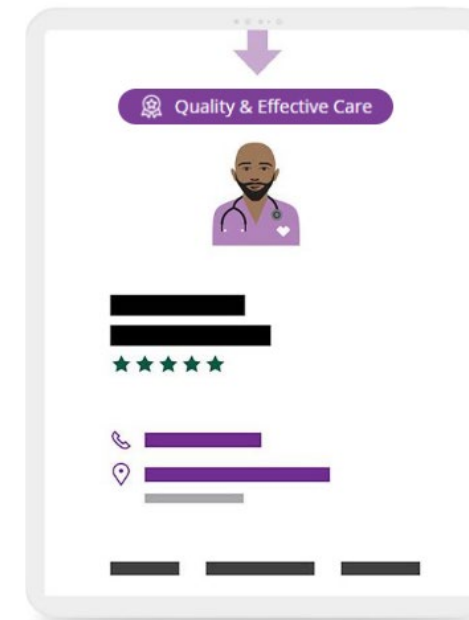
Aetna Smart Compare

Get the care you deserve

A provider you can trust

Aetna Smart Compare® is a designation program for providers who have demonstrated a higher standard of quality and cost effectiveness.* Aetna Smart Compare makes it easy for you to compare and select providers you can trust.

Look for the Aetna Smart Compare “Quality & Effective Care” designation when you search for a provider.



Aetna HealthSave*

	In network	Out of network
Provider choice	See any doctor but pay less with in-network doctors.	
Network	Open Access Choice POS II (& Aetna Extended in Utah)	
Deductible	\$1,650 employee only \$3,300 family	\$3,300 employee only \$6,600 family
Preventive care	100% covered	After deductible, 100% of recognized charges
Office visits, behavioral health, infertility	After deductible, 90% covered	After deductible, 70% covered
Prescriptions**	After deductible, you pay copays: \$15 generic, \$45 brand, \$65 other brand	After deductible, 50% covered
Out-of-pocket maximum	\$3,300 employee only \$7,600 family	\$6,600 employee only \$13,200 family

Adobe HealthEquity HSA Contribution: \$850/employee only, \$1,700/family (and you can contribute too)

Learn more about HealthEquity HSA by attending one of the available [webinars](#).

*Because this plan has employer HSA contributions, if you're not [eligible for an HSA](#), you cannot elect this plan. Those enrolled in Medicare/TRICARE *can* **elect this plan**, but without an HSA. For all others: Unavailable. See [Medical plans overview](#).

** Medications on the preventive list bypass deductible

Aetna HealthSave Basic

	In network	Out of network
Provider choice	See any doctor but pay less with in-network doctors.	
Network	Open Access Choice POS II (& Aetna Extended in Utah)	
Deductible	\$1,950 employee only \$3,900 family	\$3,900 employee only \$7,800 family
Preventive care	100% covered	After deductible, 100% of recognized charges
Office visits, behavioral health, infertility	After deductible, 80% covered	After deductible, 60% covered
Prescriptions*	After deductible, you pay copays: \$15 generic, \$45 brand, \$65 other brand	After deductible, 50% covered
Out-of-pocket maximum	\$4,800 employee only \$8,850 family	\$8,300 employee only \$16,700 family

Adobe HealthEquity HSA Contribution: None (but you may open an HSA and contribute)

Learn more about HealthEquity HSA by attending one of the available [webinars](#).

*Medications on the preventive list bypass deductible

Aetna HealthSelect EPO

	In network
Provider choice	In-network coverage only
Network	Open Access Aetna Select (& Aetna Extended in Utah)
Deductible	\$500 employee only / \$1,000 family
Preventive care	100% covered
PCP / OB/GYN / Pediatrician	\$25 copay
Specialist	\$40 copay
Other copays*	Urgent Care \$100, Emergency Room \$500, Labs \$25, Ambulance \$500
Inpatient Hospital Stay	90% after deductible
Infertility	90% after deductible
Prescriptions	\$15 generic, \$45 brand, \$65 other brand (deductible does not apply)
Out-of-pocket maximum	\$3,300 employee only / \$7,6000 family

This plan is not eligible for an HSA, but you may elect an FSA. Learn more about FSA's [here!](#)

Learn more about HealthEquity HC FSA by attending one of the available [webinars](#).

*These are only a sampling of the copays on the plan, please review plan details for all applicable copays. Please see [Rewards Guide 2025](#) for a more complete listing.

Aetna plans at a glance

	Aetna HealthSelect EPO	Aetna HealthSave	Aetna HealthSave Basic
Provider choice	In-network coverage only	See any doctor but pay less with in-network doctors.	
Network	Open Access Aetna Select (& Aetna Extended in Utah)	Open Access Choice POS II (& Aetna Extended in Utah)	
Deductible	\$500 employee only / \$1,000 family	\$1,650 employee only / \$3,300 family	\$1,950 employee only / \$3,900 family
Preventive care	100% covered	100% covered	100% covered
PCP / OB/GYN / Pediatrician / BH office visits	\$25 copay	After deductible, 90% covered	After deductible, 80% covered
Specialist	\$40 copay	After deductible, 90% covered	After deductible, 80% covered
Other services (examples)*	Urgent Care \$100, Emergency Room \$500, Labs \$25, Ambulance \$500	After deductible, 90% covered	After deductible, 80% covered
Inpatient Hospital Stay	90% after deductible	After deductible, 90% covered	After deductible, 80% covered
Infertility	90% after deductible	90% after deductible	90% after deductible
Prescriptions	\$15 generic, \$45 brand, \$65 other brand (deductible does not apply)	\$15 generic, \$45 brand, \$65 other brand After deductible, you pay copays	\$15 generic, \$45 brand, \$65 other brand After deductible, you pay copays
Out-of-pocket maximum	\$3,300 employee only / \$7,600 family	\$3,300 employee only / \$7,600 family	\$4,800 employee only / \$8,850 family

*These are only a sampling of the copays on the plan, please review plan details for all applicable copays. Compare the plans in more details [here](#).

2025 Rx plan design

2025 Rx copays

Retail generic:	\$15	Mail order:	\$30
Brand (preferred list):	\$45	Mail order:	\$90
Brand (non-preferred):	\$65	Mail order:	\$130



Formulary name: [Standard Opt Out with ACSF](#). This formulary opts out of formulary exclusions but requires CVS Specialty

Preventive medications covered at 100% for HealthSave and HealthSave Basic.

To see the full list go to the [Health Care Reform Drug List](#).

HealthSave and HealthSave Basic:

Rx is subject to the deductible, then you pay copays up to the out-of-pocket maximum.

Prescriptions for chronic conditions

Some medications for chronic conditions **bypass your deductible**, including prescriptions to help you treat asthma, diabetes, hypertension and more. To see the full list go to the [Preventive Medicine](#) drug list.

HealthSelect EPO:

RX is NOT subject to the deductible; you pay copays up to the out-of-pocket maximum.

All plans:

You may fill 90-day scripts for maintenance medications at a CVS Pharmacy® location*.

- Medications include injectable, infused and select oral therapies.
- Patient support programs are staffed by a clinical team of patient care coordinators, pharmacists and registered nurses, 24/7. For more information, visit [CVSSpecialty.com](#).
- GLP-1's require preauthorization. There is no coverage for weight loss.
- Change to [2025 Aetna Standard Opt Out Plan with ACSF drug coverage](#).
- All Specialty Medications are required to be filled through CVS Specialty Pharmacy

*Where available

HealthSave and HealthSave Basic Plans - When do I Pay?

Medical/behavioral claims:

- Show your providers your Aetna® ID card.
- They will generally bill Aetna first on your behalf.
 - ❖ Billing Aetna first ensures you get the negotiated rate and your deductible/coinsurance credit.
- Once Aetna processes the claim, we advise your provider how much is your member responsibility. The provider will bill you for your portion.
- You can choose to pay with your HSA or out of pocket.

Pharmacy claims:

- Show the pharmacy your Aetna ID Card.
- Claims are processed in “real-time.”
- You’ll receive your negotiated rate.
 - ❖ Once your deductible is met, you only pay a copay.
- You can choose to pay with your HSA or out of pocket right at the pharmacy.

Health Savings Account (HSA):

Learn more about HSAs by streaming a webinar hosted by HealthEquity. Click [here](#) and scroll to Webinars.

Learn more about Aetna HealthSave and HealthSave Basic Plan Costs and Payment work [here](#).



HealthSelect EPO - When do I pay?

Medical/behavioral claims:

- Show your providers your Aetna® ID card.
- If your visit has a copay assigned it, they will collect the copay at the time of service.
- If your visit is subject to the deductible/coinsurance, they will file the claim on your behalf.
- You can choose to pay with your FSA or out of pocket.

Pharmacy claims:

- Show the pharmacy your Aetna ID Card.
- Claims are processed in “real-time.”
- Providers will collect your copay at the time you pick up your medicine.
- You can choose to pay with your FSA or out of pocket right at the pharmacy.

Health Care Flexible Spending Account (FSA):

Learn more about FSAs by streaming a webinar hosted by HealthEquity. Click [here](#) and scroll to Webinars.



Medical/Rx – network providers cost less

Use network providers: lower deductibles, lower out-of-pocket maximums, negotiated rates, no balance billing and coordinate with Aetna on your behalf.

Out-of-network providers cost more: You will be responsible for any charges above the plan's [recognized charges](#), and the charges the plan doesn't cover will not count toward your deductible or out-of-pocket maximum.

Outpatient surgery for knee arthroscopy – HealthSave Plan Example

	In network	Out of network
Total billed charges from doctor and facility	\$29,375	\$29,375
Aetna adjusted rate	\$4,550 (negotiated rate)	\$18,200 (recognized charge)
Plan pays	\$4,095 (90% of negotiated rate)	\$12,740 (70% of recognized charge)
Your coinsurance	\$455 (10% of negotiated rate)	\$5,460 (30% of recognized charge)
Additional amount you may owe	\$0	\$11,175 (amount of total charge above recognized charge)
Total amount you pay	\$455	\$16,635 (amount over recognized charge plus coinsurance)

Example assumes deductible has been met. Example does not apply to HealthSelect EPO as the HealthSelect EPO does not have out-of-network coverage

Know how to save by choosing the right places for care

Where you receive care can have a big impact on your cost. Your costs can vary quite a bit based on the type of facility you choose. Here are some tips:

Hospital-based care costs more, even at an in-network hospital. There can be a significant difference in cost between care at a facility affiliated with a hospital and a freestanding facility for procedures such as:

- Outpatient surgery
- X-rays/high-tech radiology (MRI/CAT scan)
- Endoscopies
- Physical therapy

For non-emergency care, you'll save time and pay much less if you visit your primary care provider (PCP), Teladoc Health, a walk-in clinic or an urgent care center instead of an ER.

Save on lab work by using an independent lab like Quest or Labcorp versus a hospital-affiliated lab.

Examples of total billed charges from doctor and facility (before your plan benefits are applied)		
Procedure	Outpatient hospital facility	Freestanding facility
Knee arthroscopy	\$20,659	\$9,363
Hernia	\$16,020	\$9,624
Lumpectomy	\$11,645	\$3,795
Tonsillectomy	\$9,244	\$4,504
Endoscopy	\$5,318	\$2,687

Routine lab test example				
	Quest Diagnostics and LabCorp	Other in-network independent lab	Other in-network hospital lab	Out-of-network lab (not covered under the Aetna HealthSelect EPO plan)
Cost of lab tests	\$30	\$45	\$120	\$300
Your share of cost (coinsurance)	10%	10%	10%	30%
You pay	\$3	\$4.50	\$12	\$90

Ask Emma

Need help choosing the right plan? Get personalized medical plan decision-making support as part of the enrollment process. Log in to the Adobe benefits enrollment site and Ask Emma.

Do you need help choosing a plan?

With my **virtual, guided** experience, I can:


- **Explain** how each of your plan options work
- **Estimate** what you could pay under each plan
- **Recommend** which plan could save you the most

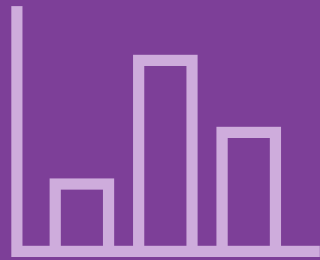
Want a personalized plan recommendation?

Yes, recommend a plan for me

No, not right now

[Continue](#) [Cancel](#)





Let's take a short poll

Achieve your best health



Engage with a primary care physician (PCP) to help guide your care.

PCPs can help you better manage your care and build a personal care plan for you.

They can address most health care needs, and when you do get sick, they already know you and your medical history.

When necessary, PCPs can refer you to needed specialists.

Need a network doctor? Use our provider search tool at Aetna.com or on the Aetna HealthSM app.

Love virtual engagement? Consider [Aetna® Virtual Primary Care powered by Teladoc®](#).



Schedule your annual preventive care and well-child visits.

These include annual checkups, routine gynecological exams, vaccines, [flu shots](#) and wellness exams for children.

Also included are screening checks, such as:

- Cholesterol (for adults of certain ages or at higher risk)
- Colorectal cancer (for adults over age 45)
- Breast cancer (mammography every one to two years for women over 40)
- Prostate cancer (for men ages 40 and older)



To see the full list of what's covered under preventive care, read through [this](#) brochure and access a fun list on Aetna.com.

Complete a health assessment by logging in at [Aetna.com](#) > Health & Wellness.



[Flu shots](#) and Covid shots are covered under your medical or pharmacy benefit at 100%.

Please check this list to ensure your [pharmacy is covered](#) under our plan.



Please note that OTC Covid Tests are no longer covered/reimbursable

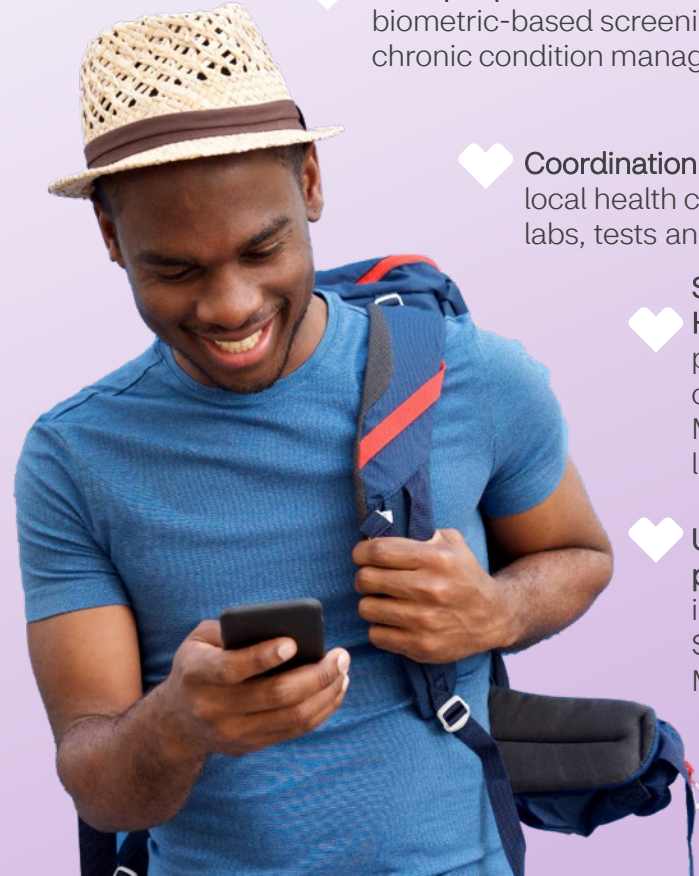
Learn more about Resources that are available for [Women's](#) and [Men's](#) health

Virtual Primary Care

Aetna® Virtual Primary Care powered by Teladoc®

A more connected virtual primary care experience

- ♥ **Built into all of Adobe's Aetna plans**
Provides access to a wide network of doctors and specialists when in-person care is preferred
- ♥ **Member-selected, dedicated, virtual care provider** from first 30- to 45-minute visit to every visit thereafter
- ♥ **Dedicated care team access 24/7** via in-app SMS or phone for pre-, during and post-visit support



- ♥ **In-depth preventive care** with biometric-based screening and chronic condition management
- ♥ **Coordination of in-person care**, local health care services including labs, tests and more
- ♥ **\$0 copay (After deductible for HealthSave Plans): \$0** for virtual primary care provider (PCP) visits and covered in-person services at MinuteClinic® and CVS® HealthHUB™ locations.*
- ♥ **Until deductible is met on HealthSave plans:** PCP virtual visits cost \$145 for initial visit and \$85 for follow-up visits. Costs for MinuteClinic services vary.

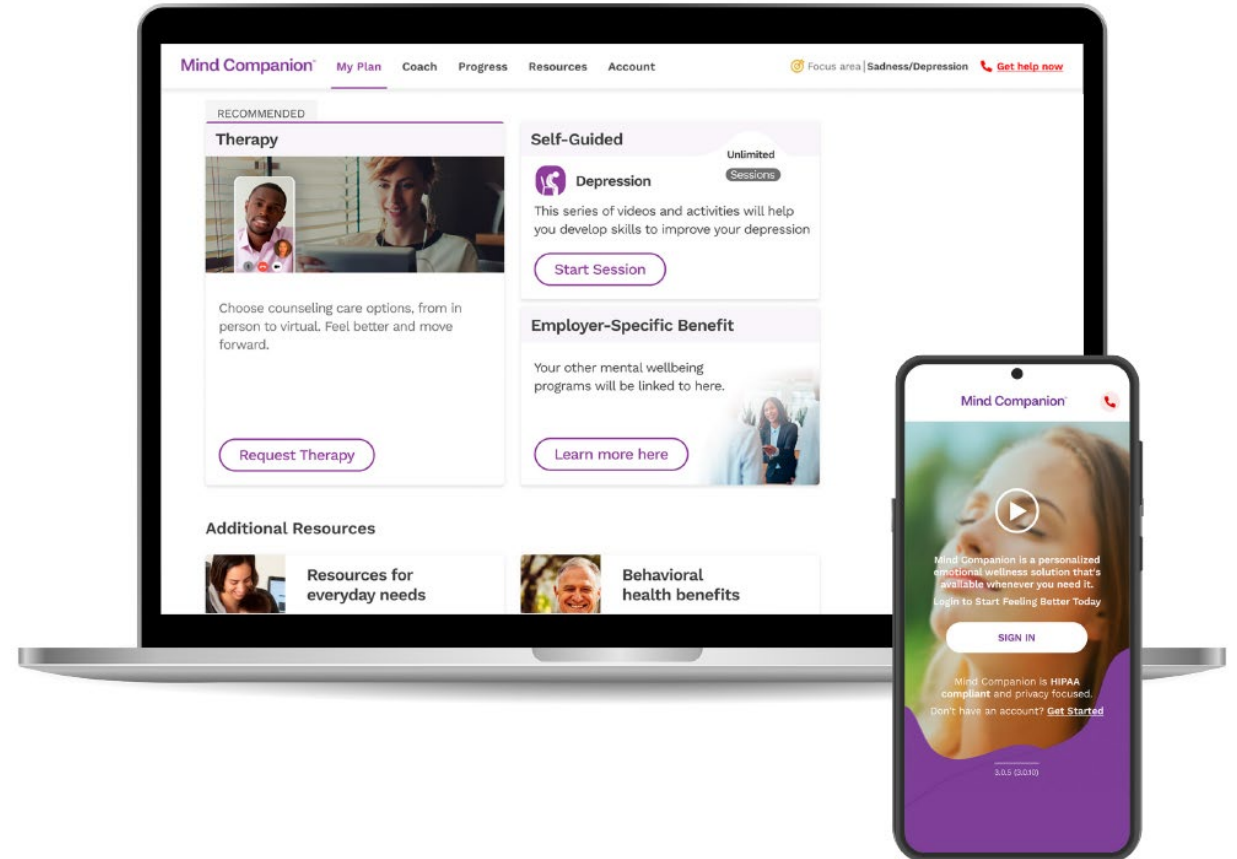
*Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. Once the deductible has been met, such members will be able to access MinuteClinic services at no cost-share. Applies only to covered services at MinuteClinic. Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are both within the CVS Health® family.

Mind Companion

Mind Companion provides a single place to access your mental wellbeing benefits. After completing a digital assessment, you can enjoy these benefits:

- Digital Screener
 - Do a quick mental health check-in to help personalize recommendations
- Personal Navigator
 - Click Get help now for a direct link to a care navigator by phone
- Self-guided programs
 - Get support at your own pace
- Care plan options
 - Get actions tailored to your needs

You'll be able to use your same username and password as your aetna.com member portal



Focus on your emotional well-being

Did you know that you can access **12 free counseling sessions (age 6+)** for you or your dependents via [Spring Health!](#)

The Aetna Behavioral Health Condition Management program can help you with:

- Grief, loss and stress
- Depression and anxiety
- Substance abuse
- Eating disorders
- Bipolar disorder and other conditions
- Accessing in-network [inpatient support](#)

An Autism Advocate can help you access your autism benefits, including:

- Applied behavior analysis (ABA)
- Pairing you or your child with the right professionals, including a growing number of [ABA Institutes of Quality locations](#)
- Making sure treatment is effective
- Connecting you with resources for caregivers and family support
- Coordinating with integrated autism care providers and caregivers
- Expanding habilitative benefits



Teladoc® behavioral health services

Behavioral health counseling and sessions with a psychiatrist are available via secure video.

Visits are covered according to the Aetna® medical plan you're enrolled in.



Costs of Teladoc video appointments:

Psychiatrist (initial visit): **\$215/session**

Psychiatrist (ongoing visit):
\$100/session

Psychologist, licensed clinical social worker, counselor or therapist:
\$90/session

*HealthSelect plan \$25 copay

[Teladoc.com/Aetna](https://www.teladoc.com/Aetna)

1-855-TELADOC

(1-855-835-2362)

You have many choices in virtual emotional well-being support

General Counseling and Psychiatry:

- [Alma Health](#) – ages 5+, 50 states
- [Array at Home](#) – ages 5+, 31 states
- [Brightside](#) – ages 18+, 50 states
- [Headway Health](#) – ages 18+, 13
- [MDLive](#) – ages 10+, 50 states
- [Telemetrynd](#) – ages 5+, 50 states

Specialized Substance Use:

- [Eleanor Health](#) – ages 18+, 6 states
- [Workit Health](#) – ages 18+, 50 states

Specialized Mental Health:

- [AbleTo](#) – 8-week program, ages 18+, 50 states
- [Charlie Health](#) – teens/young adults, ages 12 to 28, 17 states
- [CHE Behavioral](#) – focus on those with multiple medical and BH issues, ages 18+, 12 states
- [Equip Health](#) – specializes in treating eating disorders, ages 6 to 24, 11 states
- [Meru Health](#) – 12-week program with focus on depression and anxiety, ages 18+, 50 states
- [NOCD](#) – specializes in OCD treatment, all ages, 50 states
- [Valera Health](#) – focus on children and parents, ages 6+, 12 states
- [Vita Health](#) – 12-week program for suicide prevention, ages 12+, 21 states

AbleTo offers emotional support when you're going through a difficult time. With this virtual eight-week program, you get the support of a therapist and a behavior coach to help you after a medical diagnosis or during a life transition.

Consider AbleTo support if you've experienced one of these health conditions or life changes:

- Alcohol and substance abuse
- Breast or prostate cancer recovery
- Breathing problems
- Caregiving stress (child, elder or autism)
- Depression, anxiety or panic
- Diabetes
- Digestive health issues
- Grief and loss
- Heart issues
- Infertility
- Military transitions
- Pain management
- Postpartum depression

Infertility support is designed for women and men who are managing infertility and the emotions that can come with it.

How to find mental health virtual support on Aetna Health

Provider searches for care returns a banner for Mental Health Virtual Care in addition to localized provider options:

Search

Related Searches: [Clinical Psychology](#) [Psychiatry](#) [Anxiety and Stress Management Counseling](#)

← [Back to Find Care & Pricing](#)

50 in-network results for Michael near Hartford, CT
See important notice about participating providers below

Sort by: [Distance](#)

Mental Health Virtual Care
Get mental health care when and where you need it. Find an in-network provider who can help with counseling, medications and more. Services may vary by plan and location.
[View Care Options](#)

Mental Health Virtual Care

Near: [Current location](#)

With mental health virtual care, you have another way to see providers in your network. You can get care where and when you need it, with support for mental health counseling and medications. One virtual session will cost the same as an in-person office visit.

Filters [Condition](#)

- Alma Health**
Conditions: Depression, Anxiety, Mental Well-Being
Ages: 5+
Available: Nationwide
[1-800-442-8938](#)
[Learn More About Alma Health](#)
- Array at Home**
Conditions: Depression, Anxiety, Mental Well-Being
Ages: 5+
Available: Nationwide
[1-800-442-8938](#)
[Learn More About Array at Home](#)
- Brightside**
Specialties: Depression, Anxiety, Mental Well-Being
Ages: 18+
Available: Nationwide
[1-415-360-3348](#)
[Learn More About Brightside](#)
- Telemynd**
Conditions: Depression, Anxiety, Mental Well-Being
Ages: 5+
Available: Nationwide
[1-866-991-2103](#)
[Learn More About Telemynd](#)
- CVS Minute Clinic**
Conditions: Depression, Anxiety, Mental Well-Being
Ages: 18+
Available: CVS Minute Clinic Markets
[1-855-417-2486](#)
[Learn More About CVS Minute Clinic](#)
- Vita Health**
Specialties: Suicide Prevention
Ages: 18+
Available: AZ, CA, CO, CT, FL, IL, MA, MD, MO, NC, NJ, NV, OH, PA, RI, SC, TX, UT, VA, WA
[1-844-866-8336 \(1-844-866-TEEN\)](#)
[Learn More About Vita Health](#)

Plan coverage terms may vary. Not all plans cover these services. Before your first virtual care visit, check your member website to see if you are eligible. Or call the number on your ID card.

You've got this

An easier experience can make you happy and healthier.

General medical

Avoid a walk-in clinic, urgent care center or potentially even the emergency room. Access Teladoc 24/7 for general medical care. By phone or video chat, you can talk with a licensed, board-certified physician to get care for:

- Earaches
- Coughs/bronchitis
- Pink eye
- Acute sinus issues
- Flu
- Infections
- Sore throat

Cost of appointments

- **HealthSave Plans:** \$56/visit, 100% after deductible is met
- **HealthSelect:** \$25 copay

Dermatology services

- Connect with a licensed dermatologist by online video chat or app with Teladoc.
- Visits are covered according to the Aetna® medical plan you're enrolled in.
- Log in to your Teladoc account to upload images of your skin issue.
- Receive a response through Teladoc's secure online message center within two business days.
- Treat ongoing or complex issues like psoriasis, eczema, acne and more.

Cost of appointments

- **HealthSave Plans:** \$85/visit, 100% after deductible is met
- **HealthSelect :** \$40 copay

[Teladoc.com/Aetna](https://teladoc.com/Aetna)

1-855-TELADOC (1-855-835-2362)

Teladoc app



Get help managing your health

An Aetna® nurse care manager can help you manage an acute health event or chronic condition.

You'll have one-on-one help and support from a trained nurse. Your [nurse](#) will serve as a trusted resource for you and your family.

Enroll in the Aetna Enhanced Maternity Management program before your 16th week of pregnancy.

This program can help you make choices for a healthy pregnancy, lower your risks for early labor, cope with postpartum depression and stop smoking.

Specialty Advocates

Get help finding the right in-network doctors and facilities. Learn about procedures and medications you may encounter. Receive support with precertification. Get more information at [Aetna fertility benefits](#), [Aetna gender affirming benefits](#), and [Aetna mental health benefits](#).

Turn to the Aetna Compassionate CareSM program during your toughest moments.

If you or a loved one has been diagnosed with a serious illness or disease, [Aetna Compassionate Care program](#) can help.

Teladoc® medical experts will help you get an expert second opinion on any medical diagnosis or treatment plan.

Contact Teladoc at **1-800-835-2363** or visit [Teladoc.com/MedicalExperts](https://www.teladoc.com/MedicalExperts).



Transform Diabetes Care® 2.0



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® 2.0 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 access to the **Health Optimizer™** app, you can:
 - Monitor your glucose and track and share readings
 - Learn more about diabetes and maintaining a healthy lifestyle
 - Make meals that align with your dietary restrictions; and more
- Get personalized support from Certified Diabetes Care and Education Specialist nurses. That's in addition to the support from your care management program.
- Virtual care gives you access to support from the comfort and safety of home.

If you're managing diabetes, you're enrolled automatically.

For questions about diabetes, or for additional support, please call Aetna® Service Advocates at 1-800-884-9565 (TTY:711)

For more resources to help with Diabetes care, click here.

Institutes of Quality® and Excellence (facilities & providers)

Put your trust in facilities known for quality care

It's important to choose a facility known for providing quality care. As an Aetna® member, you have access to a special network of hospitals and other facilities known as Institutes of Quality.

These top-notch facilities specialize in certain procedures:

Bariatric (for weight loss) Surgery for people living with extreme or morbid obesity	Cardiac (for the heart) Rhythm disorders Heart surgery Certain heart treatments	Orthopedic (for the joints and spine) Spine surgery Knee replacement Hip replacement	Fertility Providers who offer excellent quality and high-value infertility care
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Find an Institutes of Quality facility near you

Log in at [Aetna.com](https://www.aetna.com) and click “Find Care & Pricing.” You can also search for doctors on the Aetna HealthSM app.

Tip: When looking for a specialist, look for hospital affiliation. Then click the name of the hospital to see if it's an Institutes of Quality facility.

Aetna Behavioral Health also has designated select facilities to the Institutes of Quality (IOQ) network.

These facilities provide inpatient treatment for:

Substance abuse disorders | Eating disorders | Mental health | Applied Behavioral Analysis

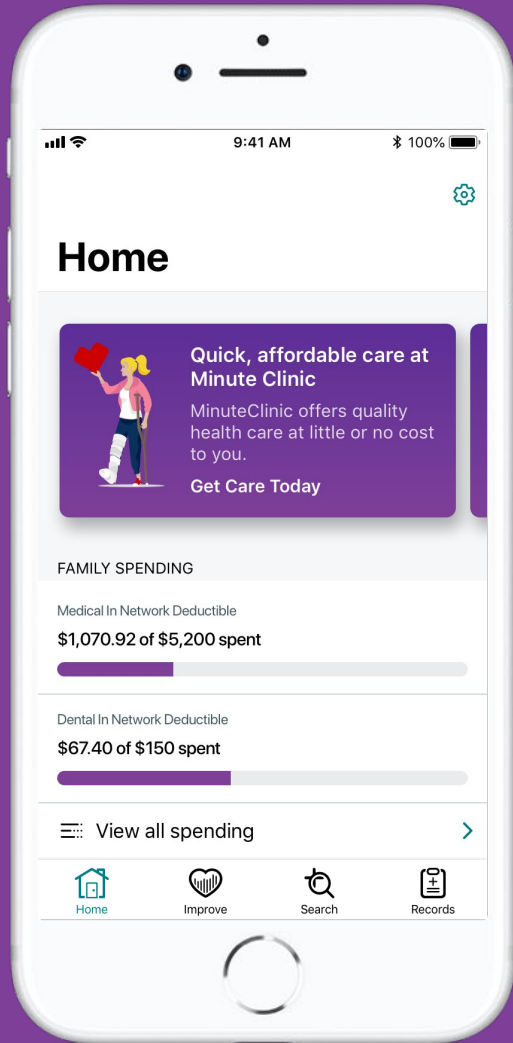
These facilities and providers have shown consistent, high-quality care and commitment to continuous improvement.

Medical/Rx – ways to save

- Use the cost estimator tool on [Aetna.com](https://www.aetna.com) before elective services.
- Call the 24-Hour Nurse Line 24/7 at 1-800-556-1555 (TTY: 711) for no-cost health information and support.
- Use Teladoc®, walk-in clinics or urgent care centers versus the emergency room whenever possible.
- When you need [lab services](#), use Quest Diagnostics or LabCorp. When you need imaging services, go to freestanding or diagnostic imaging centers instead of hospitals.
- For Rx, ask if there's an over-the-counter (OTC) equivalent, generic or preferred brand available.
 - See how much a drug will cost before you fill any new prescriptions – and check those you use now for generic additions or lower-cost tier options.
- Use mail order or pick up a 90-day supply of maintenance medications at a CVS Pharmacy® location. After the deductible, you'll pay two copays for a three-month supply of medicine.
- Engage with Nurse Care Managers and specialty Advocates for complex conditions, surgeries, treatment plans
- Make a smart choice when you need medical care. Go to your PCP, Teladoc, or a Walk-in Clinic for non-urgent care needs and only use the ER for life threatening emergencies.



Aetna HealthSM app



- Get cost estimates for visits, procedures and medications
- Get 24/7 access to a licensed doctor by phone or video
- View your health plan summary and get information about what's covered
- View up to two years of claims for your whole family
- Pay claims directly from the app
- Track family and individual spending and progress toward meeting deductibles
- Access your digital ID card
- Get personalized health actions based on your profile

[Learn more and download the app](#)

We're here to help!

Aetna Service Advocates

- Explain in detail how your benefits work
- Walk you through how all the member tools work
- Help solve claim issues
- Help explain all programs available to you
- Available to chat through member website
- Connect you to an Autism or Fertility Advocate

NURSE CARE MANAGERS

- Single nurse serves as your “point person”
- Assistance for acute (short-term) or chronic (ongoing) health care needs
- One nurse for your whole family (if needed)
- Helps coordinate care
- Completely free and voluntary – however, please take the call!

We're here to help!
1-800-884-9565 (TTY: 711)



Thank you