



By your side

2018 Open Enrollment Resources Guide

State of Florida

aetna[®]

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Open Enrollment

Monday, October 16, 2017 at 8 a.m. ET to
Friday, November 3, 2017 at 6 p.m. ET

It's Open Enrollment time

Open Enrollment is your time to make benefits choices and changes. It's a great time to evaluate your personal and family health, think about your current benefits elections, and consider whether they will continue to meet your needs in the year ahead. Get to know your plan options — how they work, what they cost and what they cover.

Read

Read this guide and any attachments included with it to learn about the plan options available to you for 2018.

Choose

Choose the benefits options that work best for you, based on your needs, budget and family situation.

Enroll

Enroll in your benefits during Open Enrollment:
Monday, October 16, 2017 at 8 a.m. ET to
Friday, November 3, 2017 at 6 p.m. ET

Open Enrollment is your annual opportunity to make changes to your benefits elections and to choose the best coverage for you and your family for 2018.

Most of your medical benefits are staying the same. However, it's important to review this guide and your plan documents for more detailed information. As a reminder, our plans let you visit any doctor in the network. And you do not need a referral when you visit one. Also, you don't have to choose a primary care physician (PCP), but you may want to. That's because PCPs do more than give you a checkup. They know you, your medical history and can help guide your care.

Our national network plans are available to employees who live or work in the following counties:

Alachua	Columbia	Highlands	Madison	Seminole
Baker	Duval	Holmes	Manatee	St. Johns
Bay	Escambia	Indian River	Marion	Volusia
Bradford	Flagler	Jackson	Nassau	Walton
Brevard	Glades	Lafayette	Okaloosa	Washington
Charlotte	Gulf	Lee	Orange	
Collier	Hardee	Levy	Sarasota	

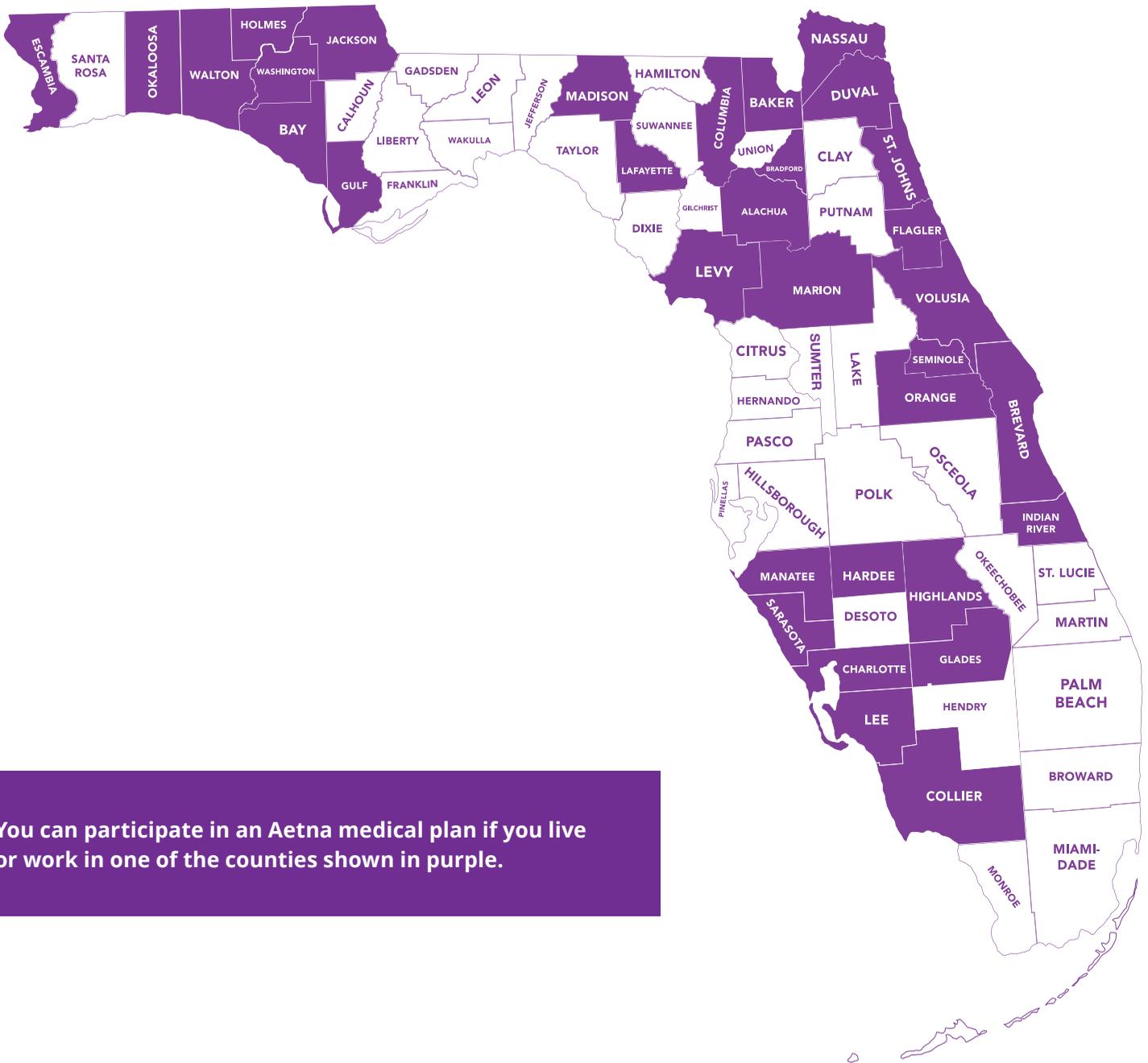
2018 medical plans at a glance

Plan	Standard HMO Option	Health Investor HMO Option
Network Name (DocFind® "Select a Plan")	Open Access Aetna Select SM (Open Access) In Network	Open Access Aetna Select (Open Access) In Network
Deductible		
Individual	None	\$1,350
Family	None	\$2,700
Medical Out-of-Pocket Maximum*		
Individual	\$1,500	N/A
Family	\$3,000	N/A
Global Out-of-Pocket Maximum**		
Individual	\$7,350	\$3,000
Family	\$14,700	\$6,000
Preventive Care	100%	100%
Office Visit	\$20	20% after deductible
Specialist Visit	\$40	20% after deductible
Emergency Room Visit	\$100	20% after deductible
Urgent/Immediate Care	\$25	20% after deductible
Inpatient Hospital	\$250 copay per admission, 100% thereafter	20% after deductible
Outpatient Hospital	100%	20% after deductible
Quest Diagnostics™ Preferred Laboratory	100%	20% after deductible
Maternity		
Inpatient	\$250 copay per admission, 100% thereafter	20% after deductible
Outpatient	\$40 first visit only	20% after deductible
Mental Health (alcohol/drug treatment)		
Inpatient	\$250 copay per admission, 100% thereafter	20% after deductible
Outpatient	\$20 per visit	20% after deductible
Prescription Drugs administered by CVS Caremark™		
Retail (30-day supply)		
Generic	\$7	30% after deductible
Brand Name, Preferred	\$30	30% after deductible
Brand Name, Nonpreferred	\$50	50% after deductible
Retail (90-day supply)		
Generic	\$14	30% after deductible
Brand Name, Preferred	\$60	30% after deductible
Brand Name, Nonpreferred	\$100	50% after deductible
Mail Order (90-day supply)		
Generic	\$14	30% after deductible
Brand Name, Preferred	\$60	30% after deductible
Brand Name, Nonpreferred	\$100	50% after deductible
Specialty Drugs		
	\$60 preferred/\$100 nonpreferred	30% preferred/50% nonpreferred

*Includes covered medical expenses only.

**Includes covered expenses for both medical and prescription drugs.

Florida



You can participate in an Aetna medical plan if you live or work in one of the counties shown in purple.

Plan resources at your fingertips

When you enroll in an Aetna health plan, you automatically get these tools and resources at no extra cost:

Aetna Navigator®



Your secure member website — after you enroll, register at [aetna.com](https://www.aetna.com). Then log in anytime to:

- Confirm who's covered under your plan
- Check the status of claims and view Explanation of Benefits (EOB) statements
- Use DocFind to locate network providers
- Estimate costs of care before you go
- Access the health assessment and wellness programs that are part of your plan

Aetna Mobile app



Use your smartphone to access a modified version of Aetna Navigator. You can:

- Use fingerprint log-in to make signing in a breeze
- Pull up a digital copy of your Aetna ID card
- Search for network doctors and facilities
- View your Personal Health Record
- Send a text or click to call Aetna

DocFind



DocFind, Aetna's online directory, lets you search for all providers, including specialists, walk-in and urgent care centers, and hospitals. You can even find network labs — however, it's important to know Quest Diagnostics is the preferred laboratory.

Member Payment Estimator*



Get actual costs of procedures and treatments using providers and facilities in your area. This tool factors in your plan details like your remaining deductible and your copay or coinsurance.

You can review and compare average cost ranges for over 30 common medical procedures at specific facilities.

You can also compare costs for up to 10 doctors or hospitals at a time.

*Estimated costs not available in all markets or for all procedures. Actual costs may differ for a number of reasons, including if additional or different services are performed by the doctor or facility at the time of your visit, and/or if additional claims/member payments are processed before the actual claim for the estimated service is received.

Wellness programs and resources

Simple Steps To A Healthier Life®

Want to leave those unhealthy habits behind for good? The trick is to find a way that works for you. Try Simple Steps To A Healthier Life, your online health assessment tool. You'll get online wellness programs that are included with your health plan — so they won't cost you a penny. You'll learn strategies to manage your weight, deal with stress, quit smoking and more. All at your own pace.

Aetna Health ConnectionsSM Disease Management Program

If you've been living with a chronic condition, support is available as part of your health plan. The Aetna Health Connections Disease Management Program provides one-on-one attention, education and information from nurses who can help you better understand your condition and stay on track with your doctor-prescribed treatment plan.

Aetna Beginning Right®

Get extra support for a healthy pregnancy, from managing pregnancy symptoms to labor and beyond. This program provides services, information and resources for a healthy pregnancy right from the start.

Informed Health® Line

With this 24-hour nurseline, you can speak with a registered nurse about health issues — anytime, day or night. 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.

Aetna discounts

As an Aetna member, you can take advantage of members-only savings on vision and hearing care; gym memberships; weight management programs; natural products, services and vitamins; and much more.



Make a smooth transition to Aetna

If you're considering switching to Aetna, we offer several ways to help you experience a smooth transition.

Is your doctor in the Aetna network?

Aetna networks are among the largest in the country. So, there's a good chance your doctor already belongs. Use the DocFind search tool to find out:

1. Visit [aetna.com/docfind](https://www.aetna.com/docfind).
2. Choose a provider type from the list and enter your ZIP code to see if your doctor is listed, or
3. Use the open-text search box to enter a specific doctor name, such as "Dr. Gordon in Ft. Lauderdale."
4. When asked to "Select a plan," scroll to the Aetna Open Access[®] Plans and click on Aetna SelectSM (Open Access.)
5. You'll get a list of doctors who match your search criteria. You can narrow your search with options on the left. You can also learn more about specific doctors when you click on their names. You'll be able to read patient reviews, where they went to school, get directions to their office, learn which hospitals they use and more.

Help your doctor join the Aetna network

Ask your provider's office to join at [aetna.com](https://www.aetna.com) > Health Care Professionals > Join the Network.

You can also nominate your provider for the Aetna network. Simply call Aetna Member Services at 1-877-858-6507 to confirm the provider's network status and ask the representative to submit the nomination for you.

Extend coverage with your current doctor

If you're in the middle of a treatment plan with a doctor who's not in the Aetna network and you are new to the plan, you may be able to continue seeing them for up to 90 days after the plan's effective date. If approved, your treatment will be covered at network rates. For example, if you are undergoing radiation, chemotherapy, dialysis or are past your second trimester of pregnancy, you may qualify for transition-of-care benefits. Once you're enrolled in Aetna, you can call Member Services at 1-877-858-6507 to request a Transition of Care form.

ID cards: changes and updates

When you enroll, you'll receive one Aetna member ID card for up to five family members. Aetna ID cards are mailed in December, so you should have yours in hand before the plan year begins. After January 1, 2018, you'll be able to register with Aetna Navigator at [aetna.com](https://www.aetna.com), and log in to request additional or replacement ID cards.





Questions?

We're here to help

**Enrollment information
or to make changes to
your benefits**

peoplefirst.myflorida.com

**Medical benefits
information**

aetnastateflorida.com

**Medical benefits
questions**

Aetna Member Services

1-877-858-6507
Monday through Friday
7 a.m. – 7 p.m.

TTY: 711

For language assistance in your language call 1-877-858-6507 at no cost. (English)

Para obtener asistencia lingüística en español, llame sin cargo al 1-877-858-6507. (Spanish)

欲取得繁體中文語言協助，請撥打1-877-858-6507，無需付費。(Chinese)

Pour une assistance linguistique en français appeler le 1-877-858-6507 sans frais. (French)

Para sa tulong sa wika na nasa Tagalog, tawagan ang 1-877-858-6507 nang walang bayad. (Tagalog)

Benötigen Sie Hilfe oder Informationen in deutscher Sprache? Rufen Sie uns kostenlos unter der Nummer 1-877-858-6507 an. (German)

للمساعدة في (اللغة العربية)، الرجاء الاتصال على الرقم المجاني 1-877-858-6507. (Arabic)

Pou jwenn asistans nan lang Kreyòl Ayisyen, rele nimewo 1-877-858-6507 gratis. (French Creole)

Per ricevere assistenza linguistica in italiano, può chiamare gratuitamente 1-877-858-6507. (Italian)

日本語で援助をご希望の方は、1-877-858-6507 まで無料でお電話ください。(Japanese)

한국어로 언어 지원을 받고 싶으시면 무료 통화번호인 1-877-858-6507 번으로 전화해 주십시오.
(Korean)

برای راهنمایی به زبان فارسی با شماره 1-877-858-6507 بدون هیچ هزینه ای تماس بگیرید. انگلیسی (Persian)

Aby uzyskać pomoc w języku polskim, zadzwoń bezpłatnie pod numer 1-877-858-6507. (Polish)

Para obter assistência linguística em português ligue para o 1-877-858-6507 gratuitamente.
(Portuguese)

Чтобы получить помощь русскоязычного переводчика, позвоните по бесплатному номеру 1-877-858-6507. (Russian)

Để được hỗ trợ ngôn ngữ bằng (ngôn ngữ), hãy gọi miễn phí đến số 1-877-858-6507. (Vietnamese)

Aetna complies with applicable Federal civil rights laws and does not discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability.

Aetna provides free aids/services to people with disabilities and to people who need language assistance.

If you need a qualified interpreter, written information in other formats, translation or other services, call **1-877-858-6507**.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,
P.O. Box 14462, Lexington, KY 40512
1-800-648-7817, TTY: 711,
Fax: 859-425-3379, CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at **1-800-368-1019, 800-537-7697** (TDD).

If you require language assistance, please call the Member Services number on your Aetna ID card, and an Aetna representative will connect you with an interpreter. If you're deaf or hard of hearing, use your TTY and dial 711 for the Telecommunications Relay Service. Once connected, please enter or provide the Aetna telephone number you're calling.

Si usted necesita asistencia lingüística, por favor llame al número de Servicios al Miembro que figura en su tarjeta de identificación de Aetna, y un representante de Aetna le conectará con un intérprete. Si usted es sordo o tiene problemas de audición, use su TTY y marque 711 para el Servicio de Retransmisión de Telecomunicaciones (TRS). Una vez conectado, por favor entre o proporcione el número de teléfono de Aetna que está llamando.

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.) Health benefits 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. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Aetna receives rebates from drug manufacturers that may be taken into account in determining the Aetna Preferred Drug List. Rebates do not reduce the amount a member pays the pharmacy for covered prescriptions. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Discount programs provide access to discounted prices and are not insured benefits. The member is responsible for the full cost of the discounted services. Aetna may receive a percentage of the fee you pay to the discount vendor. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, go to aetna.com.

The Aetna logo consists of the word "aetna" in a lowercase, white, sans-serif font. The letter "a" is stylized with a small loop at the top. A registered trademark symbol (®) is located to the upper right of the "a".