

2019 Resource Guide

State of Florida

aetna®

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Open Enrollment

Monday, October 15, 2018 at 8 a.m. ET to Friday, November 2, 2018 at 6 p.m. ET

Get ready for Open Enrollment

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 2019.

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 15, 2018 at 8 a.m. ET to Friday, November 2, 2018 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 2019.

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. PCPs do more than give you a checkup. They know you, your medical history, and can help guide your care.



2019 Medical plans at a glance

Plan	Standard HMO Option	High Deductible Health Plan HMO Option
Network Name DocFind* > "Select a Plan"	Open Access Aetna Select™ In Network	Open Access Aetna Select In Network
Deductible		
Individual	None	\$1,350
Family	None	\$2,700
Medical Out-of-Pocket Maximum (Includes covere	ed medical expenses only)	
Individual	\$1,500	\$3,000
Family	\$3,000	\$6,000
Global Out-of-Pocket Maximum (Includes covered	l medical expenses for both medical and prescriptio	on drugs)
Individual	\$7,900	\$3,000
Family	\$15,800	\$6,000
Preventive Care	\$0	\$0
Office Visit	\$20	20% after deductible
Specialist Visit	\$40	20% after deductible
Urgent/Immediate Care	\$25	20% after deductible
Emergency Room Visit	\$100	20% after deductible
Inpatient Hospital	\$250 copay per admission, 100% thereafter	20% after deductible
Outpatient Hospital	\$0	20% after deductible
Quest Diagnostics™ & LabCorp® Preferred	\$0	20% after deductible
Outpatient Short-Term Rehabilitation Therapy**	\$40	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
Other Services	420 per viole	2070 arter academore
Home Health Care	\$0	20% after deductible
	\$0	20% after deductible
Hospice (Inpatient/Outpatient) Spinal Manipulation Therapy	\$40	20% after deductible
Durable Medical Equipment	\$0	20% after deductible
· '		20% after deductible
Prescription Drugs administered by CVS Carem	ark™	
Retail (30-day supply)	ė7	200/ - \$2
Generic Proof Name Professed	\$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

^{*}Effective Spring 2019, DocFind will be known as the provider search tool

^{**}Limited to 60 visits per therapy per calendar year (includes speech, physical and occupational therapy)

Florida eligibility map

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



Aetna tools at your fingertips

Your Aetna member website is your connection to all the programs and resources.



Register once and log in anytime

Visit **aetna.com** and follow the prompts to complete the one-time registration.

Then you can log in anytime to:

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



Aetna Health™ App (Effective January 1, 2019) - With the Aetna Health app*. You can:

- View benefits and claims for your whole family
- Pull up a digital copy of your member ID card
- Find doctors by location and specialty
- · View your Personal Health Record
- Get health care cost estimates and more!



Provider search tool - Aetna's provider online directory (formerly DocFind), lets you search for all doctors, including specialists, walk-in and urgent care centers, and hospitals. You can even find network labs — however, it's important to know Quest Diagnostics™ and LabCorp® are the preferred laboratories.

aetna.com > Find Care



Cost estimator tool** - 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 also get cost estimates for your prescription drugs.

aetna.com >
See Coverage & Costs >
Estimate Costs

^{*}You can download the Aetna Health app from the App Store or Google Play.

^{**}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



Health Assessment - Your first step is to take the online health assessment. After completing the 5-7 min survey, you'll receive daily activities and online wellness programs to help achieve your health goal(s). You'll learn strategies to manage your weight, deal with stress, quit smoking, and more. All at your own pace.

aetna.com > Stay Healthy > Discover a Healthier you



Aetna Health Connections™ 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.

1-866-269-4500 TTY: 711



Aetna Maternity Program - 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.

1-800-CRADLE-1 (1-800-272-3531) TTY: 711



Informed Health® Line - With this 24-hour nurse line, you can speak with a registered nurse about health issues — anytime, day or night. While only your doctor can diagnose, prescribe, and/or give medical advice, the Informed Health Line nurses can provide information on more than 5,000 health topics.

1-800-556-1555 TTY: 711



Aetna discounts program - 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.

aetna.com > Stay Healthy > Discounts

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 provider search tool to find out:

- 1. Visit aetna.com > Find Care.
- 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 Orlando."
- 4. When asked to "Select a plan," scroll to the Aetna Open Access® Plans and click on Aetna Select (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 > 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, 2019, you'll be able to register at your member website at aetna.com. Current members will have the same member ID number and may use existing ID cards. Log in to aetna.com to request additional or replacement ID cards



Notes

We provide 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 (CA HMO customers: PO Box 24030 Fresno, CA 93779), 1-800-648-7817, TTY: 711,

Fax: 859-425-3379 (CA HMO customers: 860-262-7705), 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).

TTY: 711

To access language services at no cost to you, call 1-877-858-6507.

Para acceder a los servicios de idiomas sin costo, llame al 1-877-858-6507. (Spanish)

如欲使用免費語言服務, 請致電 1-877-858-6507。(Chinese)

Afin d'accéder aux services langagiers sans frais, composez le 1-877-858-6507. (French)

Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-877-858-6507 . (Tagalog)

Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-877-858-6507 an. (German)

Pou jwenn sèvis lang gratis, rele 1-877-858-6507. (French Creole-Haitian)

Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-877-858-6507. (Italian)

言語サービスを無料でご利用いただくには、1-877-858-6507 までお電話ください。(Japanese)

무료 언어 서비스를 이용하려면 1-877-858-6507 번으로 전화해 주십시오. (Korean)

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-877-858-6507. (Polish)

Para acessar os serviços de idiomas sem custo para você, ligue para 1-877-858-6507. (Portuguese)

Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-877-858-6507 . (Russian)

Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-877-858-6507 . (Vietnamese)

Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability. Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies.

This material is for information only. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Health benefits and health insurance plans contain exclusions and limitations. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a 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.



