



Here for you

2021 Resource Guide State of Florida



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Open Enrollment period

Monday, October 19, 2020, at 8 AM ET through
Friday, November 6, 2020, at 6 PM ET

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 (Aetna).

Get ready for Open Enrollment

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 2021. This year, instead of onsite benefits fairs, we'll be hosting webinars to help you understand your benefits and answer any questions you may have.

Take some time to think about your personal and family health. Review your current benefits elections and get to know your plan options — how they work, what they cost and what they cover. No matter where you are on your path to better health, we will be with you all the way.



Read

Read this guide and any information included with it to learn about the plan options available to you for 2021.

Learn

Take part in a virtual enrollment webinar to get the information you need — from the comfort and convenience of home.



**Open Enrollment webinars:
October 5 through October 30**

Go to MyBenefits.MyFlorida.com for a schedule of dates and times.

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 19, 2020, at 8 AM through
Friday, November 6, 2020, at 6 PM ET

Most of your medical benefits are staying the same. One new program we're pleased to offer is Teladoc®, a service that lets you speak with a doctor anytime, anywhere by phone or video chat. Primary care doctors (including pediatricians) are available and can treat many non-emergency medical issues, including colds, flu, bronchitis, infections and more.

Also, the Department of Management Services will again offer a weight-management pilot for the 2021 plan year to provide coverage to treat and manage obesity and related conditions. Eligible participants will be enrolled through Solera Health as part of the Weight Management Pilot Program. To learn more about eligibility criteria for the pilot and to submit your application by the November 16, 2020, deadline, visit the [my Benefits website](https://myBenefits.fl.gov).

If you have any questions about the pilot, please send an email to weightmanagement@dms.fl.gov.

As a reminder, our plans let you visit any doctor in the network without a referral. Also, you do not have to choose a primary care physician (PCP), but you may want to establish that important relationship. They get to know you and your medical history and can help guide your care.



2021 medical plans at a glance

Aetna's strong nationwide network offers you two medical plan options to choose from, referred to by the State of Florida as the Standard HMO and the High-Deductible Health Plan HMO. Both plans are based in the Open Access Aetna SelectSM network, which means that unlike traditional HMOs, **you do not have to choose a PCP**, even though you may want to. You can visit any doctor in our network as well — **no referral needed**. And with the Standard HMO plan, there are no upfront deductibles. Predictable or fixed copays help you better manage your share of medical expenses.

Plan	Standard HMO Option	High-Deductible Health Plan HMO Option
Network Name	Open Access Aetna Select In Network	Open Access Aetna Select In Network
Deductible		
Individual	None	\$1,400
Family	None	\$2,800
Medical Out-of-Pocket Maximum (includes covered medical expenses only)		
Individual	\$1,500	\$3,000
Family	\$3,000	\$6,000
Global Out-of-Pocket Maximum (includes covered medical expenses for both medical and prescription drugs)		
Individual	\$8,550	\$3,000
Family	\$17,100	\$6,000
Preventive Care — Routine Adult	\$0	\$0
Well Child	\$0	\$0
Women's Health	\$0	\$0
Routine Mammograms	\$0	\$0
Colorectal Cancer Screenings	\$0	\$0
Office Visit	\$20	20% after deductible
Specialist Visit	\$40	20% after deductible
Allergy Injections	\$0	20% after deductible
Walk-In Clinic	\$25	20% after deductible
Urgent Care	\$25	20% after deductible
Emergency Room Visit (waived if admitted)	\$100	20% after deductible
Ambulance	\$0	20% after deductible
Inpatient Hospital	\$250 copay per admission; 100% thereafter	20% after deductible
Outpatient Hospital	\$0	20% after deductible
Maternity		
Inpatient	\$250 copay per admission; 100% thereafter	20% after deductible
Outpatient	\$40 first visit only	20% after deductible
Other Services		
Diagnostic Lab*	\$0	20% after deductible
Diagnostic X-ray	\$0	20% after deductible
Diagnostic Complex Imaging	\$0	20% after deductible
Outpatient Surgery	\$0	20% after deductible

*Quest Diagnostics and LabCorp are preferred participating laboratories.

Plan	Standard HMO Option	High-Deductible Health Plan HMO Option
Network Name	Open Access Aetna Select In Network	Open Access Aetna Select In Network
Other Services (continued)		
Outpatient Short-Term Rehabilitation Therapy*	\$40 copay per visit	20% after deductible
Skilled Nursing Facility	\$0	20% after deductible
Home Health Care	\$0	20% after deductible
Spinal Manipulation Therapy**	\$40 copay per visit	20% after deductible
Durable Medical Equipment	\$0	20% after deductible
Diabetic Supplies	Pharmacy cost sharing applies	Pharmacy cost sharing applies
Women's Contraceptives	\$0	\$0; deductible waived
Infertility	Not covered	Not covered
Tubal Ligation	\$0	\$0; deductible waived
Hospice (Inpatient/Outpatient)	\$0	20% after deductible
Mental Health/Substance Abuse		
Inpatient	\$250 copay per admission; 100% thereafter	20% after deductible
Office Visits	\$20 copay 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, Non-preferred	\$50	50% after deductible
Retail (90-day supply)		
Generic	\$14	30% after deductible
Brand Name, Preferred	\$60	30% after deductible
Brand Name, Non-preferred	\$100	50% after deductible
Mail Order (90-day supply)		
Generic	\$14	30% after deductible
Brand Name, Preferred	\$60	30% after deductible
Brand Name, Non-preferred	\$100	50% after deductible
Specialty Drugs	\$60 Preferred/\$100 Non-preferred	30% Preferred/50% Non-preferred

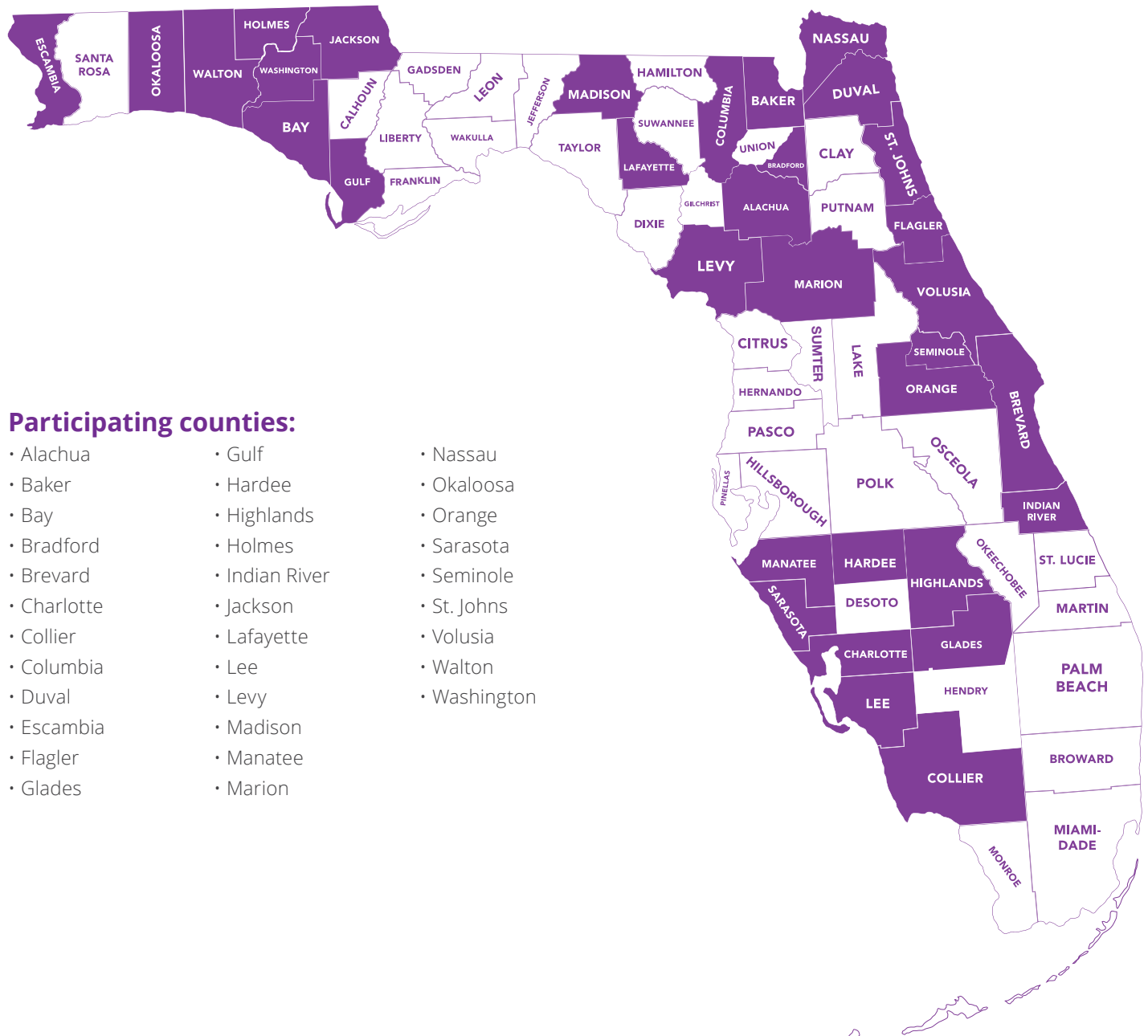
*Limited to 60 visits per therapy, per calendar year (includes speech, physical and occupational therapy).

**Limited to 60 visits per injury, per calendar year.

Note: This benefits overview is provided for information only; it does not contain complete plan details, which are available only in the Summary Plan Description, and it does not constitute an Agreement.

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 providers are available to you throughout the state and across the country.



Participating counties:

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



Aetna tools at your fingertips

Your Aetna member website is your one-stop online benefits resource.



Register once and log in anytime

Visit [Aetna.com](https://www.aetna.com), and follow the prompts to complete the one-time registration.

Then, you can log in anytime to:

- Confirm who is covered under your plan
- Check on claims and view Explanation of Benefits (EOB) statements
- Find 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 HealthSM app — Download on your mobile device to:

- 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 — Look for doctors, specialists, walk-in clinics and urgent care centers, hospitals, and even network labs. Quest Diagnostics and LabCorp are our preferred laboratories.

[Aetna.com](https://www.aetna.com) >
Find Care & Pricing



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.

[Aetna.com](https://www.aetna.com) >
Find Care & Pricing

*Actual costs may differ depending on services received and billed at time of claim.

Wellness programs and resources



New this year:

Talk to a doctor, 24/7 — Teladoc connects you to board-certified primary care doctors, anytime, anywhere. Teladoc doctors can treat many non-emergency medical issues by phone or video chat, including colds, flu, bronchitis, infections and more. Primary care consults are available at no cost.

Visit Teladoc.com/Aetna to set up your account. Then when you want to consult with a doctor, simply call **1-855-TELADOC (1-855-835-2362)** or go to the Teladoc site.



Health assessment — Your first step is to take the online health assessment. After completing the five-to-seven-minute survey, you'll receive information about daily activities and online wellness programs to help achieve your health goal(s). You can 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 ConnectionsSM Disease Management program —

If you have been living with a chronic condition, disease management support is available as part of your health plan. Receive one-on-one attention 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.

1-800-272-3531
(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](#)



24-Hour Nurse Line — 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 24-Hour Nurse Line nurses can provide information on more than 5,000 health topics.

1-800-556-1555
(TTY: 711)

Make a smooth transition to Aetna

If you are considering switching to Aetna and live or work in one of the participating counties (listed on page 6), 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 is a good chance your doctor already belongs. Just use the provider search tool on [AetnaStateFlorida.com](https://www.aetna.com/stateflorida) and find out in three easy steps!

1. Go to [AetnaStateFlorida.com](https://www.aetna.com/stateflorida).
2. Click on Member Tools, then click on Provider Search, and you will be taken to the Provider Search site.
3. As a guest, all you need to do is enter your ZIP code to get a list of network doctors within the mile radius you select. Click on a name to learn more about a specific provider, including patient reviews, hospitals they are associated with, directions to their office, languages they speak and more.

Extend coverage with your current doctor

If you are in the middle of a treatment plan with a doctor who is 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 are enrolled in Aetna, you can call Member Services at **1-877-858-6507 (TTY: 711)** 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. ID cards are mailed in December, so you should have yours in hand before the plan year begins.

After January 1, 2021, as a new member, you'll be able to register for the member website at [Aetna.com](https://www.aetna.com). You can also log in at [Aetna.com](https://www.aetna.com) 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

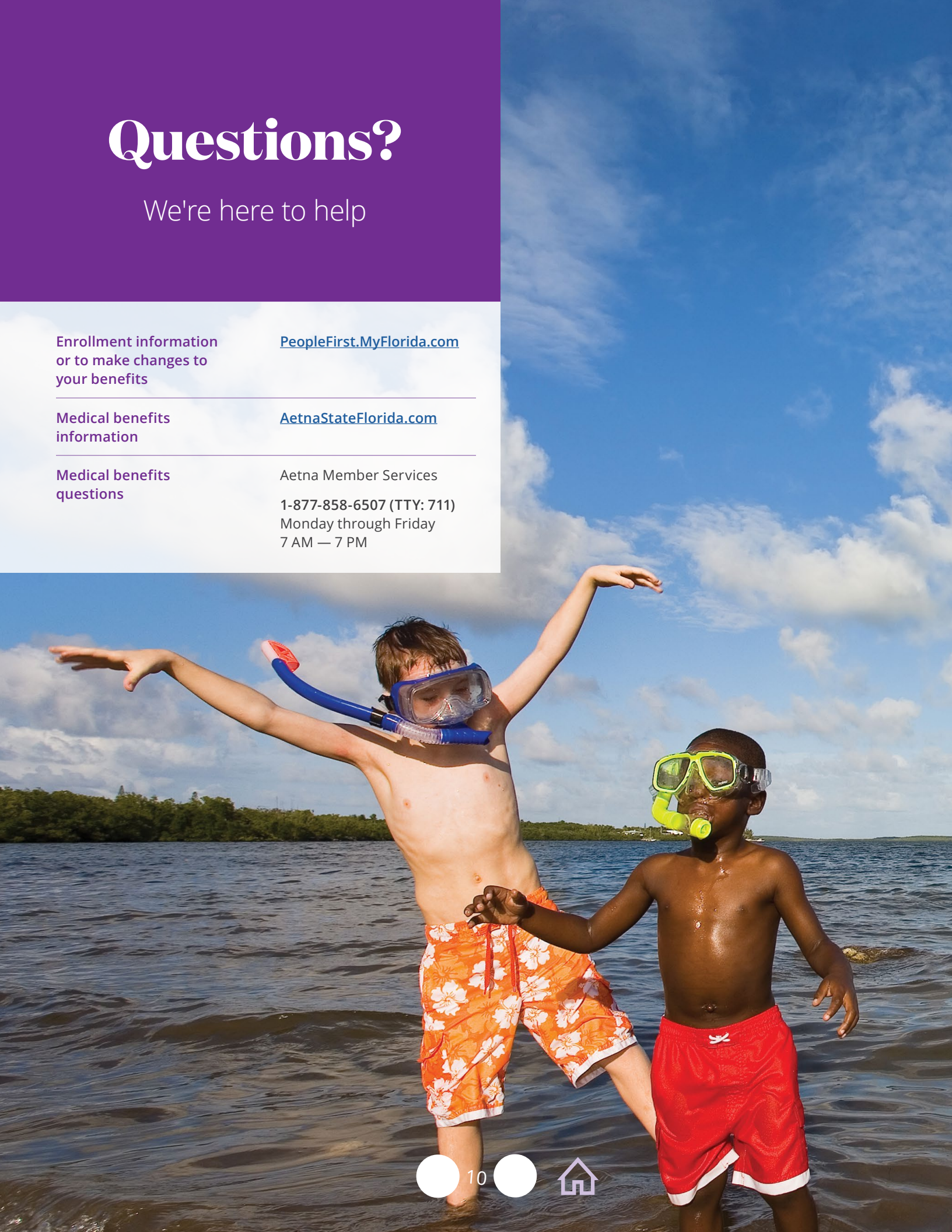
Medical benefits
information

AetnaStateFlorida.com

Medical benefits
questions

Aetna Member Services

1-877-858-6507 (TTY: 711)
Monday through Friday
7 AM — 7 PM



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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. 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,
PO 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)

(Arabic) . 1-877-858-6507 للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم

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)

(Persian-Farsi) برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-877-858-6507 تماس بگیرید.

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)



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. Refer to **Aetna.com** for more information about Aetna® plans.

