



Healthier happens together[®]

Benefits designed for your
unique needs

October 18, 2024

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Information is believed to be accurate as of the production date; however, it is subject to change. Actual results may vary.
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Welcome



Heather Flanagan
Account Executive



Michele Twente
Senior Account
Manager



Anne Crees
VP of Sales & Client
Management

In Idaho, health benefits and health insurance plans are offered and/or underwritten by Aetna Health of Utah Inc. and Aetna Life Insurance Company. For all other states, health benefits and health insurance plans are offered and/or underwritten by Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna HealthAssurance Pennsylvania Inc., Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). In Florida by Aetna Health Inc. and/or Aetna Life Insurance Company. In Utah and Wyoming by Aetna Health of Utah Inc. and Aetna Life Insurance Company. In Maryland by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

Three Plan Choices

you can count on

Aetna Choice POS II

Aetna Whole Health – Cleveland Clinic

**University Hospitals Aetna Open Access
Select**

Preventive care
Deductible
Coinsurance
Annual out-of-pocket maximum
Office visit
Specialist office visit
Urgent care
Walk-in clinic
Emergency room
X-rays, complex imaging
Aetna CVS Virtual Care™ services

Aetna Choice POS II	Aetna Whole Health – Cleveland Clinic	Aetna Select Open Access – University Hospitals
100%	100%	100%
\$0	\$0	\$0
100%	100%	100%
\$3,175/\$6,350	\$3,175/\$6,350	\$3,175/\$6,350
\$20 copay, then 100%	\$20 copay, then 100%	\$10 copay, then 100%
\$30 copay, then 100%	\$30 copay, then 100%	\$25 copay, then 100%
\$35 copay, then 100%	\$35 copay, then 100%	\$25 copay, then 100%
\$20 copay, then 100%	\$20 copay, then 100%	\$20 copay, then 100%**
\$100 copay, then 100%*	\$100 copay, then 100%*	\$50 copay, then 100%
100%	100%	100%
\$20 copay, then 100%	\$20 copay, then 100%	N/A
In and Out of Network	In and Out of Network	In Network Only

• Copay waived if admitted
 ** UH Clinics Only
 5 ©2024 Aetna Inc.



Aetna Choice POS II

**Members currently in
MMO and Anthem plan
will be moved into this
option**

Get the coverage you need with the **Aetna Choice[®] POS II** health plan



**In-network and
out-of-network care**



Preventive care



No referrals required



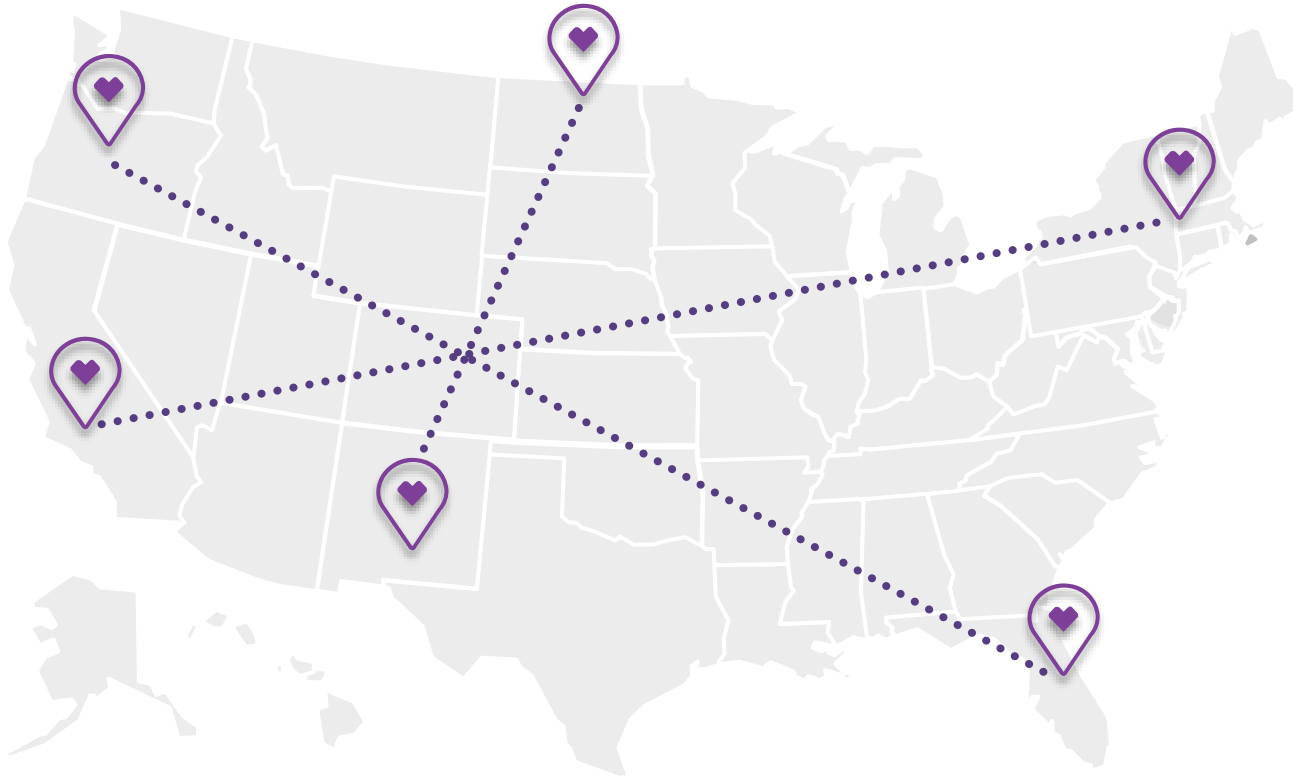
**Preapproval for
some services**



**Lower out-of-pocket
costs for
in-network care**

Check the plan design and benefits summary for more information on coverage and costs.

Coast-to-coast coverage



285K+

primary care doctors¹

6.3K+

hospitals¹

560K+

specialists¹

1M+

ancillary providers
and non-physician
specialist¹

¹ Based on physician head count for Aetna® Choice POS II. Primary care doctors includes pediatric PCPs. Specialists include Ob/Gyn and physician specialists. Aetna® Executive Level Provider Counts (ELPC) monthly and commercial reporting sourced March 2024.

Minimal disruption for employees moving to Aetna®



CMSD provider disruption results¹:

- 99.74%** Of CMSD's utilized providers are in-network with Aetna
- 99.98%** of CMSD's claim spend are in-network with Aetna
- 99.86%** of CMSDs claimants are in-network with Aetna



**Aetna Whole Health – Cleveland Clinic
NEW Optional Lower Contribution Plan**

Aetna Whole Health – Cleveland Clinic

Evolving the experience

Aetna has teamed up with **the Cleveland Clinic** to create a high-performance network product.

- A special network of Cleveland Clinic doctors, specialists and hospitals all working together, all on the same page.
- More than 11,000 Cleveland Clinic providers across Northeast Ohio* and find in-network care across the country at walk-in clinics.
- Exclusive access to Cleveland Clinic Navigators who are trained to understand patient needs ensuring the right care, at the right place, at the right time...the first time.

*Thirteen Northeast Ohio counties include: Ashtabula , Carroll , Cuyahoga , Geauga , Holmes , Lake, Lorain, Medina , Portage , Stark , Summit , Tuscarawas, and Wayne. Available for self-insured, plans.

Cleveland Clinic awards and accolades

Top ranked by US News and Reports



HONOR ROLL

U.S. News Best Hospitals
Honor Roll



NATIONALLY RANKED

in 12 Adult Specialties
in 10 Children's Specialties



REGIONALLY RANKED

#1 in Ohio
Recognized in Glaciated
Plateau
#1 in Cleveland
#3 in Ohio (Children's)
#3 in Midwest (Children's)



HIGH PERFORMING

in 1 Adult Specialty
in 20 Procedures/Conditions

Top ranked by Newsweek



#2 ranked hospital
in the world

A value-driven network that's where your people are

The Aetna Whole Health Cleveland Clinic ACO network offers employees improved clinical outcomes and a more engaging experience.

The Cleveland Clinic network provides coverage in the following service areas/counties:

- Ashtabula
- Carroll
- Cuyahoga
- Geauga
- Holmes
- Lake
- Lorain
- Medina
- Portage
- Stark
- Summit
- Tuscarawas
- Wayne



1900+

Primary care doctors

9400+

Specialists

15









Hospitals

35+

Urgent care centers



Cleveland Clinic Hospitals

Hospital Name	ZIP	City	Address
 Cleveland Clinic Akron General	44307	Akron	1 Akron General Avenue
 Cleveland Clinic Rehabilitation Hospital — Edwin Shaw	44321	Akron	4389 Medina Road
 Cleveland Clinic Avon Hospital	44011	Avon	33300 Cleveland Clinic Boulevard
 Cleveland Clinic Rehabilitation Hospital — Avon	44011	Avon	33355 Health Campus Boulevard
 Cleveland Clinic Rehabilitation Hospital — Beachwood	44122	Beachwood	3025 Science Park Drive
 Cleveland Clinic Mercy Hospital	44708	Canton	1320 Mercy Drive
 Cleveland Clinic Children's Hospital for Rehabilitation	44104	Cleveland	2801 Martin Luther King Jr. Drive
 Cleveland Clinic	44195	Cleveland	9500 Euclid Avenue
 Cleveland Clinic Fairview Hospital	44111	Cleveland	18101 Lorain Avenue

Hospital Name	ZIP	City	Address
 Cleveland Clinic Lutheran Hospital	44113	Cleveland	1730 West 25th Street
 Cleveland Clinic Union Hospital	44622	Dover	659 Boulevard Street
 Cleveland Clinic Euclid Hospital	44119	Euclid	18901 Lakeshore Boulevard
 Cleveland Clinic Marymount Hospital	44125	Garfield Heights	12300 McCracken Road
 Cleveland Clinic Akron General Lodi Hospital	44254	Lodi	225 Elyria Street
 Cleveland Clinic Hillcrest Hospital	44124	Mayfield Heights	6780 Mayfield Road
 Cleveland Clinic Medina Hospital	44256	Medina	1000 East Washington Street
 Cleveland Clinic South Pointe Hospital	44128	Warrensville Hts	20000 Harvard Road

NEW – Cleveland Clinic Mentor 44060 **Mentor** 8300 Norton Parkway

Additional Hospitals

Hospital Name	ZIP	City	Address
 Akron Children's Hospital	44308	Akron	One Perkins Square
 Ashtabula County Medical Center	44004	Ashtabula	2420 Lake Avenue

Away from home? You still have access to care



24/7/365 virtual care through
the

- The Cleveland Clinic
- CVS Health Virtual Care
- CVS Minute Clinic providers



Over 1,100
MinuteClinic locations



Aetna HealthSM
app



24-Hour
Nurse Line*

**University Hospitals Aetna Open
Access Select**

**Members who are currently in the
UH Choice Contigo plan will be
automatically enrolled**

Get the coverage you need with the **Open Access Aetna SelectSM** health plan University Hospital facilities and providers



In-network care only



Preventive care



No referrals required



**Preapproval for
some services**



**You may have lower out-
of-pocket
costs when visiting your
PCP**

Check the plan design and benefits summary for more information on coverage and costs.

Provider search tool

1. Go to [Aetna.com](https://www.aetna.com)
2. Click “Find a Doctor”
3. Select “Plan from an employer”
4. Enter your home location (city, state or ZIP)
5. Select Aetna Choice POS II (Open Access) or (OH) Aetna Whole Health – Cleveland Clinic Open Access Managed Choice/Choice POS II

Select a Plan

Enter plan name to narrow list below, e.g. Managed Choice

Show all plans (including those not in my area)

- Aetna SelectSM

Aetna Open Access Plans [-]

- Aetna Choice[®] POS II (Open Access)

Aetna Whole Health Plans [-]

- (OH) Aetna Whole HealthSM - Cleveland Clinic Open Access Aetna Select
- (OH) Aetna Whole HealthSM - Cleveland Clinic Health Network Only
- (OH) Aetna Whole HealthSM - Cleveland Clinic Open Access Managed Choice/Choice POS II

Transition of care (TOC)

Available for those in active course of treatment

TOC is temporary, usually for 90 days, as we transfer services from a nonparticipating provider or primary care physician to a participating provider.

You can visit your Aetna® member website or call member services to:

- Get a TOC form
- Get help completing and submitting the form





—
Helping to
manage your costs
—

Take care of yourself with preventive care

Stay healthy by taking advantage of your preventive care benefits. It's the ultimate self-care with no out-of-pocket costs.

Qualifying immunizations

Preventive care and screenings for infants, children and adolescents

Well-women exams

In-network coverage

100%

100%

100%

Aetna Smart Compare[®] program

A solution to help you find
the best doctor for your
needs

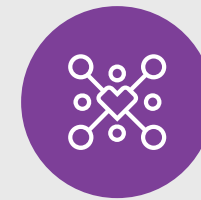
No more guesswork or research
to find the best provider for your
condition. Now you can enjoy a
member-centered experience that
helps you get the right care at the
right time from the right provider.

So how does it work?

Our unique system directs you to the right
high-performing in-network doctors.



**Deep expertise
in digital
platform tools**



**Robust data
set of quality
provider results**



**The best provider
for each employee
based on their
personal needs**

This helps keep your health care journey affordable from the beginning
all the way through the management of your health conditions.

We know every dollar counts

Giving members extra perks with CVS® ExtraCare Plus™

Allows easy access to medications and health products including oral care items with:

Free 1-to-2-day shipping from **CVS.com**®

Free 1-to-2-day delivery on qualifying prescriptions

Access to a 24/7 pharmacist helpline

20% off

CVS Health® brand products

\$10

monthly promotional reward



Count on savings with the Aetna[®] Discount Program*

- Fitness
- Books
- Natural products and services
- Oral health
- Hearing
- Weight management
- Vision
- At-home products

*Discount programs are NOT insurance and program features are not guaranteed under the plan contract and may be discontinued at any time. Discount programs are in addition to any plan benefits and may require a separate charge to access such programs. Discount programs are NOT available to New York policyholders.



Money-saving tips while you get healthy



Use **urgent care centers** for nonemergency, after-hours care



Use your **preventive benefits** — get recommended screenings and checkups



Consider using **generic drugs**, if appropriate



Use **cost tools** on your member website to make smart choices

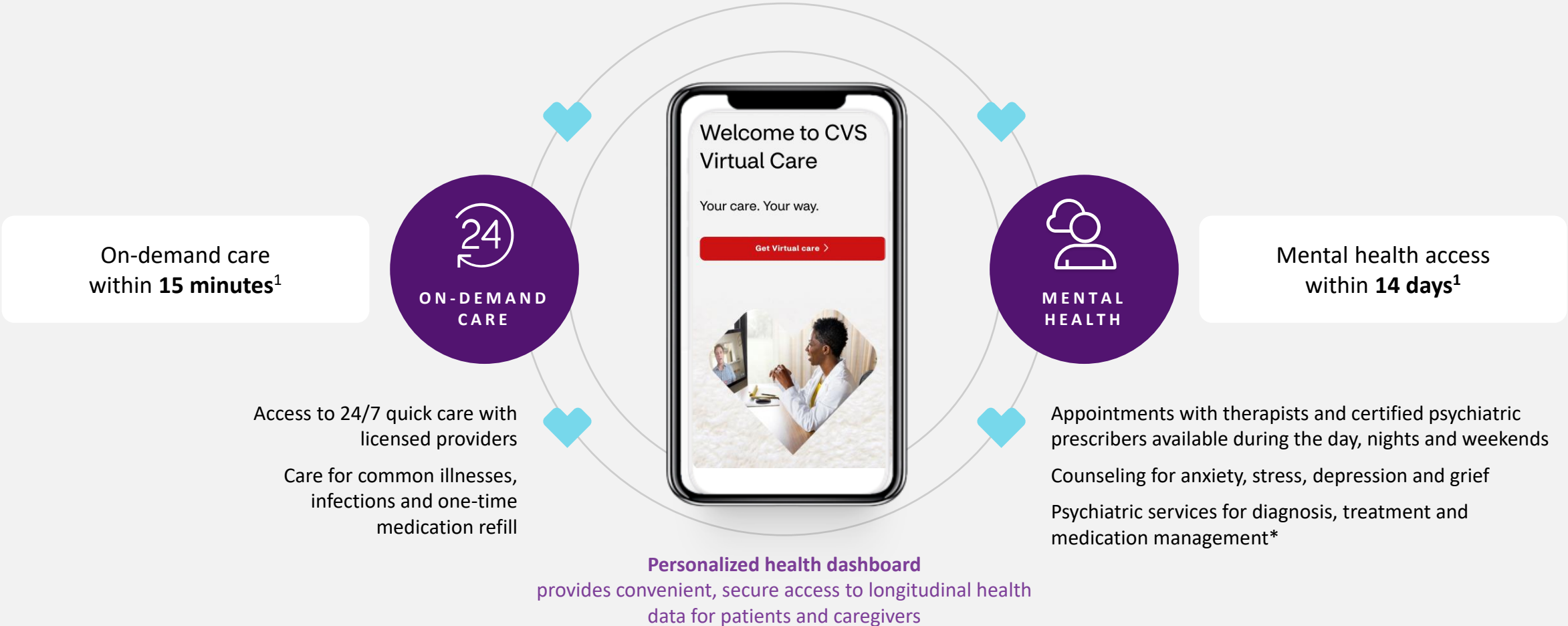


Personalized for you

Making healthy simpler

Virtual care from anywhere

CVS Virtual Care



*Limitations may apply based on services and location. Controlled substances not prescribed.

¹ Averages based on January through August 2023 CVS Virtual Care data – observed patient experience are subject to change.

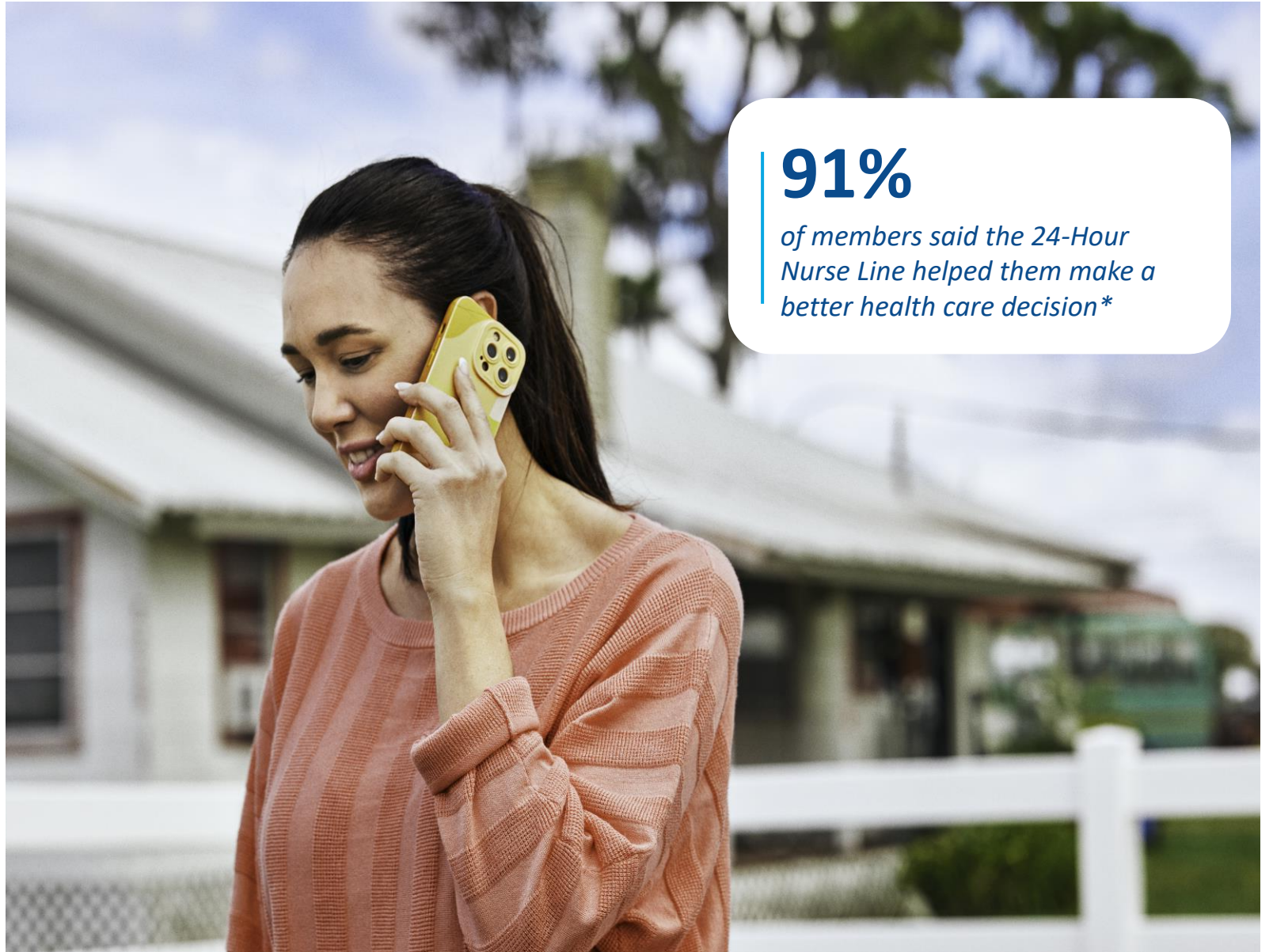
Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share.

24-Hour Nurse Line

Health information is a
phone call away

- Get information on a wide range of health and wellness topics
- Make better health care decisions
- Find out more about a medical test or procedure
- Get help preparing for a visit to your doctor
- Receive emails with links to videos related to your question or topic

*Informed Health® Line 2022 Member Satisfaction Survey.



91%

*of members said the 24-Hour
Nurse Line helped them make a
better health care decision**

Aetna One[®] Care Management Programs*

Your health — both physical and mental — is everything.

Whether you're managing an acute issue or dealing with other complex health challenges, our nurses can help. A nurse can work with you to put together a plan, help you understand your benefits offerings and answer your health-related questions.



Personalized nurse support

- Our clinical nurses can collaborate with service teams to help you achieve your health goals.
- Supported with a multidisciplinary team that can help guide you to local resources.
- Whether you're struggling with emotional issues or an advanced illness, we'll work with you and your family to provide guidance and support.



Local support

- You have access to a broad range of services to keep you and your family healthy.
- Including MinuteClinic[®] locations inside select CVS Pharmacy[®]



Tools, tips and support centers

- Through your Aetna[®] member website, you'll be able to locate a doctor, review your benefits information and watch informational health videos.
- For specific health needs, you can explore member resources like the Cancer Support Center, the Maternity Support Center and the Back and Joint Care Support Center.



Access to information — whenever, wherever

- Always on the go? No problem. Your member website is fully mobile.
- Remember, this is your one-stop shop for getting the help you need.
- Download the Aetna HealthSM app to access it all from the palm of your hand.

*While only your doctor can diagnose, prescribe or give medical advice, the care management nurses can provide information on a variety of health topics.

Aetna Enhanced Maternity Program™ and family building support

Powered by Maven

Supporting you throughout your entire journey

Pre-conception

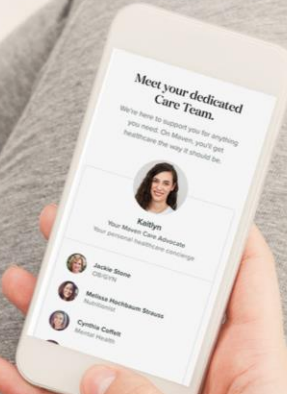
Fertility preservation

Intrauterine insemination (IUI) and In-vitro fertilization (IVF)

Adoption and surrogacy
Reimbursement support

Maternity and newborn care
Postpartum
Miscarriage and loss

Return to work and career coaching



Continuity of care
Inclusive, personalized end-to-end engagement

Fertility advocate*
Resources and support – backed with 790+ in-network clinics

Unlimited 24/7 virtual access
30+ specialty types, including fertility, mental health, pediatrics and parenting

Access to genetic counseling and screening
Backed by medical expertise

Maven digital family health platform
Partner support, key assessments and milestones for every stage of family building

Care when needed
MinuteClinic® and CVS® HealthHUB™ locations

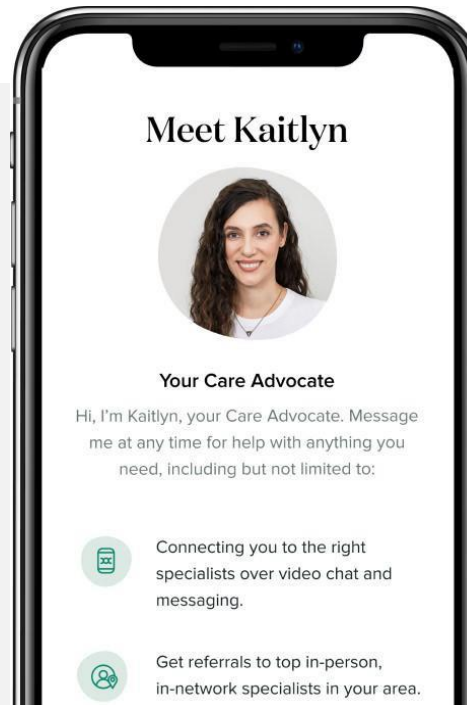
*Fertility advocate is not available for fully insured plans.

Extending digital support with Maven's personalized care platform

The Aetna® Maternity Care team collaborates with a dedicated Care Advocate to provide:

- 24/7 virtual support
- Continuous, end-to-end care from preconception to parenting
- Referrals, discounts and reimbursements that integrate with in-person care
- All-inclusive virtual care for moms, dads, LGBTQ+ and single parents with care matching across race and ethnicity
- Care benefits and navigation, specialized care and community and content

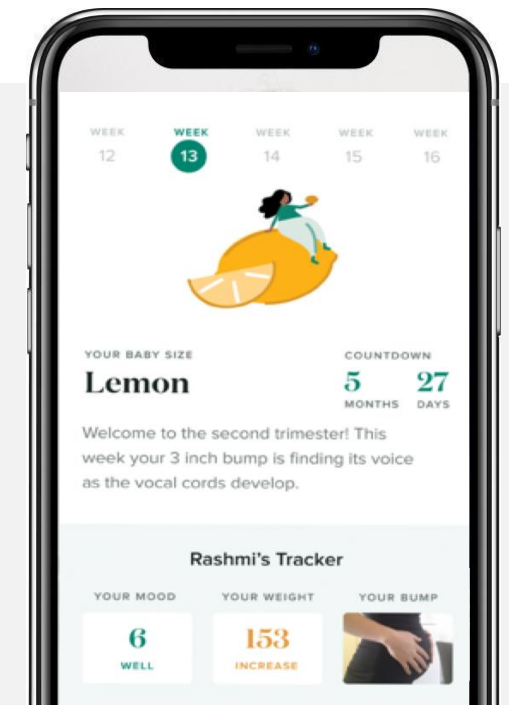
CARE & BENEFITS NAVIGATION



SPECIALIZED VIRTUAL CARE



MILESTONE AND PARTNER TRACKING



Feeling your best

Living with a behavioral health condition

People of any age, gender, income, race or religion can be affected by:

- Anxiety
- Depression
- Eating disorders
- Substance use disorders

That's why your medical plan includes behavioral health benefits

We've integrated your benefits so that you can take care of the whole you.

So, whether you choose face-to-face counseling or prefer televideo counseling, you get convenient access to care, support and other resources — wherever you are.

Whether your condition is mild and short-lived or serious and long-lasting, there are effective treatments that can help.



Behavioral therapy

Behavioral therapy is one of the main ways to treat a behavioral health condition. Also known as talk therapy, it can help you identify issues in your life that can contribute to problems and teach you how to manage and move beyond those issues.



Medication therapy and management

Treatment may include taking prescription medications that are effective in treating conditions like depression and substance use disorders. Your doctors are trained to find the medications for you.



Your care advocate

They'll work closely with you to support your emotional health and everyday needs. They can do all the legwork to help you give your emotional health the high priority it deserves.



Support on your terms
the information you need, when you need it

Human touch to self-service
Support on your terms



Personal touch

Live interaction with
Aetna® concierge by phone



Self-service

24/7 personalized access
through Aetna HealthSM
digital platforms



Digital health support

Digital tools, programs and
resources in one comprehensive
online experience



Live contact

Self-service



Ask your Aetna Concierge

Get personalized support and the answers you need



How can I find the right specialist?



Is this covered under my plan?



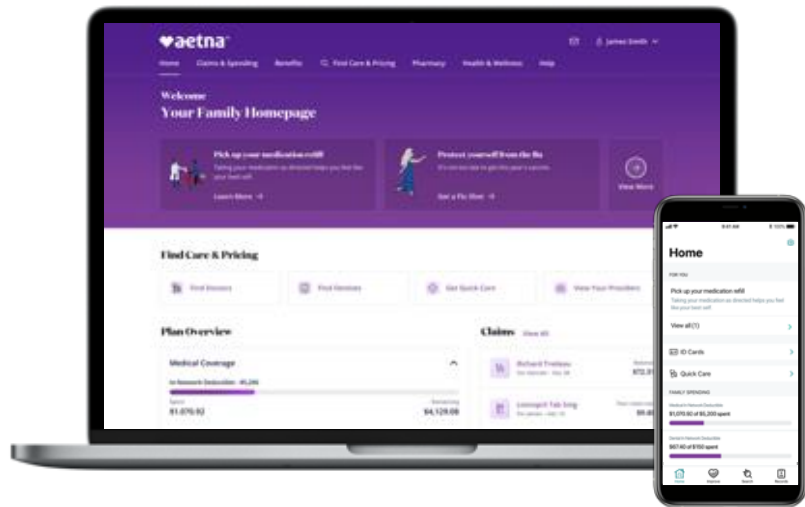
I have my diagnosis.
What do I do now?

Take charge of your health care

with the Aetna® member website and the Aetna Health™ app

Find everything you need, all in one place

Set up your account to manage your benefits and more at home or on the go.



Just visit **Aetna.com** to create an account and log in to your member website.

App screens are a composite of real situations.
All names and other identifying information are fictional.

A smarter, simpler, more convenient way to take charge of your health care and benefits



Manage your plan

- Check your plan summary for detailed information on what's covered by your plan.
- Track your spending and understand your progress toward meeting your individual and family deductibles.
- Easily access your digital ID card anytime.



Connect to care

- Use tools to help you choose quality, in-network and local providers, pharmacies and facilities, including convenient retail clinics and urgent care.
- Get cost estimates for visits and procedures before getting care.
- Talk to a doctor anytime by phone or video chat from home.



Improve your health

- Receive personalized reminders to improve your health.



Download the
Aetna Health app

Digital support centers provide quality online resources for members



Cancer Support

Whether you're newly diagnosed with cancer, currently in treatment or caring for a loved one, this tool can support you with education, tips and tools to help navigate this experience.

- Breast Cancer
- Women's Reproductive Cancer
- Lung Cancer
- Prostate Cancer
- Colorectal Cancer



Back and Joint Care Support

A collection of joint pain and back pain resources to guide you through everything from the causes of pain to treatment options to tips for long-term health.

- Hip Care
- Knee Care
- Back Care



Women's Health

Women have unique health experiences from adolescence to post menopause. This site has resources to guide you through health topics over different life stages.

- Reproductive Health
- Menstrual Health and Menopause
- Heart Health
- Mental Well-Being
- Health Conditions



Maternity Support

Staffed by nurses with maternity experience, this program provides resources, tips and guidance to help you through each stage of your pregnancy journey.

- End-to-End Maternity
- Fertility Support
- Postpartum Wellness
- Adoption Support



Transgender and Gender-Diverse Support

Provides access to Transgender advocates, resources and educational information through all phases of our members' experience

- Specially Trained Care Advocates
- Education, Support and Resources
- Specialized Providers and Facilities



—
Q&A
—

Thank you!



This material is for information only. 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. 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.

Discounts for non-covered dental services may not be available in all states. Providers participating in the Aetna Vision network are contracted through EyeMed Vision Care, LLC. EyeMed and Aetna are independent contractors and not employees or agents of each other. Participating vision providers are credentialed by and subject to the credentialing requirements of EyeMed. Aetna does not provide medical/vision care or treatment and is not responsible for outcomes. Aetna does not guarantee access to vision care services or access to specific vision care providers and provider network composition is subject to change without notice. Vision insurance plans contain exclusions and limitations. Not all vision services are covered.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Health benefits and health insurance plans contain exclusions and limitations.

Aetna, CVS Pharmacy[®] and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health family of companies.

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For more information about Aetna plans, refer to [Aetna.com](https://www.aetna.com).

Policy forms issued in Idaho by Aetna Health of Utah Inc. include: HI ID GrpAg 05, HI SG HGrpAg 03.

Policy forms issued in Idaho by Aetna Life Insurance Company include: GR-29/GR-29N, AL HGrpPol 05, AL HGrpPol-Vision 01.

Policy forms issued in Oklahoma include: AL COC00010, HC COC00010, AL-HCOC-Dental PPO 04, AL HCOC-Dental CD04,AL HCOC Vision AVP01.

Policy forms issued in Missouri include: AL HGrpPol 01R5, HI HGrpAg 05, HO HgrpPol 04, AL HGrpPol-Vision 01, AL HGrpPol-Dental 01, DM HGrpAG-Dental 02.