

Your benefits overview

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Aetna, Client Director

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Agenda

- ☐ **Aetna Provider Network** – Aetna Choice POS II
- ☐ **Digital Tools**
- ☐ **Aetna Resources**
- ☐ **Open Enrollment**
- ☐ **Q & A**

Aetna Choice[®] POS II 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.

\$750 STANDARD PPO

Preventive care

Deductible

Coinsurance

Annual out-of-pocket maximum

Office visit

Specialist office visit

Urgent care

Walk-in clinic

CVS Virtual Care (phone/video)

Emergency room

X-rays, complex imaging

Hospital (Inpatient/Outpatient)

In-network care

100% deductible waived

\$750/\$1,500

20%

\$3,000/\$6,000

\$30 Copay deductible waived

\$50 Copay deductible waived

\$40 Copay deductible waived

\$30 Copay deductible waived

Covered 100%, deductible waived

\$250 Copay deductible waived

20% after deductible

20% after deductible

Out-of-network care*

40% after deductible

\$1,500/\$3,000

40%

\$6,000/\$12,000

40% after deductible

40% after deductible

40% after deductible

40% after deductible

NA

Same as in-network

40% after deductible

40% after deductible

*You may be subject to balance billing

Pharmacy benefits to help you stay on track

Generics Drugs

Preferred Brand Drugs

Non-Preferred Brand Drugs

Copays - \$750 Standard PPO

Retail \$10 Copay /Mail Oder \$20 Copay
Retail \$30 Copay /Mail Order \$60 Copay
Retail \$50 Copay/Mail Order \$100 Copay

PPO HDHP

Preventive care

Deductible

Coinsurance

Annual out-of-pocket maximum

Office visit

Specialist office visit

Urgent care

Walk-in clinic

CVS Virtual Care (phone /video)

Emergency room

X-rays, complex imaging

Hospital (Inpatient/Outpatient)

In-network care

100% deductible waived

\$1,750 / \$3,500

20%

\$3,000 /Individual; \$3,500 Per Individual within a Family/\$6,000 Per Family

20% after deductible

20% after deductible

20% after deductible

20% after deductible

100% after deductible

20% after deductible

20% after deductible

20% after deductible

Out-of-network care*

40% after deductible

\$3,000/\$6,000

40%

\$6,000 /Individual; \$6,000 Per Individual Within a Family/\$12,000 Per Family

40% after deductible

40% after deductible

40% after deductible

40% after deductible

NA

Same as in-network

40% after deductible

40% after deductible

*You may be subject to balance billing

Pharmacy benefits to help you stay on track

Generics Drugs

Preferred Brand Drugs

Non-Preferred Brand Drugs

Coinsurance (After deductible) – PPO HDHP

Retail & Mail Order – 20% after deductible
Retail & Mail Order – 20% after deductible
Retail & Mail Order – 20% after deductible

Doula- new for 1/1/2027

Effective January 1, 2027, Adelphi University has elected to cover in-person and/or virtual doula services as part of their medical benefit design.

- **What a doula does** A doula is a trained, non-medical professional who provides emotional, physical and educational support during pregnancy, labor and delivery, and the postpartum period. Doulas support — but do not replace — medical care.
- **What's covered** Non-clinical doula support for the mother and newborn across prenatal, labor and delivery, and postpartum care, including birth preparation, labor support, postpartum recovery and birth planning and advocacy.
- **What's not covered** Childcare, housekeeping, meal preparation, transportation and doula travel costs.
- **Who can provide care** Services provided through Aetna's preferred vendor – **Pomelo Care** certified doula. Certifications from nationally recognized organizations such as DONA, CAPPA, ICEA and NDCB may be accepted.
- Care from family members or non-certified individuals is not covered

Direct claims payment

Members choose a doula through Aetna's contracted doula provider, **Pomelo Care**. The provider submits claims directly to Aetna.

\$750 Standard PPO Plan – covered 100% up to allowance maximum of \$2,100 (10-month benefit period).

PPO HDHP Plan – covered 100% after deductible, up to allowance maximum of \$2,100 (10-month benefit period)

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 and its affiliates (Aetna). Aetna is part of the CVS Health® family of companies.

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Digital Tools

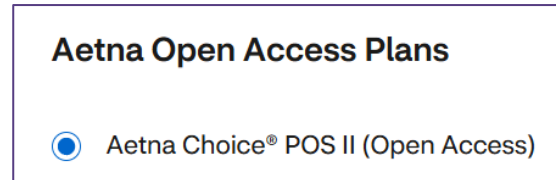
Find a doctor, hospital or health care provider in our network

- Supports **searches for In-Network providers:**
 - Primary Care Physicians, Specialists, Dentists and Vision Preferred
 - Hospitals and Facilities
 - Provider data is refreshed six times per week
-

➤ **Step 1:** Go to: www.aetna.com;

Step 2a: Enter 5 digit of zip code, city, state or county and select type of plan; continue as guest

Step 2b: After you put in your zip code, city, state or county then “Select a Plan” will appear.
Select “Aetna Choice POS II (Open Access)”. Search “on continue.

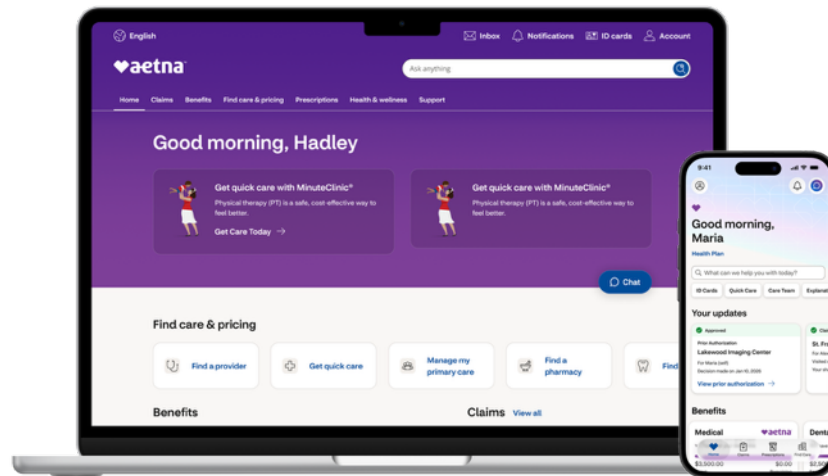


Step 3: Browse by Category; select the Care You Need

The Aetna HealthSM app and website

Anytime, anywhere access to your benefits

Discover a convenient way to make the most of your health plan with the Aetna Health app and website. With simplified navigation and plain-language search, find the info, care and tools you need faster.



Download the Aetna Health app

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

Manage your benefits and health with:

Tools you'll use

View claims, track spending, find care, access your digital ID card, see what's covered, manage prescriptions and more.

Enhanced search results

Get personalized, easy-to-understand support and next-step recommendations based on your plan and preferences.



Quality provider recommendations

With Aetna Smart Compare[®], find providers that have been recognized by the National Committee for Quality Assurance for delivering quality, cost-effective care.* Just look for the Quality & Effective Care badge in your provider search results.

24/7 support

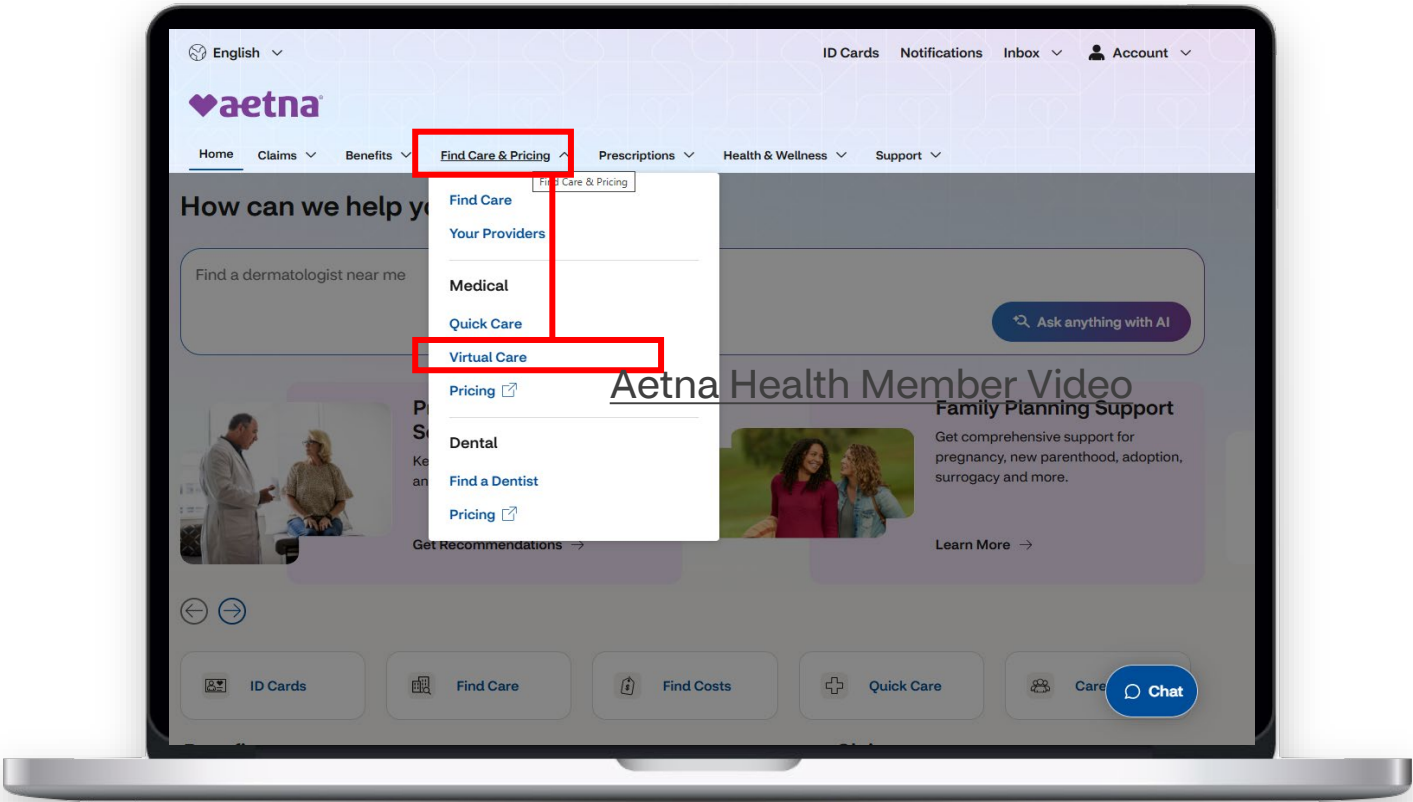
Chat with a virtual agent when you need answers.

Tailored advice

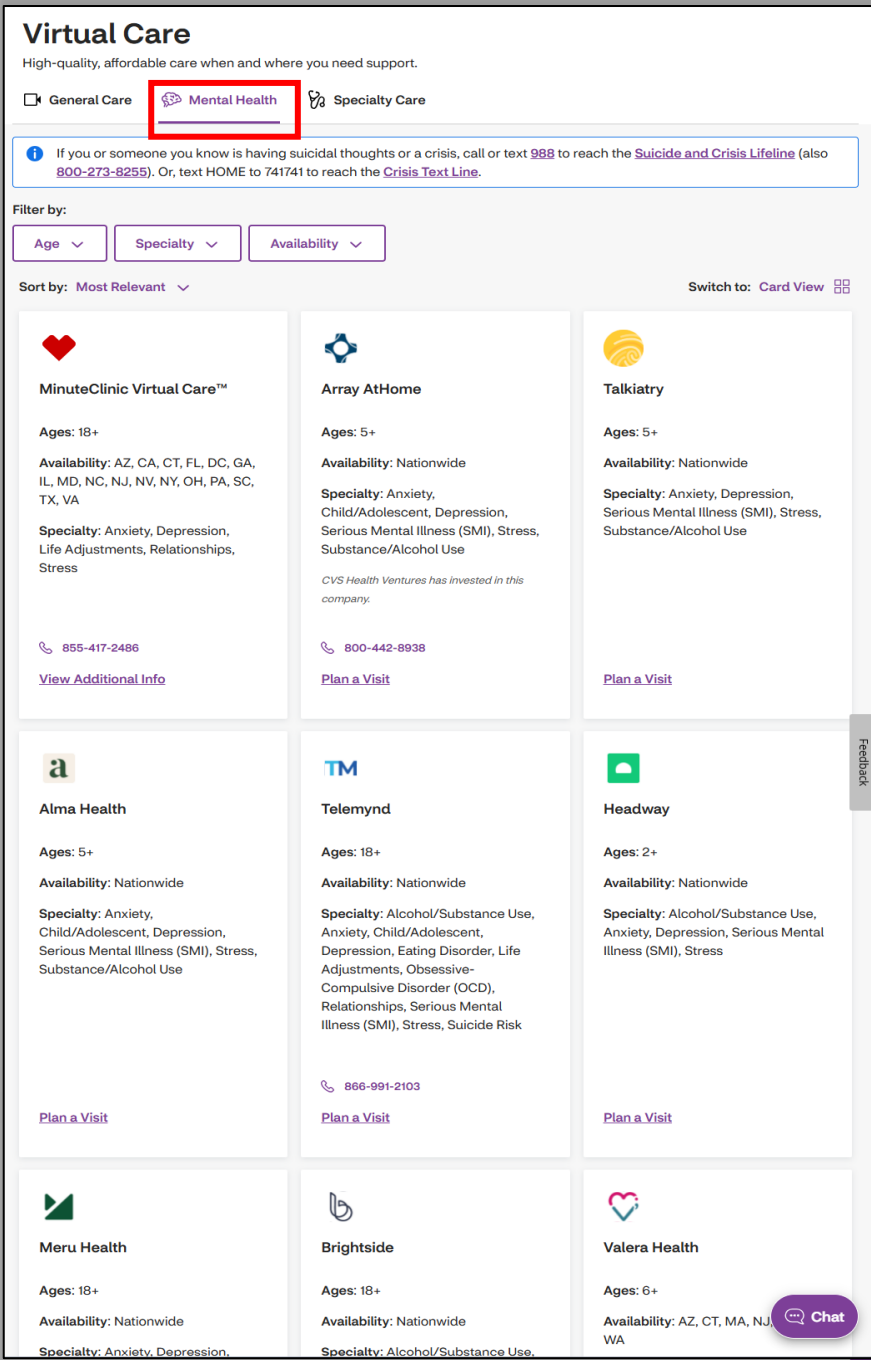
Get tips based on your health needs and medical history.

*Where you get care is your choice. Search for a provider, or visit **Aetna.com** for a full list of providers.

Easy-to-find mental health virtual care



Member flyer – navigating virtual behavioral health providers





Your new digital Aetna® member ID card is ready to view

Did you know that the Aetna HealthSM app and your member website give you instant access to your member ID card? It's there wherever and however you need it. Not only can you pull it up at your convenience, but you can also share it, print it or request a physical one, too.



[View your member ID card](#)



Count on us for support

We're always here to help. If you have questions, please call us at the number on your Aetna member ID card.

Don't have the Aetna HealthSM app? Download it today.



Aetna Resources

Aetna® maternity support

Support for every chapter, every change, every moment that matters

Our expanded family care program goes beyond traditional maternity — delivering inclusive, personalized support across all life stages.

- Maternity and family-building support
- Reproductive support
- Menopause and healthy aging



To navigate your care or questions, visit your member website or call the number on the back of your member ID



[Link to member flyer](#)

Women's health

Access to experts in menopause support

gennev

Access in-network, personalized and comprehensive treatment for menopause relief through a virtual care team of OBGYNs and Registered Dietitian Nutritionists (RDNs).



Available in all 50 states
And all zip codes



Members get more time
with their providers (30
vs. 15 min)

97%

Of patients would refer
Gennev to a friend or
colleague

89%

Of patients report
symptom improve after
their first Gennev visit

[Link to member flyer](#)

MIDI
HEALTH

Access virtual appointments with Midi clinicians to receive personalized care plans including FDA-approved hormonal & non-hormonal medications, supplements, or coaching.



Care coordinator
assigned to every patient



Prescribed treatments
mailed to members door



Focused entirely on
specialty care for
women 40+

24/7

Messaging with
providers for guidance
and support

[Link to member flyer](#)

Digital support centers provide quality online resources for members

All support centers are accessible via **Health.Aetna.com**



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 cancers
- 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*

- Specially trained care advocates
- Education, support and resources
- Providers and facilities who specialize in LGBTQ or transgender care*
- Online resources and local community support referrals

* All plans are subject to applicable state law. Some laws restrict the range of health care services a provider may perform under certain circumstances or in a particular state. When this happens, the services are not covered by the plan. Not all services are covered by every plan. If you have questions, please contact the number on your ID card or consult your plan documents for a full list of exclusions and limitations.

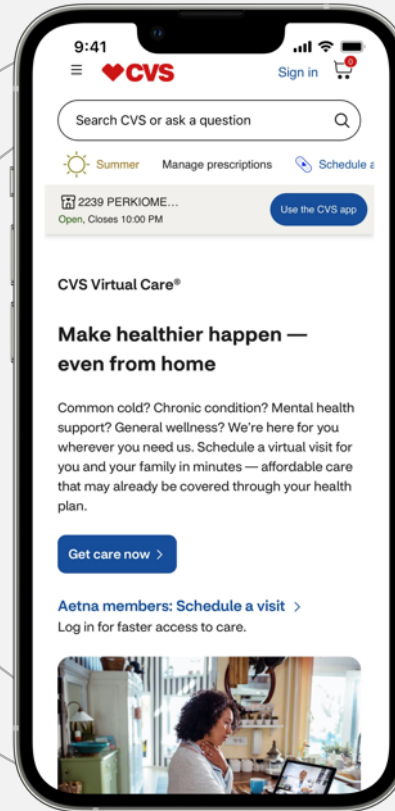
Get care from anywhere with CVS Virtual Care[®]



**24/7 urgent care
within minutes²**

24/7 care with same-day visit options

Quality care for illnesses, infections
and one-time medication refills



Personalized health dashboard

Convenient secure access to health history data
for patients and caregivers



**Mental health access
within 14 days²**

Appointments with therapists and
certified psychiatric prescribers available
during the day, nights and weekends

Counseling for anxiety, stress,
depression and grief

Psychiatric services for diagnosis,
treatment and medication management*

CVS Virtual Care information

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

²Based on 2025 CVS Virtual Care data — observed patient experiences are subject to change. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered nonpreventive services at no cost-share.

24-Hour Nurse Line*

1-800-556-1555

Health information is a phone call away

- Get info 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

*While only your doctor can diagnose, prescribe or give medical advice, the 24-Hour Nurse Line nurses can provide information on a variety of health topics.

³Informed Health® Line 2024 Member Satisfaction Survey.



93%

of members said the 24-Hour Nurse Line helped them make a better health care decision³

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. Whether you choose face-to-face counseling or prefer telehealth 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.





Ask your Aetna Concierge

1-866-304-7844

Get personalized support and
the answers you need.

**Is this covered
under my plan?**

**I have my diagnosis.
What do I do now?**

**How can I find the
right specialist?**

**What are my
maternity benefits?**

LifeMart® member discounts

Member discounts on a wide variety of products and services for their health, their wellness and their life:

- Gym memberships
- Acupuncture
- Weight management
- Eye care
- Family care
- Travel, tickets, dining, etc.
- Home, auto, etc.



WeightWatchers



NOOM



FACTOR_



Aetna Health Your Way™

Achieve - to earn incentives for healthy behaviors and tasks



Enhancing your member experience with Aetna Health Your Way™

Personalized guidance to help you achieve your health goals, monitor progress and earn rewards for engaging in healthy activities



AETNA HEALTH YOUR WAY

My Health100 Score: Snapshot of your health

Health Assessment: Complete your Health Assessment to calculate your My Health100 score

Pathways: Curated activities personalized to for goals

Rewards: Complete activities & tasks to earn hearts redeemable for rewards. \$100 in gift cards per adult members

Device & Trackers: Sync a device to earn rewards for daily physical activity goals.

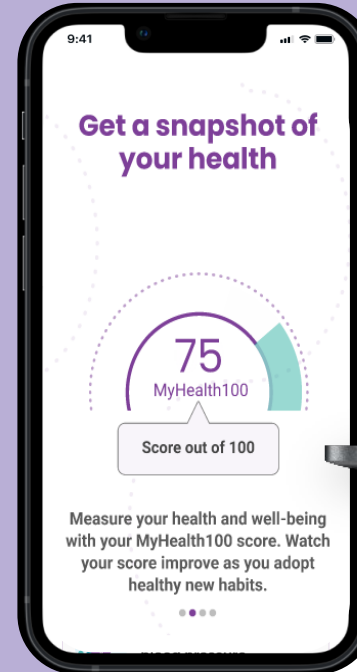
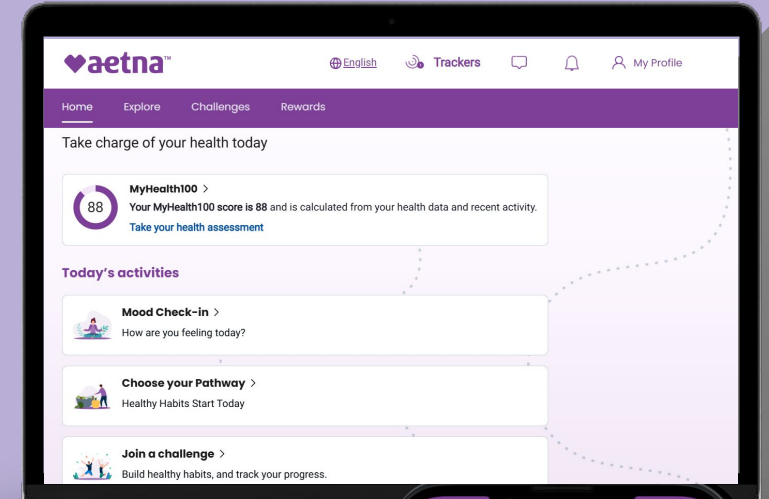
Personal Challenges: Weekly physical activity challenges

Lifestyle & Condition Coaching: Work with a coach to improve health or manage conditions

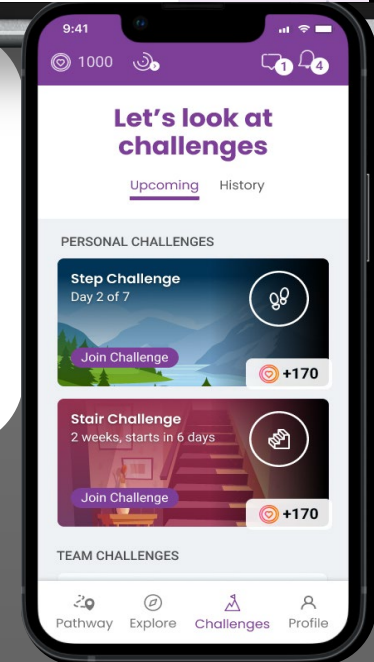
Explore resources: Read, watch or listen to content on a variety of health topics based on your preferences.

Watch Wellness Webinars. Access recipes. See what's trending among other users.

Aetna Health Your Way™ Available on 1/1/27: Access from member website [Aetna.com](https://www.aetna.com) or get the MyActive Health® app:



You will be rewarded with
Hearts as you get
healthier!



Earn Hearts redeemable for gift card rewards

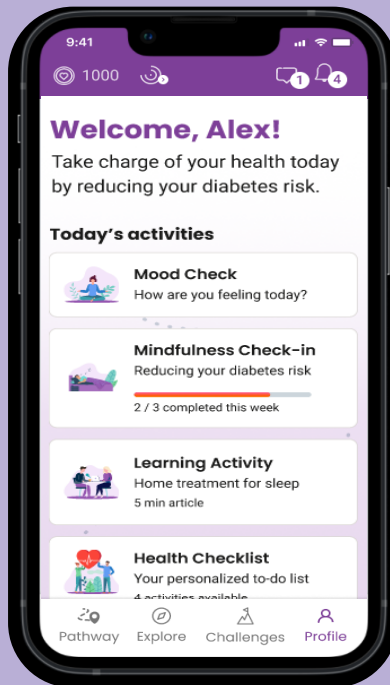


Adult members can earn up to \$100 a year in gift cards by completing heart-based activities. \$20 in e-gift cards for every 2,000 hearts you earn.

1

Know your risks

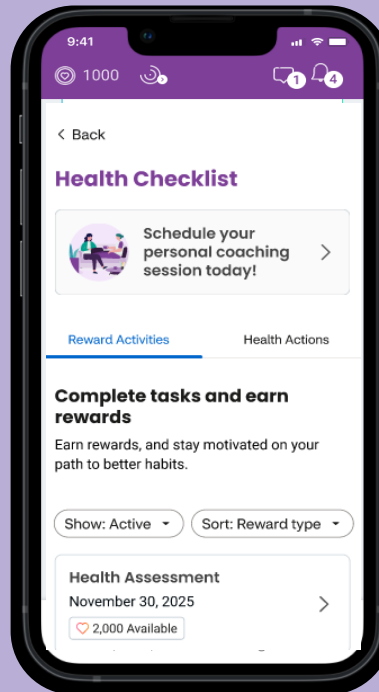
Health Assessment
Preventive screenings
Mental health check-in



2

Stay active

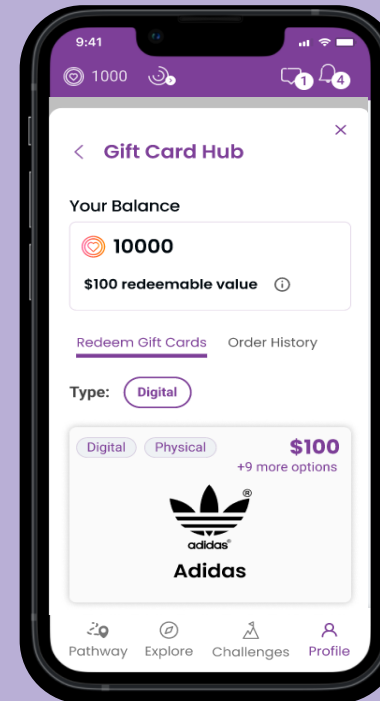
Verified daily activity through trackers
Personal activity challenges



3

Improve your health

Pathway Activity
Well-being content
1:1 coaching by phone
Immunizations & more



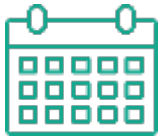
Resources For Living

**SUPPORT FOR YOUR
OVERALL WELL-BEING**



Resources for Living

Resources for Living benefits



Access

- 24/7/365 telephonic access to clinical counseling
- In-the-moment support over the phone
- Member website – Find a counselor, watch videos and on-demand webinars, listen to podcasts, read articles and more
- Mind Companion – Self paced digital support
- Multiple languages supported

Counseling

- Up to 6 counseling sessions per issue each year
 - Face-to-face and tele video counseling
 - Chat\text therapy
- **Single Session Consultations - A structured evidence-based approach to empower members to take meaningful next steps toward a 'top hope' goal that matters to them**

Daily Support

- Legal consultation (30 minutes)
- Financial consultation (telephonic-30 minutes)
- Identity theft resolution consultation services
- Worklife services like childcare, eldercare, basic needs, convenience services like landscaping, house cleaning, etc.

Organization

- Unlimited Management and HR consultation
- Unlimited Management referrals
- Unlimited Crisis response services, up to 10 hrs. per incident- onsite and consultation
- Program promotion
 - E-blasts
 - Employee and manager newsletters

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.

Estimated costs are not available in all markets or for all services. We provide an estimate for the amount you would owe for a particular service based on your plan at that very point in time. It is not a guarantee. Actual costs may differ from an estimate for various reasons including claims processing times for other services, providers joining or leaving our network or changes to your plan.

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.

Discount vendors/providers are not agents of Aetna and are solely responsible for the products and services they provide. Discount offers are not guaranteed and may be ended at any time. Aetna may get a fee when you buy these discounted products and services.

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.

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**.

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.