



# Santa Clara Open Enrollment Aetna Benefits

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# It's simple to get started with Aetna®



**Enroll** during your open enrollment period.

+



After your effective date:  
**Visit Aetna.com** to create an account and log in to your member website.

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**Review** the drug list and work with your doctor if you're taking any medicine that needs approval.

**Download the  
Aetna Health<sup>SM</sup> app**



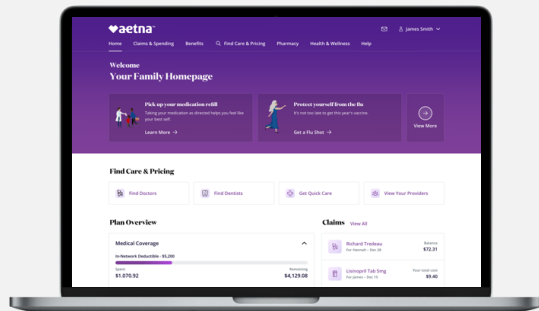
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# Take charge of your health care

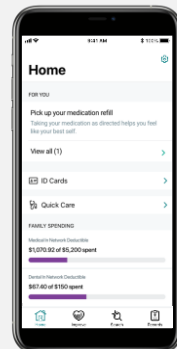
with the Aetna® member website and the Aetna Health™ app

**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.



Download the Aetna Health app.



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 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.



## View claims

Check up to two years of claims for your whole family.

Pay claims.



## 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.

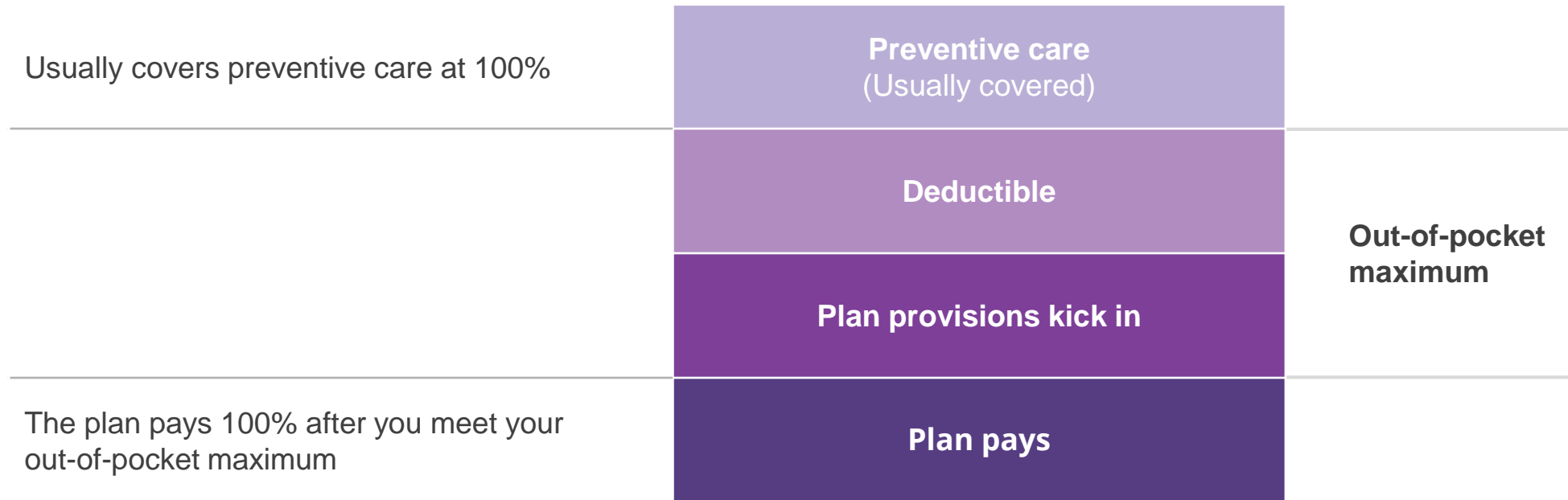
Talk to a doctor anytime by phone or video chat from home.



## Improve health

Receive personalized reminders to improve health.

# How a health plan typically works



OAMC HDHP

**NETWORK**

**NON-NETWORK**

Preventive care

No charge; deductible waived

30% after deductible

Deductible: Individual / Family  
(combined in/out-of-network)

\$2,000 / \$4,000  
\$3,200 Ind w/n family

\$4,000 / \$8,000  
\$4,000 Ind w/n family

Coinsurance (after deductible)

10% after deductible

30% after deductible

Annual out-of-pocket maximum  
(NOT combined in/out-of-network)

\$4,000 / \$8,000

\$8,000 / \$16,000

Emergency Room

10% after deductible

10% after deductible

Inpatient Hospitalization

10% after deductible

30% after deductible

Office visits

10% after deductible

30% after deductible

Chiropractic  
(20 visits/calendar year)

10% after deductible

30% after deductible

# HMO

	Aetna HMO <b>NETWORK</b>	Aetna HMO AWH <b>NETWORK</b>
<b>Preventive care</b>	No charge; deductible waived	No charge; deductible waived
<b>Deductible: Individual / Family (combined in/out-of-network)</b>	None	None
<b>Coinsurance (after deductible)</b>	100%	100%
<b>Annual out-of-pocket maximum (NOT combined in/out-of-network)</b>	\$2,000 / \$4,000	\$2,000 / \$4,000
<b>Emergency Room</b>	\$100 copay	\$100 copay
<b>Inpatient Hospitalization</b>	\$250 copay	\$250 copay
<b>Office visits</b>	\$20 copay	\$20 copay
<b>Chiropractic (20 visits/calendar year)</b>	\$15 copay	\$15 copay
<b>Outpatient Surgery</b>	\$125 copay	\$125 copay

# Make the most of **your pharmacy benefits**

First, see what's covered under your plan at [[AetnaPharmacy.com/advancedcontrol](https://www.aetna.com/pharmacy/advancedcontrol)].

Some drugs need approval for coverage.  
Or, your doctor may need to prescribe another drug first for coverage (step therapy).

If you need help, just call us at the toll-free number on your ID card.

Get the best coverage when you use a network pharmacy and fill the maximum amount allowed by your plan. This is usually a 90-day supply.



After your effective date, you can log in to **Aetna.com** and check your drug coverage and compare costs.

Talk to a doctor  
**anytime,  
anywhere**

## **24/7 access** to a doctor by phone or video



**Talk to a doctor  
from your home\***



**Available  
anytime, anywhere\*\***



**HDHP - \$49  
OAMC/PPO – Specialist copay**

\*Teladoc can answer questions about the virus, assess your risk, and provide support to help relieve symptoms.  
Due to COVID-19, the need for our care has never been greater and wait times can be a few hours.

\*\*Idaho is video only; Arkansas and Delaware require video for first visit every 24 months.

Optional for self-funded plans.



# Human touch to self-service

## Support on your terms



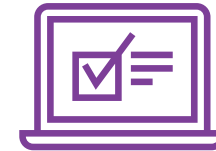
### Personal touch

Live interaction with Aetna® by phone



### Self-service

24/7 personalized access through Aetna Health<sup>SM</sup> digital platforms



### Digital health support

Digital tools, programs and resources in one comprehensive online experience



Live contact

Self-service



**Go to your**  
member website and take  
a health risk assessment.

## Answer

▶ Spend **less than 15 minutes** answering questions.

## Learn

▶ Find **“aha” moments** along the way with easy-to-follow pieces of health information.

## Discover

▶ Explore a **health action plan** that’s personalized for you.

## Engage

▶ Choose your next steps toward **feeling and looking** better now.

# Online health coaching

Healthy changes  
that last

- ▶ Be tobacco free
- ▶ Manage diabetes
- ▶ Have a healthy back
- ▶ Get heart healthy by managing cholesterol
- ▶ Stress less
- ▶ Manage weight
- ▶ Live well with asthma
- ▶ Eat healthier

# 24-Hour Nurse Line

Health information is a phone call away

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- 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 that relate to your question or topic



# You're in control when you get screened

Screened participants who learned about their health risks:



**30%**

less spent overall  
per year



**50%**

were less likely  
to have an inpatient  
hospital stay



**33%**

had fewer emergency  
room visits

Source: Quest Diagnostics employee wellness analysis – screening participants compared to non-participants – 2016.

