



Dear Davis School District Educators and Aetna Members,

Davis and Aetna are looking forward to supporting you and your families this upcoming 2020 Insurance year. We are constantly looking for ways to improve our services and products. Below are some of the enhancements and tips we want to make sure you are aware of.

We look forward to serving new and continuing members!

What's new?

- **A fresh website** look and feel to go with our redesigned mobile app - 'Aetna Health'
 - [View your welcome video to make the most of your benefits!](#)
 - We will continue to send helpful reminders for check-ups, or ways we might be able to help
 - Set your preferences. Completing your profile and going paperless, allows us to keep you in the loop if you've sent a service inquiry in, update you on your claims, or provide helpful reminders
- **Incentive pilot program for Apple Users:** earn gift card rewards over the next two years by piloting our new Wellness Environment we designed in collaboration with Apple
 - You must be an Aetna commercial medical member
 - You need to be at least 18
 - You need an iPhone® and an Apple Watch
 - Details, FAQ and privacy information available at www.attainbyaetna.com
 - Maximize your points by allowing this application to sync with your Aetna Health account – and earn even more points towards rewards for taking advantage of personalized health reminders
 - Activity from your Apple Watch — along with your Aetna® health history — will power your experience (use your own watch or purchase one at any retailer that carries Apple Watch)
 - Hit your activity goals and complete healthy actions to earn points
 - Celebrate your wins by cashing in your hard-earned points for gift cards at popular retailers

Tips for the Doctor's Office

- Have the conversation up-front with your doctor confirming your exam is preventive, for example, your annual physical or preventive colonoscopy.
- Always ask questions about what your options are in the exam room. For example, are there less invasive treatment options available to consider when contemplating surgery. ***You always have a right to a second opinion.***
- Don't be afraid to pause in the office and shop for where you are being referred – use the cost estimator online or on your mobile app to find the least expensive MRI, for example.
- Validate the prescription is on the Aetna Standard formulary, and inquire about generic alternatives (at the office, on your phone, or at the pharmacy)
- Only use the ER for emergencies. Visit an urgent care center or walk-in clinic for non-life threatening medical issues instead of the hospital emergency room.

Life Lines

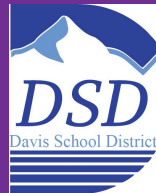


- **Aetna Member Services:** [1.866.756.0376](tel:1.866.756.0376)
Talk to a live service representative
M-F 8am to 6 pm MT
- **Nurse line:** [1.800.556.155](tel:1.800.556.155)
Talk to a live nurse 24 / 7 / 365
- **Teladoc:** [1.855.Teladoc](tel:1.855.Teladoc) ([1.855.835.2362](tel:1.855.835.2362))
Teladoc can be reached through Aetna Health website or app as well
- Virtual care anywhere, any time! Helpful with minor illnesses when you are travelling or it's the middle of the night.
- **Aetna Health Web and App:**
www.aetna.com or download 'Aetna Health' from app store

Your best you



It's all about choices
Just select what's right for you



Overview



Your goals, your way

Choosing a health plan that's right for you and your family is so important.

That's why we designed a suite of plans, programs and services to meet your unique needs. You may never need every feature. But if you do, they're there for you.

So if you have questions, let us know. Just call us at **866.756.0376 M-F 8 am to 6 pm MST** for medical plans.



Let's work together

Being healthy means you have the freedom — and choices — to do what you want. To find and take opportunities that are right for you.

That's why we'll put your individual needs at the center of a health plan. And that's just the beginning. We'll give you the support, tools and programs to help you finally achieve your health goals. Maybe you want to run a half marathon. Or maybe you just want to keep up with your grandkids. Either way, we've got your back to help you reach these goals. Every step of the way.

See what's available for 2020

Open Access Aetna SelectSM health plan

Visit any doctor in the Aetna[®] network

Go in network — no referral needed. You don't have to choose a primary care physician (PCP) either, but you may want to. PCPs do more than give you a checkup. They know you and your medical history to help guide you and direct your care. Plus, you may pay less out of pocket with your PCP. This plan has in-network benefits only. Find a PCP or network doctor in our online provider search at [aetna.com](https://www.aetna.com).

24-Hour Nurse Line*

A simple call can make all the difference

Have questions about upcoming medical visits and options? You can talk to a registered nurse for information about tests, procedures and treatment options, 24 hours a day, 7 days a week. And the call is free. You can find the phone number on the back of your ID card. Or visit your members-only website at [aetna.com](https://www.aetna.com).

*24-Hour Nurse Line nurses do not diagnose, prescribe or give members medical advice.

Aetna Maternity Program

Helping you and your baby get healthier together

You can use the program during your pregnancy — and even after your baby is born. Special support is also available for pregnancy risks and to help avoid an early delivery. This program is part of your plan — there's no extra cost to you.

Aetna[®] Behavioral Health AbleTo support

Focusing on health conditions and life changes

We teamed with AbleTo, a leading behavioral health provider. They're available for when emotional issues arise and make things worse. This eight-week program offers you emotional support after a medical diagnosis or life transition — for example, becoming a caregiver or giving birth. It combines counseling and coaching to help you:

- Work through the normal emotions you're having
- Understand and stick with a treatment plan
- Know the types of changes you need to make

To get started, an Aetna[®] or AbleTo representative will call you. They'll explain more about the program and how it can help.

Aetna Concierge program

Your personal assistant for health care

Have benefits questions? Need solutions that fit your needs? Ask your Aetna Concierge to help you:

- Get answers to questions about a diagnosis
- Find a doctor in your network based on your medical needs
- Learn about your coverage or plan for upcoming treatment
- Use our online tools
- Schedule appointments, and more

To get started, simply call the number on your Aetna[®] ID card. Or you can log in to your member website at [aetna.com](https://www.aetna.com).

Teladoc® general medicine services — by phone or video

24/7 access to quality care

After hours? Can't get to the doctor's office? Teladoc connects you with board-certified doctors anytime. They can treat many non-emergency medical issues by phone or video. You can request visits three ways: online, via the Teladoc app or by phone. You can speak to a doctor "on demand" in minutes.* Or schedule a time that's more convenient for you. We know urgent care and emergency room visits can be costly and time-consuming. Teladoc visits are never more than \$40. Find out more and set up your Teladoc account at teladoc.com/aetna.

*Ten minutes is the median wait time for an on-demand visit, but wait times may be longer during peak hours or seasons. On-demand consultations are guaranteed within an hour of request or are free of charge. Idaho is video only; Arkansas and Delaware require video for the first visit every 24 months.

Teladoc® caregiver service

A convenient and affordable way to provide care

A caregiver for a loved one has enough things to worry about. Medical care doesn't have to be one of them. The Teladoc caregiver service allows you, as a Teladoc member, to add a nonmember to your existing Teladoc account to receive care. It works like this:

- You can initiate a two- or three-way video or phone visit with a doctor, yourself (the caregiver) and the care recipient (nonmember).
- This is a direct-to-consumer service through Teladoc that Aetna allows you to access. It's not an Aetna® benefit and is independent of your Aetna medical benefits plan.
- This service is available for the general medical Teladoc services only (not for behavioral health or dermatology).

Visit cost: \$45

Aetna Standard Plan

See what medicines are covered

You can search for covered medicines at aetnapharmacy.com/standard. The codes you get from the search tell you what you need to do.

- "PA" means your doctor may need to get our approval ahead of time before we will cover certain medicines.
- "ST" means you may need to try equally effective but less costly medicines first before we will cover some medicines.
- "NC" means that the medicine is not covered. Click on the therapeutic class to see covered alternatives.

Aetna Specialty Pharmacy® medicine and support services

Get your medicines delivered anywhere — plus extra support

Do you take medicines for long-term health conditions like multiple sclerosis or rheumatoid arthritis? At no additional charge, we'll send them to your home, doctor's office or anywhere else. You'll also get:

- Package tracking for prompt delivery
- Training on how to self-inject your medicine
- Free injection supplies, like syringes, alcohol swabs and waste containers
- Free, secure delivery (usually within 48 hours of confirming your order)
- Flexible payment options
- Extra support to manage your condition

Find out more at aetnaspecialtyrx.com.

Aetna Specialty Pharmacy refers to Aetna Specialty Pharmacy, LLC, a licensed pharmacy subsidiary of Aetna Inc. that operates through specialty pharmacy prescription fulfillment. This pharmacy is a for-profit entity. The charges that Aetna negotiates with Aetna Specialty Pharmacy may be higher than the cost it pays for the drugs and the cost of the mail-order pharmacy services it provides.

Home delivery pharmacy

Get your medicine delivered where you want it

Now you can get the medicine you take every day delivered right to your home. Or wherever you choose. You can also usually get a larger supply of these types of medicines by mail. It's a simple way to help you stay on track with your medicines. So you can be your healthiest you.

Delivery perks:

- Easy ordering and easy renewal
- Free shipping wherever you choose
- Complete privacy because your medicine will arrive in unmarked, secure packaging

And remember — your safety comes first. Registered pharmacists check each and every order. And you can call them anytime. Sign in or register on your member website at **aetna.com** to learn more.

Precertification

Talk to your doctor

Speak with your doctor about any changes in your drug coverage. If your current medicine requires a drug coverage review, see if a covered alternative works.

If not, your doctor can request a prior authorization. You may have to pay 100 percent of your current medicine's costs — unless we approve the prior authorization.

Pharmacy Advisor®

Staying on track

Pharmacy Advisor encourages you to use your medicines correctly and consistently for your prescribed treatment. The goal? To improve adherence, close gaps in pharmacy care and reduce health care costs.

Pharmacy Advisor counseling provides targeted interventions for conditions like diabetes or cardiovascular disease if you:

- Receive a prescription to treat these conditions for the first time
- Don't adhere to prescribed medicine
- Have gaps in your medicine therapy

The Aetna HealthSM app and your member website together

At home or on the go, access your health care benefits on your terms

From your laptop to your smartphone, the info you need is always within reach.

Connect with care

- Search for providers, facilities, procedures and pharmacies.
- Find in-network providers accepting new patients.
- Get cost estimates for visits and procedures.

Manage benefits easily

- View, sort and pay your claims.
- Access your medical ID card whenever you need it.
- Track spending and progress toward your deductible.

Stay healthy

- Get personalized health actions that are recommended based on your profile.

Download the Aetna Health app



Aetna® discount program

Instant savings on your favorite healthy-living products and services

Save on gym memberships, weight-loss programs, vision services, hearing aids and more — with any health plan. These built-in discounts aren't insurance. And there are no claims, referrals or limits on use.

Start saving through the members-only website by logging in at **aetna.com**.

Discount offers provide access to discounted services and are not part of an insured plan or policy.

Discount offers are rate-access offers and may be in addition to any plan benefits. Check any insurance benefits you have before using these discount offers, as those benefits may result in lower costs to you than using these discounts. Discount offers are not guaranteed and may be discontinued at any time. Aetna makes no payment to the discount vendor. You are responsible for the full cost of the discounted services.

Health benefits and health insurance plans contain exclusions and limitations. This material is for informational purposes only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Not all services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage.

AbleTo is a registered trademark of AbleTo, Inc.

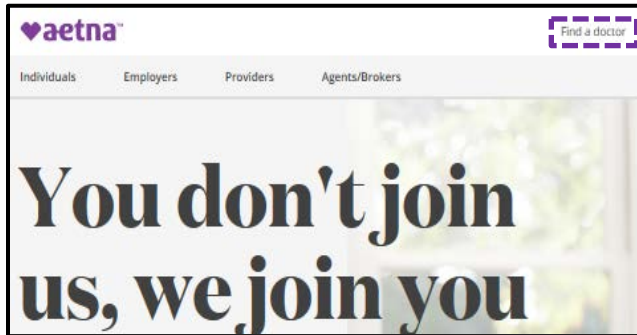
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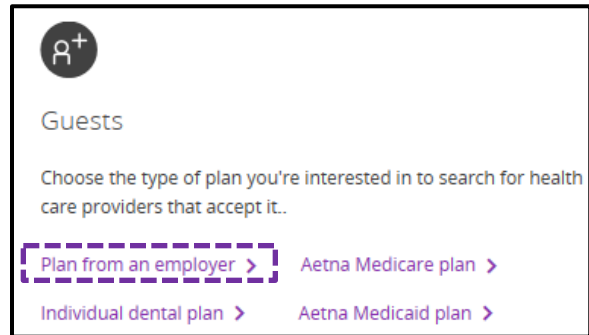
How to find a provider

Step1: Visit www.aetna.com

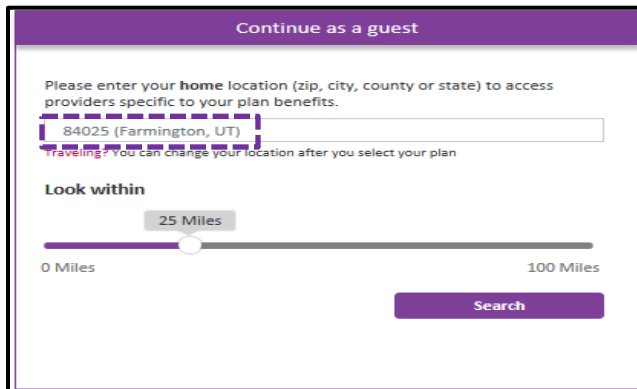
Step 2: Click on **Find a doctor**



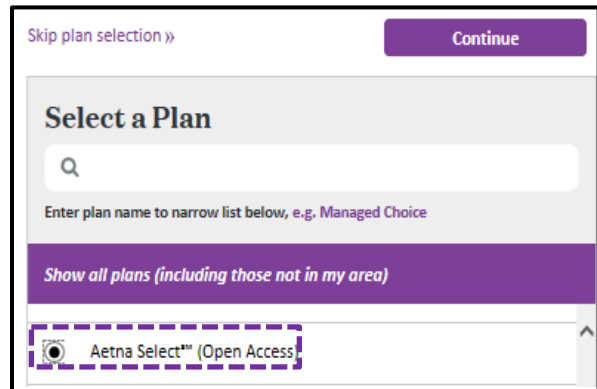
Step 3: In Guest box – Select **from an employer**



Step 4: In Continue as a Guest – Enter **location information**, click Search



Step 5: Select **plan**. Example Aetna Select (Open Access), click **Continue**



Step 6: Search for providers by **name** or by a **specialty category**

Already a member? [Login to secure site](#)

Searching by: Aetna Select™ (Open Access) | [Change Plan](#)

What do you want to search for near 84025 (Farmington, UT)? [Change location](#) »

Step 7: A list will be provide based on your search parameters

Provider/Facility Information

Distance

Judd, Earl R., MD »

0.53 miles

☒ In Network

Provider ID #: 7159837

491 West Bourne Circle
Farmington, UT 84025

(801) 939-9111

Specialties: Pediatrics

☐ Add to compare

Already a member? [Login to secure site](#)

Location: 84025 (Farmington, UT)

Searching by: Aetna Select™ (Open Access) | [Change Plan](#)

[Start New Search](#)

In network search results for Primary Care Physician (PCP) near 84025 (Farmington, UT)
[See Important Notice About Participating Providers below](#)

In Network

[List View](#) [Map View](#)

[Filter & Sort](#) [Print a Provider Directory](#) [Print](#)

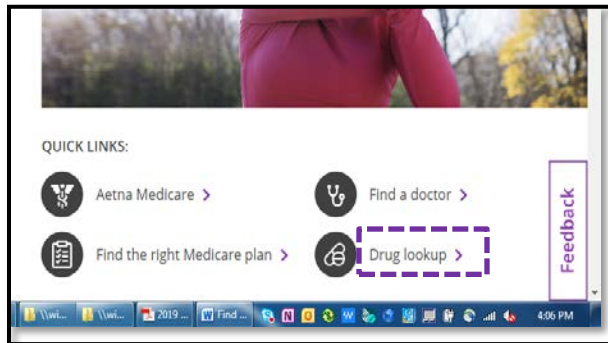
* A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Provider/Facility Information	Distance	Plan Information	Ratings
Judd, Earl R., MD » <input checked="" type="checkbox"/> In Network Provider ID #: 7159837 491 West Bourne Circle Farmington, UT 84025 (801) 939-9111 Specialties: Pediatrics <input type="checkbox"/> Add to compare	0.53 miles	See Accepted Plans	★★★★★ 3 ratings(1)

How to look up a drug

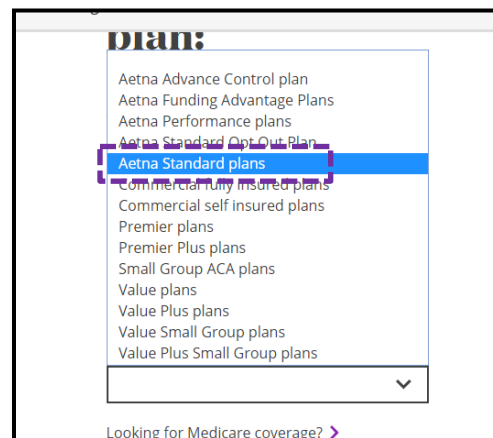
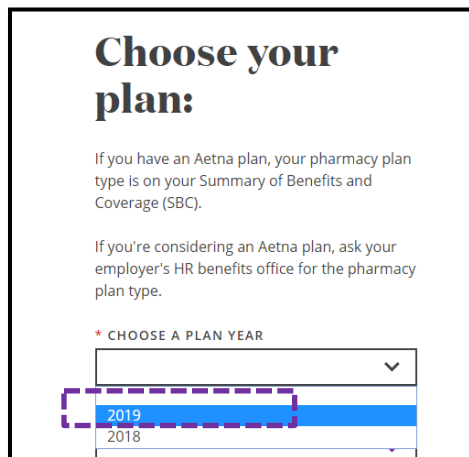
Step 1: Visit www.aetna.com

Step 2: Click on **Drug look up**



Step 3: Choose Year - Select **Plan Year**

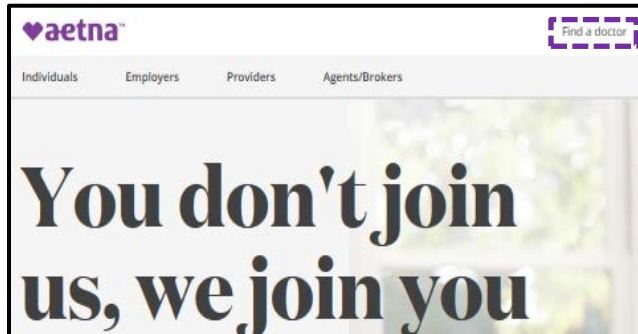
Step 4: Choose Plan – Select **Aetna Standard Plans**



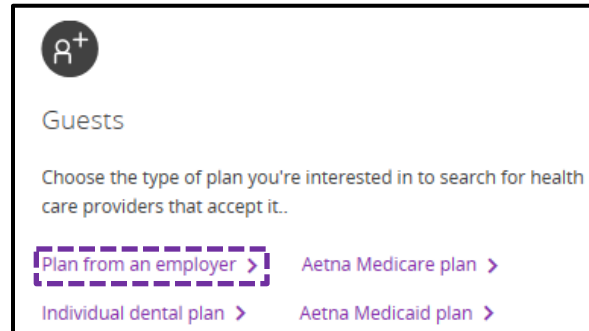
How to find a participating pharmacy

Step1: Visit www.aetna.com

Step 2: Click on **Find a doctor**



Step 3: In Guest box – Select **Plan from an employer**



Step 4: In Continue as a Guest – Enter **location information**, click **Search**

The image shows the 'Continue as a guest' form. It asks the user to 'Please enter your home location (zip, city, county or state) to access providers specific to your plan benefits.' The text '84025 (Farmington, UT)' is entered in the location field and is highlighted with a dashed red box. Below the field, it says 'Traveling? You can change your location after you select your plan'. There is a 'Look within' section with a slider set to '25 Miles' and a 'Search' button at the bottom.

Step 5: Select **plan**. Example Aetna Select (Open Access), click **Continue**

The image shows the 'Select a Plan' screen. It has a search bar and a 'Continue' button in the top right. Below the search bar, it says 'Enter plan name to narrow list below, e.g. Managed Choice'. There is a button that says 'Show all plans (including those not in my area)'. At the bottom, the plan 'Aetna Select™ (Open Access)' is listed and highlighted with a dashed red box.

Step 6: Search for pharmacy selecting the **pharmacy icon**

What do you want to search for near 84025 (Farmington, UT)? [Change location](#) »

Eg: John Wright, Primary Care Physician, Dermatologists, Periodontists

OR

Find what you need by category

Medical Doctors & Specialists > Primary care physicians (PCPs), pediatricians, cardiologists, OB/GYNs, others	Hospitals & Facilities > Hospitals, physical therapy centers, nursing facilities, dialysis centers, others	Urgent Care > A type of facility focused on the delivery of urgent care outside of an emergency room	Walk-In Clinics > A facility that accepts patients on a walk-in basis and with no appointment required	Pharmacy > Search for pharmacies by name or location
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Step 7: In 'Search for' select **Pharmacies**. In 'Type' select **Retail Pharmacy Locations**. In 'Search in' enter **zip code**. In 'Distance' select the desired miles diameter, click **Search**

Search by Location | **Search by Name** | Advanced Search

***Required Selections**

*Search for: Pharmacies

*Type: Retail Pharmacy Locations

*Search in: ☒ Zip Code ☐ City

*ZIP CODE: 84025 *DISTANCE: 10 miles

[Find a Zip Code](#)

*Select a Plan: Aetna National Pharmacy Network (most common)

Search

Can't find what you're looking for? Try our [Advanced Search](#)

Step 8: A list of participating pharmacies will be provided based on your search parameters.

Search Settings [Change my Search](#)

Search In: Zip Code 84025 - 10 miles

Search For: Pharmacies
pharmacy

Aetna National Pharmacy Network

See Important Notice About Participating Providers Below

We found 54 results that are in your network and accept your plan.

Results: 1-25 | [26-50](#) | [51-75](#)

Distance	Name	Specialty	Quality Information	More Information
0.0 mi Map it	SMITH'S PHARMACY 1316 N HIGHWAY 89 FARMINGTON, UT 84025- (801) 451-2800			Office Hours: please call to confirm SUNDAY 12:00PM - 05:00PM MONDAY 09:00AM - 09:00PM TUESDAY 09:00AM - 09:00PM WEDNESDAY 09:00AM - 09:00PM THURSDAY 09:00AM - 09:00PM FRIDAY 09:00AM - 09:00PM SATURDAY 10:00AM - 04:00PM In network eRX



Live it

Achieving your health goals always feels so good

Being healthy means having the freedom and choices to do what you want in life. But everyone has different health goals. That's why **we focus on you** — and your unique needs. So you get the support, tools and programs to help you achieve your best health.

Maybe you want to run a marathon. Or simply keep up with your grandkids. No matter what your goals are, **you can take the lead**. We'll just be there to help you along the way.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).

aetna[®]

[aetna.com](https://www.aetna.com)

Your health, in your hands



Get healthy on the go

Life gets busy. **Our Aetna HealthSM app** can help you out. Use it to manage your health right in the palm of your hand — wherever, whenever.

Download the app and you can do things like:

- Access your ID card
- Find a doctor or urgent care facility
- View and pay claims
- Compare costs for care
- Get coverage details



Find support when you need it

Finding the information you need to manage your health may be easier than you think. When you're not using the app, your member website can be your one-stop shop for accessing it all. You can do things like:

- Find a doctor or hospital
- Read patient reviews and ratings
- Look up costs for care
- Review your benefits
- View your ID card



Get care that's meant for you

Together, we'll create a customized care plan to improve your health and well-being. Whatever it is, **it's your choice**. You can decide what's right for you.



Savor the savings

Throughout your health journey, you'll find lots of ways to save: on gym memberships, fitness products, weight-loss programs and much more. These built-in discounts aren't insurance. And there are no claims, referrals or limits on use.



We've got your back

You'll even have **24/7 access** to trusted doctors and therapists. Connect with them via phone or video on any device. Whichever works best.

You just keep doing you. We'll be there every step of the way to help you become your best self.

This material is for information only. Health benefits and health insurance plans contain exclusions and limitations. 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**.

aetna[®]

Member Frequently Asked Questions

What is Teladoc?

Teladoc provides 24/7 access to U.S. board-certified doctors by phone or video for many non-emergency illnesses, including flu, allergies, sinus infections, and more.

Who are the Teladoc doctors?

Teladoc doctors are licensed internists, family doctors, and pediatricians. They average 20 years of experience and are licensed to practice in your state.

Does Teladoc replace my doctor?

No. Teladoc doesn't replace your primary care doctor. Teladoc should be used for non-emergency illnesses when it is not convenient to get to the doctor or it is outside of regular office hours.

How do I talk to a Teladoc doctor?

You can connect with a doctor via phone or video.

How do I set up my Teladoc account?

Visit the website listed below and click "Member Login." You can also download the mobile app or call the number below.

How do I request a visit?

Log in to your account online or via the app and click "Request a Consult." You can also request a visit by calling the number below.

Is there a time limit when talking with a doctor?

There is no time limit for visits.

Am I charged more for talking longer?

There is no extra charge for longer doctor visits.

Can Teladoc doctors write a prescription?

Yes, Teladoc doctors can prescribe medication when medically necessary. Visit teladoc.com/prescription-policy for details.

How do I pay for the visit?

You can pay with your HSA (health savings account) card, credit card, prepaid debit card, or by PayPal.

If the Teladoc doctor recommends that I see my primary care doctor or a specialist, do I still have to pay the Teladoc consult fee?

Yes. Just like any doctor appointment, you must pay for the consulting doctor's time.

Can my primary care doctor get a record of my Teladoc visit?

With your consent, we'll send an electronic copy of your Teladoc visit to your primary care doctor.

Talk to a doctor for \$40 or less

 [Teladoc.com/Aetna](https://teladoc.com/Aetna)  1-855-TELADOC (835-2362)  |  Download the app

Less than an urgent care/ER visit, your cost is never more than a doctor visit!





You've got this

Aetna® Maternity Program

Special attention for a healthy pregnancy

Growing healthy together

It's a special time in your life, and you deserve plenty of support. The Aetna Maternity Program is here to give you that support, and to help you have a successful pregnancy.

Helping you prepare

Have questions about your pregnancy? Don't worry. We can help you out. You'll learn what you need to know so you can prepare.

Joining up is easy

This program is already included with your Aetna health benefits and insurance plan — there's no extra cost to you.

All you have to do is sign up and answer a few questions, so we can get to know a little more about you.

You'll learn about:



Early labor symptoms



What to expect before and after delivery



Newborn care, and more

THIS IS NOT INSURANCE. THIS IS AN ADDITIONAL SERVICE INCLUDED WITH THE MEDICAL PLAN.

In Idaho, health benefits and health insurance plans are offered and/or underwritten by Aetna Health of Utah Inc. and Aetna Life Insurance Company (Aetna). For all other states, health benefits and health insurance plans are offered, administered and/or underwritten by Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company, Aetna HealthAssurance Pennsylvania Inc. and/or Aetna Life Insurance Company. 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.

aetna®

[aetna.com](https://www.aetna.com)

Extra help for at-risk pregnancies

Personalized nurse support

If you have a health condition or other risk that could affect your pregnancy, we can help. Our nurse case managers will work with you to manage or maybe even lower those risks.

Helping you deliver at the right time

In most cases, full-term babies have fewer health problems. So if you're at risk for early labor, we'll explain the signs and symptoms. We'll also talk about new treatment options.

If you have extra risks, you may also get:



Follow-up calls after your delivery



A screening for depression



Extra support for lactation and breastfeeding

Sign up and start receiving care and information for a healthy pregnancy

Call us at **1-800-CRADLE-1 (1-800-272-3531)**, weekdays from 8 a.m. to 7 p.m. ET. Or log in to your member website at **aetna.com**, and look under "Stay Healthy."

This material is for information only. 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. 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**.

Policy forms issued in Oklahoma include: HMO OK COC-5 09/07, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23 and/or GR-29N.

Policy form numbers issued in Idaho by Aetna Life Insurance Company include: GR-23, GR-29/GR-29N, GR-9/GR-9N, AL HGrpPol 04.

Policy forms issued in Idaho by Aetna Health of Utah Inc. include: HI HGrpAg 04.

Policy forms issued in Missouri include: AL HGrpPol 01R5, HI HGrpAg 01, HO HGrpPol 01.



aetna.com



Living strong

Be proactive about your health

Prevention is the best medicine

When your doctor diagnoses a health condition early, you may be able to delay or even prevent its problems. Getting early treatment can make your condition easier to manage and put you in control of your health.

Your doctor plays a key role in your care

They may suggest:

- **Screening tests**, which find health problems before symptoms appear
- **Diagnostic tests, physicals and self-exams**, which find health problems early in their course

Your doctor may also use guidelines to recommend screenings based on your age, health, gender, lifestyle habits, family history and, if you're a woman, on whether you are preparing for pregnancy.

If you're thinking about getting a test, it's a good idea to talk with your doctor about what the test is, what it costs and what happens if you need further testing. Together, decide what's right for you.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates (Aetna).



[aetna.com](https://www.aetna.com)

Screenings for adults

Adult screenings are intended to find health issues as you age. And many are part of your annual preventive exam.* Talk with your doctor about which screenings are right for you.

Preventive screening	Group	Recommendation
Alcohol and tobacco use	Everyone	Annually
Blood pressure	Everyone	Annually
Breast cancer	Women, aged 50 – 74	Mammogram every 2 years. Talk with your doctor to decide if you need them more often. ¹
Cervical cancer	Women, beginning at age 21	Pap smear for women 21 – 65 years of age every 3 years. Women 30 – 65 years of age may have a Pap smear and human papillomavirus (HPV) testing every 5 years. ²
Cholesterol	Everyone, beginning at age 35	Annually
Colorectal cancer	Everyone, beginning at age 45	Every 10 years. Talk to your doctor.
Depression	Everyone	Annually
Diabetes	Everyone	Glucose test every 3 years. Talk to your doctor if you are at increased risk.
Lung cancer	Current or former smokers, aged 55 – 80**	Annually
Osteoporosis	Women, under age 65	Every 2 years for postmenopausal women at increased risk for osteoporosis
Sexually transmitted diseases	Everyone	Annually
Vision	Everyone	Annually
Weight	Everyone	Annually

*Plan features and availability may vary by location and group size. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features are subject to change.

**Smokers or former smokers with a 30 pack per year or more smoking history and, if a former smoker, has quit within the past 15 years.

¹U.S. Preventive Services Task Force. Final recommendation statement. Breast cancer: screening. November 2018.

²U.S. Preventive Services Task Force. Final recommendation statement. Cervical cancer: screening. August 2018.

This message is for informational purposes only, is not medical advice and is not intended to be a substitute for proper medical care provided by a physician. Aetna is not responsible for the decisions you make based on this information. If you have specific health care needs or would like more complete health information, please see your doctor or other health care provider. Health benefits and health insurance plans contain exclusions and limitations. Plan features and availability may vary by location and group size. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features are subject to change. For more information about Aetna® plans, refer to [aetna.com](https://www.aetna.com).





Covered with no cost sharing

Get many checkups, screenings, vaccines, prenatal care services, contraceptives and more with no out-of-pocket costs

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Good news — your health benefits and insurance plan cover the services listed here with no cost share* as part of preventive care.

*Employers with grandfathered plans may choose not to cover some of these preventive services or to include cost share (deductible, copay or coinsurance) for preventive care services. Certain religious employers and organizations may choose not to cover contraceptive services as part of the group health coverage. Preventive care at no cost share covered in accordance with the Affordable Care Act.

Coverage includes routine screenings and checkups.

It also includes counseling you get to prevent illness, disease or other health problems.

Many of these services are covered as part of physical exams. These include regular checkups, routine gynecological exams and wellness exams for children. You won't have to pay out of pocket for these preventive visits when they are provided in network.

But these services are generally not preventive if you get them as part of a visit to diagnose, monitor or treat an illness or injury. In these cases, copays, coinsurance and deductibles may apply.

Aetna follows the recommendations of national medical societies about how often children, men and women need these services. Be sure to talk with your doctor about which services are right for your age, gender and health status.

Covered preventive services for adults generally include:

Screenings for:

- Abdominal aortic aneurysm (one-time screening for men of specified ages who have ever smoked)
- Alcohol misuse
- High blood pressure screening
- Cholesterol (for adults of certain ages or at higher risk)
- Colorectal cancer (for adults over age 50)
- Depression
- Type 2 diabetes (for adults with high blood pressure)
- Human immunodeficiency virus (HIV)
- Obesity
- Prostate cancer (for men ages 40 and older)
- Tobacco use
- Lung cancer (for adults ages 55 and over with a history of smoking)
- Syphilis (for all adults at higher risk)
- Hepatitis B surface antigen (effective 1/1/2019)

Medicine and supplements:

- Aspirin up to 81 mg for women up to the age of 45 at risk of preeclampsia and up to 81 mg for men and women from age 50 to 69 with certain cardiovascular risk factors
- Tobacco-cessation medicine approved by the U.S. Food and Drug Administration (FDA), including over-the-counter medicine when prescribed by a health care provider and filled at a participating pharmacy
- Bowel preparation medication (for preventive colorectal cancer screening)
- Low dosage statins: simvastatin 5/10 mg and atorvastatin 10 mg. Covered for members from age 40 to 75 with no history of cardiovascular disease (CVD), one or more CVD risk factors and a calculated ten-year CVD event risk of 10 percent or greater

Counseling for:

- Alcohol misuse
- Domestic violence
- Nutritional diet (for adults with hyperlipidemia and other known risk factors for cardiovascular and diet-related chronic disease)
- Obesity
- Sexually transmitted infection (STI) prevention (for adults at higher risk)
- Tobacco use (including programs to help you stop using tobacco)

Immunizations:

Doses, recommended ages and recommended populations vary.

- Tetanus, diphtheria, pertussis (Tdap)
- Hepatitis A and B
- Herpes zoster
- Human papillomavirus (HPV)
- Influenza
- Measles, mumps, rubella (MMR)
- Meningococcal (meningitis)
- Pneumococcal (pneumonia)
- Varicella (chickenpox)

Covered preventive services for women

Screenings and counseling for:

- BRCA (counseling and genetic testing for women at high risk with no personal history of breast and/or ovarian cancer)
- Breast cancer chemoprevention (for women at higher risk)
- Breast cancer (mammography every one to two years for women over 40)
- Cervical cancer (for sexually active women)
- Chlamydia infection (for younger women and other women at higher risk)
- Gonorrhea (for all women at higher risk)
- Interpersonal or domestic violence
- Osteoporosis (for women over age 60 depending on risk factors)

Medicine and supplements:

- Folic acid supplements (for women of childbearing ages)
- Risk-reducing medicine such as tamoxifen and raloxifene for women ages 35 and older at increased risk for breast cancer

Contraceptive products and services*:

- Prescribed FDA-approved female over-the-counter or generic contraceptives** when filled at a network pharmacy
- Two visits a year for patient education and counseling on contraceptives
- Voluntary sterilization services

Covered preventive services for pregnant women

- Routine prenatal visits (you pay your normal cost share for delivery, postpartum care, ultrasounds or other maternity procedures, specialist visits and certain lab tests)
- Anemia screenings
- Diabetes screenings
- Bacteriuria urinary tract or other infection screenings
- Rh incompatibility screening, with follow-up testing for women at higher risk
- Hepatitis B counseling (at the first prenatal visit)
- Expanded counseling on tobacco use
- Maternal depression screening

- Breastfeeding interventions to support and promote breastfeeding after delivery, including up to six visits with a lactation consultant

Covered preventive supplies for pregnant women

- Certain standard electric breastfeeding pumps (nonhospital grade) anytime during pregnancy or while you are breastfeeding, once every three years
- Manual breast pump anytime during pregnancy or after delivery for the duration of breastfeeding
- Breast pump supplies if you get pregnant again before you are eligible for a new pump

For more information, go to [aetna.com](https://www.aetna.com) and search for “breast pumps.” Or call Member Services for details on how to use this benefit.

Covered preventive services for children

Screenings and assessments for:

- Alcohol and drug use (for adolescents)
- Autism (for children at 18 and 24 months)
- Behavioral/psychosocial issues
- Congenital hypothyroidism (for newborns)
- Development screening (for children under age 3, and surveillance throughout childhood)
- Hearing (newborns and adolescents)
- Height, weight and body mass index
- Lipid disorders (dyslipidemia screening for children at higher risk)
- Hematocrit or hemoglobin
- Hemoglobinopathies or sickle cell (for newborns)
- Human immunodeficiency virus (HIV) (for adolescents at higher risk)
- Lead (for children at risk for exposure)
- Medical history
- Newborn bilirubin
- Obesity
- Oral health (risk assessment for young children)
- Phenylketonuria (PKU) (for newborns)
- Sexually transmitted infections (STIs) (for adolescents ages 15 to 18, effective 1/1/2019)
- Tuberculin testing (for children at higher risk of tuberculosis)
- Vision

*Brand-name contraceptive drugs, methods or devices are only covered with no member cost sharing under certain limited circumstances, including when required by your doctor due to medical necessity.

**Certain eligible religious employers and organizations may choose not to cover contraceptive services as part of the group health coverage.

Medicine and supplements:

- Gonorrhea preventive medicine for the eyes of all newborns
- Oral fluoride for children 6 months through 16 years of age (prescription supplements for children without fluoride in their water source)
- Topical application of fluoride varnish by primary care providers

Counseling for:

- Obesity
- STI prevention (for adolescents at higher risk)

Immunizations:

From birth to age 18 — doses, recommended ages and recommended populations vary.

- Tdap/DTaP
- Haemophilus influenzae type B
- Hepatitis A and B
- HPV
- Inactivated poliovirus
- Influenza
- MMR
- Meningococcal (meningitis)
- Pneumococcal (pneumonia)
- Rotavirus
- Varicella (chickenpox)

Exclusions and limitations

This plan does not cover all health care expenses and includes exclusions and limitations. Members should refer to their plan documents to determine which health care services are covered and to what extent. The following is a partial list of services and supplies that are generally not covered. However, your plan documents may contain exceptions to this list based on the plan design or rider(s) purchased.

- All medical and hospital services not specifically covered in, or which are limited or excluded by, your plan documents, including costs of services before coverage begins and after coverage terminates
- Cosmetic surgery
- Custodial care
- Dental care and dental X-rays

- Donor egg retrieval
- Durable medical equipment
- Experimental and investigational procedures (except for coverage for medically necessary routine patient care costs for members participating in a cancer clinical trial)
- Hearing aids
- Home births
- Immunizations for travel or work
- Implantable drugs and certain injectable drugs including injectable infertility drugs
- Infertility services including, but not limited to, artificial insemination and advanced reproductive technologies such as in vitro fertilization (IVF), zygote intrafallopian transfer (ZIFT), gamete intrafallopian transfer (GIFT), intracytoplasmic sperm injection (ICSI) and other related services unless specifically listed as covered in your plan documents
- Nonmedically necessary services or supplies
- Orthotics except diabetic orthotics
- Outpatient prescription drugs (except for treatment of diabetes), unless covered by a prescription plan rider and over-the-counter medicine (except as provided in a hospital) and supplies
- Radial keratotomy or related procedures
- Reversal of sterilization
- Services for the treatment of sexual dysfunction or inadequacies, including therapy, supplies or counseling
- Special-duty nursing
- Therapy or rehabilitation other than what is listed as covered in the plan documents
- Weight-control services including surgical procedures, medical treatments, weight-control/loss programs, dietary regimens and supplements, appetite suppressants and other medicine, food or food supplements, exercise programs, exercise or other equipment, and other services and supplies that are primarily intended to control weight or treat obesity, including morbid obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions

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