



Health happens here

Explore your robust benefits right here

Davis School District
2023 Health Care Benefits

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

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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).



Health care made simple

At Aetna® and CVS Health®, we take care of the whole you. This means you'll get connected, convenient and affordable health care wherever — and whenever — you need it.

With customized health benefits plans, robust provider and pharmacy networks, support programs, special discounts and so much more, you can relax knowing you'll have the tools and resources you need to live healthy. And no matter where you are on your path to better health, count on us to be right there to help you be your best.

If you have questions, call us at **855-339-9375 (TTY: 711)** for medical plans.

To-dos before you choose



Use our provider search tool

Our network represents about two-thirds of doctors and three-fourths of acute care hospitals nationwide. So you're sure to find the providers you need.



Estimate your health care costs

Use our cost comparison tool to estimate total out-of-pocket costs, including your premium, copays and annual deductible.



Get to know each plan

Review your benefits enrollment site to see which plan is right for you.



Review the extras

See how the plan perks can add up to better care, more choices and lower costs, too.

Paying for care

An overview of terms

PROCESSING



Claims

Claims are requests for your plan to pay for services you receive. We use these to check what your plan will cover and the amount we'll pay. You can find updated status and amounts billed for your claim on your member website or the Aetna HealthSM app.



Provider bills

Bills show the amount you actually owe for services. You'll get this from your provider. You can make payments for what you owe directly to your provider or through the "Pay Your Provider" link on each of your claims.



Explanation of Benefits (EOB) statements

An Explanation of Benefits, or EOB, statement shows a breakdown of how we process your claims. It is not a bill and may not show the current balance you owe. Anytime something changes with your claim, you'll get a new statement.



Coordination of benefits

Some members have health coverage under more than one health plan. When this happens, we work with the other carriers to decide which plan pays first and which plan pays second, based on the rules in your plan documents. We call this process "coordination of benefits," or COB.

YOU PAY



Deductible

Each year, you pay 100% of your covered expenses until you meet your deductible amount.

For most plans, eligible preventive care is covered at 100% with no deductible when you use network providers.

YOU + THE PLAN PAY



Cost sharing

Once you meet your deductible, you share the cost with the plan. Your share may be in the form of coinsurance and/or copayments (also called copays).

Coinsurance

A fixed percentage. For example, if your care is \$100 and your coinsurance is 20%, you pay \$20.

Copay

A fixed dollar amount. For example, you may pay \$25 per doctor office visit.

THE PLAN PAYS



Out-of-pocket maximum

The maximum you pay each year for covered expenses. Once you hit your maximum, the plan pays 100% of covered expenses for the rest of the year.



In network vs. out of network

In network



This network option may **cost you less.**

Highlights




Network providers contract with us to offer rates that are often lower than their regular fees. So choosing a network provider may help you save money. Your network provider also works directly with us. They'll send us claims for services you receive. Don't worry — this is all behind-the-scenes work when you choose network providers.

Visit **Aetna.com** to find a network provider.

How it works

Your doctor files your claim and the plan pays them any amount it owes based on the negotiated rate. You pay any of the remaining costs.

Benefits

-  Lower out-of-pocket costs
-  No balance billing
-  Less paperwork

Out of network



This network option may **cost you more.**

Highlights

Your plan may allow you to visit an out-of-network provider. To find out details like this, check your Summary of Benefits and Coverage document.

How it works

Out-of-network doctors and hospitals don't contract with us. So that means:

- They normally charge more for their services
- You might have to pay the difference between what your plan pays for services and the amount they charge

They also don't work with us like network providers do. And they generally don't send us claims or get approval for coverage when needed. So you may need to handle these details on your own.



Plans

Choosing a plan that's right for you and your family is so important. That's why we offer affordable options to meet your unique needs. And we'll be right there to help you find the perfect fit.

Staying in-network to help lower costs

When you go for care, keep in mind that staying in network has special perks. You may have lower out-of-pocket costs, because these providers have agreed to accept our contracted rate for services. Plus, they'll file claims for you, so you don't have to worry about any extra work.

Know what to expect with out-of-network care

Some plans may have out-of-network benefits, too. Just know you may have higher out-of-pocket costs. Plus, you may have to file your own claims and/or get pre-approval for some services.

Emergency care is always covered

In case of an emergency, we'll cover care both in and out of network. So whatever plan you choose, know you can count on us to help you make the most of it.



Open Access Aetna SelectSM health benefits 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)* with this plan. But selecting a PCP is still important because they do more than give you a checkup. They:

- Get to know you and your medical history
- Guide you on important health decisions and direct your care
- File claims for you

Plus, you may pay less out of pocket for their care.

This plan has in-network benefits only. Visit our online directory at **Aetna.com** to find a PCP or network doctor.

*In Texas, PCP is known as physician (primary care). In the State of Washington, PCP refers to primary care provider.



Our network

When you need to find the right care, it's always reassuring to know you have choices. Our vast network includes primary care doctors and specialists, hospitals and other health care providers.

And it's never been easier to connect with care. Just use our provider search tool on your member website or use the Aetna HealthSM app when you're on the go.



Our network

Online directory

Find network doctors, right at your fingertips

Need a doctor? Simply search by specialty and location in our online directory. You'll also find maps, directions and more. You can also look for doctors who speak different languages. Just visit **Aetna.com** and select "Find a doctor" to get started.

24-Hour Nurse Line*

A simple call can make all the difference

Have questions about upcoming medical visits and choices? 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. To find the phone number, just visit **Aetna.com** and log in to your member website.

* While only your doctor can diagnose, prescribe or give medical advice, our 24-Hour Nurse Line nurses can provide information on a variety of health topics. Contact your doctor first with any questions about your health care needs

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. This may help you avoid urgent care and emergency room visits, which can be costly and time-consuming.

And it's easy to use — you can speak to a doctor "on demand" in minutes.* Or just schedule a time that's more convenient for you. You can request visits by either:

- Going to **Teladoc.com/Aetna**
- Downloading the Teladoc app

Visit **Teladoc.com/Aetna** to find out more and set up your account.

*Ten minutes is the average wait time for an on-demand visit but wait times may be longer during peak hours or seasons.

Get the care you need from wherever you are most comfortable

Get the care you need from wherever you are most comfortable

Meet with a therapist 7 days a week and get support for anxiety, depression, stress and more.

You can:

- Choose from board-certified psychiatrists, licensed psychologists, therapists or counselors
- Talk to the same therapist each time for anxiety, eating disorders, depression, grief, family difficulties and more
- Connect with your therapist 7 days a week, from 7 AM–9 PM local time, by video
- Teladoc Mental Health is available to eligible individuals ages 13+.*

Visit **Teladoc.com/Aetna** for more information.

*Limited to therapy only for eligible members ages 13-17. Teladoc does not provide psychiatric services or mental health medication management to adolescents.

Teladoc® dermatology

Keep your skin healthy with virtual care visits

Have a concern about your skin? With Teladoc dermatology services, you'll get access to board-certified dermatologists via **Teladoc.com/Aetna** or the Teladoc app. Simply provide details about your condition, upload images (if needed) and get a response in just 2 business days.

Keep your skin healthy with virtual care visitsHave a concern about your skin?

- Provide treatment for skin conditions like psoriasis, skin infections, rosacea and more
- Prescribe approved medicine• Ask follow-up questions for up to 7 days after your first consult
- Answer any questions you have

Visit **Teladoc.com/Aetna** for more information.

¹ Participating locations data accessed June 2021. For illustrative purposes only.



Our network

Participating urgent care centers

Say goodbye to emergency room visits and hello to savings

If you have an urgent but not life-threatening medical issue, think about going to an urgent care center, walk-in clinic or MinuteClinic® location.* These centers can treat sprains, the flu, minor cuts and more.

There are over 8,000 participating locations.^{1**} Many are open seven days a week, with no appointments needed. You'll typically pay less — and cut your waiting time, too. Look up the nearest urgent care center or walk-in clinic on Aetna.com. Select "Find a doctor" to use our directory. Or use the mobile app.^{***}

*Member responsibility may vary based on plan design; for some plans, copays apply. Emergency room (ER) copays are typically higher than walk-in clinic copays.

** Includes urgent care centers, walk-in clinics and MinuteClinic and HealthHUB locations.

***Standard text messaging and other rates from your wireless carrier may apply

Participating retail walk-in clinics

Easy access, with no appointments needed

When you're a "little bit" sick and it's after office hours, try a retail clinic. Visit one for minor illnesses like strep throat, injuries like a sprain and even vaccines.

You'll enjoy:

- Convenient hours, with
- some open seven days a week with night and weekend hours
- Lower prices, such as an average of \$81 per clinic visit compared to \$750 to \$1,000 average emergency room (ER) price*¹

We have many stand-alone and store-based clinics nationwide. Find them in our online directory at **Aetna.com** — just select "Find a doctor."

*Member responsibility may vary based on plan design; for some plans, copays apply. ER copays are typically higher than walk-in clinic copays

Aetna Smart Compare™

Take the guesswork out of finding a provider

We make it easier for you to choose the right physician or specialist with the Aetna Smart Compare designation program. How does it work?

You will have access to more information to help you choose a doctor or practice. When you search for providers or procedures on our Aetna Health? app or member website, simply look for the "Quality Care" and "Effective Care" designations.

These doctors have demonstrated a higher standard for quality and cost effectiveness. This means they:

- Provide quality care
- Go above efficiency measures
- Manage costs well
- Recommend appropriate testing and treatments for their patients

footer

You'll see designations on primary care physicians (which include family practice), internal medicine and pediatric practices, and orthopedic specialists who support hip and knee conditions. The designation is a guide to help you choose a doctor that's right for you and shouldn't be the only reason for selecting a doctor. And your choices won't affect your plan or benefits.

Visit **Aetna.com/Smartcompare** for more information.

Institutes of Quality® facilities

Meet our highest standards — and yours

As an Aetna® member, you'll have access to the Institutes of Quality. This network of hospitals and facilities specializes in bariatric, cardiac and orthopedic procedures. You may even pay less out of pocket at an Institutes of Quality facility.*

These approved facilities must meet our strict standards for clinical quality and efficiency. We measure factors like:

- The level of patient care

¹ Participating locations data accessed June 2021. For illustrative purposes only.



Our network

- How often people return to the hospital after surgery
- The number of procedures a facility performs

To see our list of Institutes of Quality facilities, go to **Aetna.com** and choose “Find a doctor.” Then use the filter tool to select “Institutes of Quality facilities.”

*How much you pay depends on your health plan.

Institutes of Excellence™

Specialized care when you need it

As an Aetna® member, you'll have access to the Institutes of Excellence. These selected facilities can help people who are facing a transplant or going through treatment for infertility. And the facilities must meet our strict standards for clinical quality and efficiency. We measure factors like the number of procedures performed and success rates. To see our list of Institutes of Excellence facilities, go to **Aetna.com** and choose “Find a doctor.” Then use the filter tool to select “Institutes of Excellence facilities.”

National Medical Excellence Program® transplant care

Our program puts your needs first

You may never need an organ transplant, bone marrow treatment or CAR-T therapy. But you can rest a little easier if you do, because you have access to this special program. It helps you get the care and resources you need — when you need them most.

You and your family get one-on-one support from:

- Dedicated medical directors
- Nurse care managers* with special experience
- Dedicated claims and Member Services staff

*While only your doctor can diagnose, prescribe or give medical advice, the nurse care managers can provide information on a variety of related topics.

Gene-based, Cellular and other Innovative Therapies (GCIT) Designated Networks

Our program puts your needs first

You may never need treatment for a rare disease. But you can rest a little easier if you do because you have access to a special program. We'll help you get the care and resources you need — when you need them most.

One-on-one support for you and your family

We'll be there to support you with:

- Dedicated medical directors
- Nurse care managers* with special experience
- Dedicated claims and Member Services staff

And as part of the program, you'll have access to facilities that specialize in treating certain genetic conditions. Visit **Aetna.com** to find a list of these providers and look for “gene, cellular and other innovative therapies (GCIT)” designated facilities.

*While only your doctor can diagnose, prescribe or give medical advice, the nurse care managers can provide information on a variety of related topics.

¹ Participating locations data accessed June 2021. For illustrative purposes only.



Programs & resources

No health and benefits plan would be complete without extra support to help you feel your best. That's why you'll have a variety of ways to enhance your health and keep a healthy lifestyle.

So whether you're looking to eat healthier, exercise more, lower your stress or just need a friendly ear to listen, we've got the program that's just right for you.



Programs & resources

Aetna Maternity Program

Giving you and your baby a healthy start

By participating in this program, you'll learn more about:

- What to expect before and after delivery
- Early labor symptoms
- Newborn care
- Breastfeeding, and more

And if you have certain risk factors, you'll also get special support to help avoid an early delivery.

Plus, this program is part of your plan — there's no extra cost to you. You'll have access to the Maternity Support Center* on your member website. On the site, you'll get helpful tools and resources, information about pregnancy stages, personalized benefit details and more.

*Our maternity program and support teams do not diagnose or treat members. We assist you in getting the care you need and our program is not a substitute for the medical treatment and/or instructions provided by your health care providers.

Simple Steps To A Healthier Life® program

This interactive online health and wellness program can help enhance your health

With its health assessment and online health coaching programs*, this program helps lower health risks. It can help you stay healthy, productive and connected with Aetna® care management support services. It also provides a personalized health risk score and easy-to-find health information.

*Our program and care teams do not diagnose or treat members. We assist you in getting the care you need, and our program is not a substitute for the medical treatment and/or instructions provided by your health care providers.

Aetna Health

ConnectionsSM Disease Management program

This program can help you take care of health conditions*

Maybe you've been working with your doctor to take care of a condition. Or perhaps you just received a diagnosis and are learning more about it. Either way, we're here to support you with this program. Our nurses, who act as health coaches, can help you follow your doctor's treatment plan — in the way that works best for you.

You can find support for more than 35 common conditions, including diabetes, heart disease, asthma, low back pain and many others. Just visit **Aetna.com** for the complete list.

*Our program and nurses do not diagnose or treat members. We assist you in getting the care you need and our program is not a substitute for the medical treatment and/or instructions provided by your health care providers.

Aetna® behavioral health

Feeling your best

From time to time, we all feel a bit down or stressed — but sometimes these feelings can persist and get in the way of daily life. They could be brought on by something related to physical health. It's important to know that these feelings are common and, most of all, treatable. But the condition must be diagnosed first.

Your medical plan includes behavioral health benefits. So you'll get the help and resources you may need to work toward feeling your best. These resources include:

- 24/7 support to help you find the right care
- Face-to-face counseling in the provider's office, virtually or through telehealth
- Online resources and tools, and more



Programs & resources

Aetna Behavioral Health AbleTo Support

Focusing on health conditions and life changes

When you're managing chronic pain or going through major life changes, it's common to feel overwhelmed. And you may not know where to go for support. That's why we've teamed up with AbleTo, a leading behavioral health provider to help.

Through the AbleTo emotional support program, you'll get help with issues that can make life more challenging. This eight-week program offers you emotional support after a medical diagnosis or life transition — for example, becoming a caregiver or giving birth. And it combines counseling and coaching to help you:

- Work through the normal emotions you're having
- Understand the types of changes you need to make
- Feel like you're in control of your health and life

Once you connect with an Aetna® or AbleTo representative, they'll explain more about the program and how it can help. They'll also answer any questions you have.

Aetna® does not recommend the self-management of health problems. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional.

The right support when you need it

El apoyo adecuado cuando lo necesite

If you or your child has autism spectrum disorder, you've probably faced some challenges. And you may have questions about the different types of treatment. One type is Applied Behavior Analysis (ABA). And it's considered one of the most effective treatments for autism spectrum disorder. Plus, it's part of your mental health coverage.

Count on our trained advocates to help:

- Answer questions about your benefits, including

treatment with ABA

- Pair you and/or your child with the right providers
- Connect you with resources for caregivers and family support
- Coordinate with autism care providers and caregivers

To get started, just reach out to our advocates at **1-866-724-0604, option 5**. Or visit **Aetna.com** and use our provider search tool.

Meet with a counselor anywhere, at your convenience

Meet with a counselor anywhere, at your convenience

With telehealth services, you have another way to get help from trained behavioral health providers. And whatever you're facing, you have the same support you'd get in person from psychiatrists, social workers, marriage counselors and more. You can easily connect with your provider by using your smart device or webcam-equipped computer that's connected to the internet. It's private and secure.

With telehealth counseling and medication management services, you:

- Connect with the same provider throughout your care, so there's no need to readjust to someone new
- Choose when and how you meet — anywhere you're most comfortable, at home or while traveling
- Can speak freely and privately

A behavioral health telehealth session costs the same as a face-to face office visit. To find a provider in your area, just call us at the number on your member ID card. Or use our provider search tool on Aetna.com and search for "Behavioral health telehealth."





Support & access

We make it easy to find what you need. Whether you want to look for the right care, manage your benefits, check on a claim, plan for an upcoming treatment or something else, it's easy to get simple, convenient information. All right at your fingertips.

Just connect with us however it's convenient for you. Call our team — we know the “ins and outs” of your benefits, and we're just a phone call away. Or use your member website as your one-stop online resource. And don't forget to download the Aetna HealthSM app, where you can see your ID card, find care, make appointments and more — when you're on the go.



Support & access

Aetna® Concierge

Your personal assistant for health care

Have questions about your benefits? Need solutions that fit your needs? Just ask your Aetna® Concierge* to help you:

- Get answers 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, just call the number on your Aetna member ID card. Or you can visit **Aetna.com** and log in to your member website.

*While only your doctor can diagnose, prescribe or give medical advice, your Aetna concierge can provide information on a variety of health -related topics.

Digital member ID card

Access your member ID card whenever you need it

Have your digital ID card on hand, whenever you want, wherever you are with our Aetna HealthSM app. Or find it by going to **Aetna.com** and logging in to your member website. Want to print your ID card? No problem. Just look for that option at the top of the page.



Managing costs

It's always important to plan ahead, stretch your health care dollars and avoid any surprise bills. And we're here to help you do just that. Read on to find out how members can save with special perks and discounts.



Managing costs

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.

Just log in to your member website at **Innovationhealth.com** to start saving.

Fitness Discounts

There's no stopping you

When you take the stairs, snack healthy or kick a bad habit, your body gets stronger. And now, here's a little motivation to help you keep up the good work: good savings. With your Aetna® plan, you get discounts on gym memberships, health coaching and much more.

Weight Management Discounts

A healthier body, with a little help

To manage your weight with success, a little support is always nice. And you've got it right here — great savings on today's most popular weight-loss programs and meal plans. These discounts are included with your Aetna® health benefits and insurance plan. Your covered family members can use them, too.

Hearing Discounts

Hear better, for less

Need a little help with your hearing? Here's a great way to save on essentials like hearing aids, exams and even batteries.

It's a nice perk for Aetna® members. And the discounts are instant, so you save on the spot.

Aetna Vision Discounts

The clearer way to enjoy savings

Your vision may be just fine. Or it may need a little help. Either way, you can save with our vision discounts.

You'll get discounts on:

- Eye exams
- Prescription eyewear
- LASIK laser eye surgery
- Non-disposable contact lenses
- Designer frame options

You can even save on things that don't need a prescription, like sunglasses, eyeglass chains, lens cases and cleaners.

Natural Products & Services/ChooseHealthy®

Give your health a natural boost

Enjoy instant discounts on therapeutic massage, acupuncture ... even chiropractic visits.* This perk is included with your Aetna® benefits and insurance plan.

* Discounts don't apply to visits/claims submitted to your health insurance plan. Natural products and services are offered through ChooseHealthy®, a program provided by ChooseHealthy, Inc. which is a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a registered trademark of ASH and is used with permission.

Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna®. Provider participation may change without notice. Refer to **Aetna.com** for more information about Aetna® plans. You can view or print your plan disclosure from our **[Aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html](https://www.aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html)**

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