Healthier happens together®



Benefits designed for your unique needs

Segal

2027 Open Enrollment

aetna®

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).

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

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What can you do
during open enrollment?

1

Add or remove
eligible dependents

2

Enroll or waive
enrollment in many benefits plans

3

Change
benefits plans

Don’t miss out
Key enrollment information you should know

Open enrollment is
October 21 – November 4

You won’t have the chance to enroll in your benefits plans again until the next annual enrollment period, unless you have a qualifying event during the year.

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Enroll anytime with a qualifying event.

Qualifying events include:

- **Marriage**
- **Divorce**
- **Birth of a child**
- **Legal separation**
- **Change in employment status**
- **Loss coverage**
- **Dependent eligibility**
- **Death**

Be sure to tell human resources within 31 days of a qualifying event.



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Plan Overview

Plan snapshot:
Aetna PPO and HDHP health plans



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.

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Take care of yourself with preventive care

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

	In-network coverage	Out-of-network coverage
Qualifying immunizations	**100%**	Ded & Coins
Preventive care and screenings for infants, children and adolescents	**100%**	Ded & Coins
Well-women exams	**100%**	Ded & Coins

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PPO Plan

	In-network care [Plan-specific benefits and changes]	Out-of-network care
Preventive care	100%	60%
Deductible	$1,000 (2x Family)	$3,000 (2x Family)
Coinsurance	80%	60%
Annual out-of-pocket maximum	$8,700 (2x Family)	$9,500 (2x Family)
Office visit	Ded & Coins	Ded & Coins
Urgent care	Ded & Coins	Ded & Coins
Walk-in clinic	Ded & Coins	Ded & Coins
Teladoc® services (phone/video)	Ded & Coins	Ded & Coins
Emergency room	Ded & Coins	Ded & Coins (In-Network)
X-rays, complex imaging	Ded & Coins	Ded & Coins
Inpatient	Ded & Coins	Ded & Coins
Outpatient	Ded & Coins	Ded & Coins

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HDHP

	In-network care [Plan-specific benefits and changes]	Out-of-network care
Preventive care	100%	60%
Deductible	$1,850 (2x Family)	$4,750 (2x Family)
Coinsurance	90%	60%
Annual out-of-pocket maximum	$4,750 (2x Family)	$8,750 (2x Family)
Office visit	Ded & Coins	Ded & Coins
Urgent care	Ded & Coins	Ded & Coins
Walk-in clinic	Ded & Coins	Ded & Coins
Teladoc® services (phone/video)	Ded & Coins	Ded & Coins
Emergency room	Ded & Coins	Ded & Coins (In-Network)
X-rays, complex imaging	Ded & Coins	Ded & Coins
Inpatient	Ded & Coins	Ded & Coins
Outpatient	Ded & Coins	Ded & Coins

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Your HSA* is yours to keep

- Your contributions are tax-free**
- Money earns interest, tax-free
- Money used on eligible expenses isn't taxed
- Money rolls over from year to year
- You choose how and when to use it
- You can invest with your HSA
- You own your HSA

* HSAs are currently not available to HMO members in California and Illinois.
** Alabama, California and New Jersey require you to pay state tax on HSA deposits.



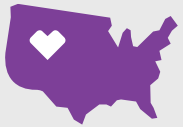
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Programs

24/7 access to a doctor by phone or video



Talk to a doctor from your home*



Available anytime, anywhere**



$56 or less per visit

*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.

Talk to a doctor **anytime, anywhere**

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Introducing
Aetna Healthy Chapters™

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

Our expanded family care program delivers inclusive, personalized support across all life stages.

With virtual care, a broader network and 24/7 access, we close gaps, lower costs and drive healthier outcomes.



A new chapter in whole-person care

Aetna Healthy Chapters™

Presenting a bold reimagining of maternity and family care, delivering whole-person support that grows with your employees. With enhanced workflows, we help empower informed decisions, drive cost savings and champion more inclusive care.

What's new and enhanced:

Fertility and maternity navigators

Personalized guidance throughout the journey

New risk algorithm, better reach

AI-assisted risk models with expanded omnichannel support

24/7 Women's Nurse Line

Around-the-clock experienced support

Complex reproductive care

Fertility, hormonal health and family planning support for both men and women

Midlife and healthy aging

Guidance for men and women through midlife and beyond

Because health isn't just one moment—it's a lifelong story. And we're here for every chapter.

Oncology Support

Aetna Personal Navigator

A singular, dedicated advocate with experience in cancer diagnosis and treatments. The Aetna Personal Navigator provides personalized support to a member and their caretaker along their cancer journey.

Cancer support when a member needs it with ‘Request to Call’ button in Aetna’s digital Cancer Support Center



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Supporting members on their gender journey*

Transgender and Gender-diverse Advocates help members understand and access their benefits. Advocates also:

- Find a provider who indicated they specialize in LGBTQ or transgender care
- Help members focus on physical and mental well-being
- Support through gender affirmation surgery process
- Access to online and community support



*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.

Aetna® back and joint care

Identifying members earlier with support every step of the way.

Combines Hinge Health® digital exercise therapy programs and Aetna clinical care management and predictive analytics assets with new capabilities for a differentiated product to help lower costs and help improve outcomes to:

- Reduce unnecessary surgeries
- Effectively manage chronic pain
- Help avoid common musculoskeletal (MSK) injuries
- Increase targeted utilization through predictive analytics
- Improve productivity with fewer lost workdays



Hinge Health®

A pioneer in digital solutions for joint pain needs.

Hinge Health



Exercise therapy

Digital exercise therapy program is delivered via tablet, and sensor technology provides real-time feedback and tracks adherence.

Motivational coaching

Unlimited virtual therapy and one-on-one health coaching with a dedicated board-certified coach.

Education

Empowers participants to navigate the appropriate care for their condition.

Prevention

Personalized strengthening and stretching programs are designed to prevent MSK issues from occurring.

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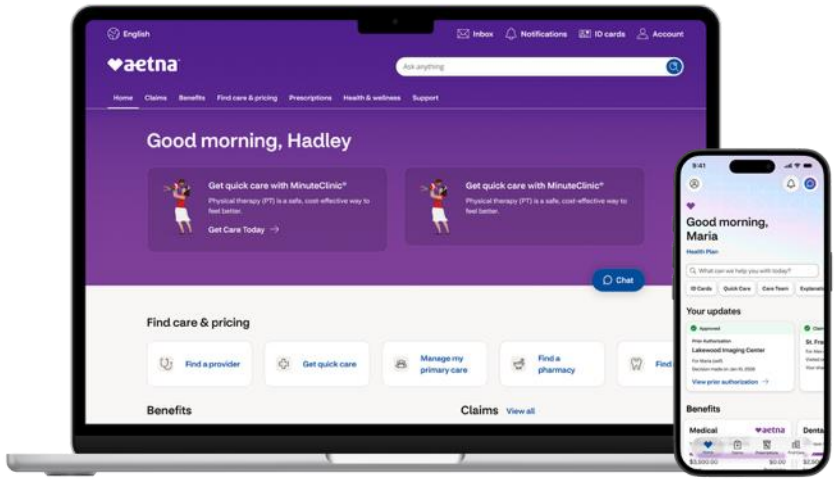
Personalized for you

Making healthy simpler

The Aetna Health℠ 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.

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Digital support centers provide quality online resources for members

Cancer support

- Breast cancer
- Women's reproductive cancer
- Lung cancer
- Prostate cancer
- Colorectal cancer

Back and joint care support

- Hip care
- Knee care
- Back care

Women's health

- Reproductive health
- Menstrual health and menopause
- Heart health
- Mental well-being
- Health conditions

Maternity support

- 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

Accessible via **Aetna® member website**

*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.

Aetna Health Your Way – Achieve



Adult members can earn up to $100 a year in gift cards by completing simple and engaging activities

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

Digital coaching

Well-being content

1:1 coaching by phone

Flu shot

Immunizations

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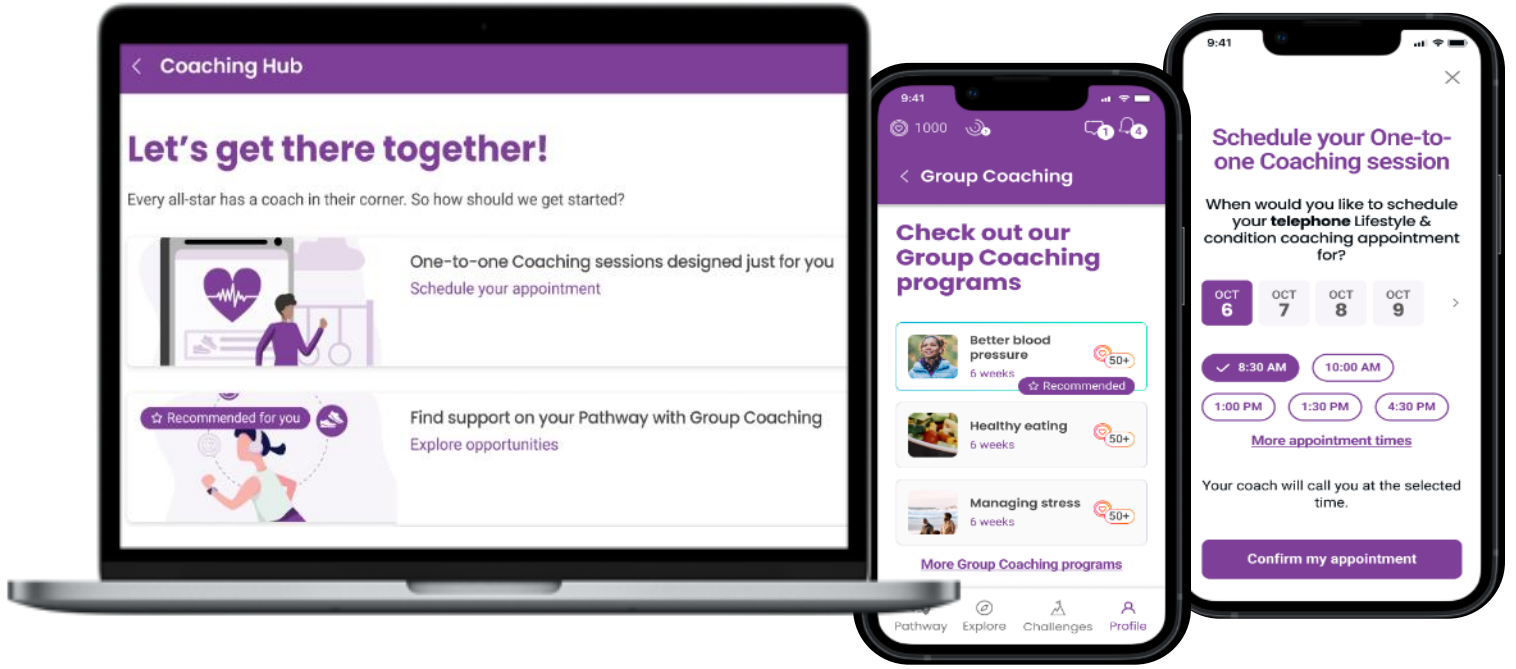
Lifestyle and Condition Coaching

Lifestyle and Condition Coaching can help you make healthy changes to reach your health goals. If you want to eat better, be more active or need personal support in managing a condition, our coaches can help.

Learn new healthy habits | **Mitigate risk factors** | **Manage chronic conditions** | **Personalized action plans**

Multi-channel access

- **24/7 web and mobile access**
- **Live group coaching sessions**
- **One-on-one phone sessions**



Support for a wide range of focus areas

- Asthma*
- Chronic back and neck pain
- COPD
- Crohn's disease
- Diabetes
- Elevated blood pressure
- Exercise management
- General health education
- Heart failure
- High blood pressure*
- High cholesterol
- Inflammatory bowel disease
- Metabolic syndrome
- Nutrition management
- Obesity (BMI > 30)*
- Osteoarthritis
- Pre-diabetes
- Rheumatoid arthritis
- Sleep
- Stress management
- Tobacco cessation
- Weight management
- Women's health
- And more

*Adult and pediatric programs

Count on savings

With the Aetna® discount program*

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

*DISCOUNT OFFERS ARE NOT INSURANCE. They are not benefits under your insurance plan. You get access to discounts off the regular charge on products and services offered by third party vendors and providers. Aetna makes no payment to the third parties — you are responsible for the full cost. Check any insurance plan benefits you have before using these discount offers, as those benefits may give you lower costs than these discounts.
NOT available to NY policyholders.



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Ask your Aetna Concierge

Get personalized support and the answers you need

How can I find the right specialist?

Is this covered under my plan?

I have my diagnosis. What do I do now?

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24-Hour Nurse Line*

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.
[3]Informed Health® Line 2024 Member Satisfaction Survey.



93% of members said the 24-Hour Nurse Line helped them make a better health care decision[3]

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Questions and answers



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Thank you

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This material is for information only. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change.

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

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

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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**.**

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