



Better together

Employee Benefits Guide

Government of the District of Columbia

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

 **aetna**[®]

Table of contents

- 1** Personalized health information at your fingertips
- 2** Find in-network doctors
- 3** The right care when you need it
- 4** Aetna HMO Plan — Aetna Health Network OnlySM
Aetna PPO Plan — Open Choice[®] PPO
- 5** Aetna Consumer-Driven Health Plan (CDHP) with
Open Choice PPO
- 6** Personal attention for your chronic condition
- 7** Aetna Maternity Program
- 7** Wellness programs and resources
- 9** Aetna discount programs
- 10** 2021 medical plans and pharmacy

Learn more about your benefits

Visit the Washington DC Government Employee Health Insurance Website at [AetnaDCGov.com](https://www.aetnadcgov.com). Or call us at **1-888-238-6258 (TTY: 711)**, Monday through Friday, 8 AM–6 PM ET. We have translators available to speak to you about your benefits in your language.

Personalized health information at your fingertips

Get started online

Get started online, anywhere. You can log in using any computer or mobile device. It's fast, easy and so convenient. Just go to [Aetna.com](https://www.aetna.com).

Your member website saves you time. You can also make more informed decisions about your health. And you can view your most important information, at a glance.

Find the right doctor

Locate in-network doctors who accept your plan.

See what you owe

Look up claims to see how much the plan paid and what you may have to pay.

Know your plan

Check who is covered by your plan and what it covers.

Get valuable information

See which doctors and hospitals have met extra standards for quality and efficiency.

Know costs before you go

See cost estimates before you make an appointment for an office visit, test or procedure.

Get healthier

Take a health assessment to learn about your health and how to lower your risks.

Check your health accounts

Easily look up your Health Savings Account or health fund balances.

Logging in is fast, easy and convenient

Have your Aetna® member ID card ready.

Step 1: Simply go to [Aetna.com](https://www.aetna.com).

Step 2: Click on the “Login” button.

Step 3: Follow the basic prompts.

Be sure to provide a valid email address and agree to receive electronic information so you'll stay up to date on coverage and claims details.

Need help?

Contact a Member Services representative to get help with claims, coverage questions and more. You can also ask for a translator or for information in Spanish.

- Call **1-888-238-6258 (TTY: 711)**, Monday through Friday, 8 AM–6 PM ET.
- Send an email. Visit [Aetna.com](https://www.aetna.com) and click on “Contact us.”



Find in-network doctors

Your online provider search tool is available to you 24 hours a day, 7 days a week — even before you become an Aetna member.

Your online provider search tool is updated daily, giving you the most up-to-date information available on in-network providers. You can search for doctors by name, specialty, gender and more. You can even get driving directions to a doctor's office.

Find the doctor who's right for you — the provider search makes it easy. Just log in at [Aetna.com](https://www.aetna.com) and select "Find Care & Pricing" on the home page.

Enjoy the freedom to visit any participating doctor

Our plans give you the freedom to visit any doctor who participates in our network, without a referral. However, working with a primary care physician gives you a chance to visit a doctor who will get to know your personal health care needs. Your doctor can:

- Give you everyday care and treat you for certain illnesses and injuries
- Know your health patterns and risks
- Guide you on important health decisions

It's easy to choose a primary care physician

You can select or change your designated primary care physician at any time by calling the Member Services number on your ID card or by logging in at [Aetna.com](https://www.aetna.com) and selecting "Find Care & Pricing" on the home page.

Provider search en Español?

Simply click on the "Español" link at the top of the provider search page to switch to a Spanish version.

Building a relationship with a primary care physician is a good idea. They will help you make informed decisions about your care.

One Medical™ — your primary care partner

What is One Medical and why join?

One Medical is a membership-based primary care practice and the first place to go for everything about your health. No matter the issue, big or small, just start here and they'll take care of the rest. Expect the highest quality care and an approach focused on getting to know you as a patient and a person.

With same-day appointments at any of 60 locations nationally and free virtual care around the clock, One Medical is there when you need them. Services include preventive screening, anxiety and stress management, and care for acute or chronic conditions, digestive disorders, sports injuries, allergies, asthma, diabetes, women's health, men's health, and travel health.

What this means for you:

- Aetna covers the complete cost of membership for you, your spouse and any dependents ages 14-26.
- One Medical doctors are in network with the Aetna medical plan.
- Visit [OneMedical.com/DCGov](https://www.onemedical.com/DCGov) to activate your membership using the code DCGVX.



The right care when you need it

If your life isn't in danger but you need medical care, it's important to know where to go to get the care you need for the lowest cost. But, if you have a life-threatening illness or injury, don't wait — go to the nearest emergency room (ER) or dial 911.

Where to go for the care you need

Your doctor (primary care physician)

Aetna plans give you the freedom to visit any doctor who participates in the Aetna network without a referral. However, working with a primary care physician gives you a chance to visit a doctor who will get to know your personal health care needs, medical history and background.

Always visit your doctor first, if possible.

Walk-in retail clinics

- Offer treatment for problems such as strep throat, ear infections, bronchitis and allergies
- Cost for treatment is less than urgent care centers and ERs
- Open extended business hours and evenings

Urgent care centers

- Offer treatment for problems such as fever, sprains, minor cuts and burns
- Cost slightly more than walk-in clinics, but much less than the ER
- Have extended evening, weekend and holiday hours

ERs

- Use for life-threatening emergencies, such as chest pain, trouble breathing or severe bleeding
- Have the highest cost for treatment
- Open 24/7
- Treat true emergencies first, often resulting in a long wait for non-urgent cases

In-network labs

You have in-network access to the full range of lab services with both Quest Diagnostics and LabCorp. With more locations to help bring care closer to home.

See a doctor right from home

We're providing telemedicine options during these challenging times — starting with your primary care physician (PCP). Many PCPs are offering virtual visits via the web or a mobile app. Your medical plan covers virtual doctor visits the same as in-person visits.

Consult with a doctor 24/7 — from anywhere

In addition to telemedicine services available through your PCP, you have access to Teladoc®. With **Teladoc general medical care**, you can talk with a licensed physician by phone or video for help with non-emergency problems.*

PPO Copay is \$15 **HMO** Copay is \$10 **CDHP** Responsible for the full charge until deductible is met

Teladoc also offers dermatology. You just upload photos of your skin condition, and a Teladoc dermatologist will send you a diagnosis and treatment plan within two business days and schedule a follow-up within seven days.

PPO Copay is \$15 **HMO** Copay is \$20 **CDHP** Responsible for the full charge until deductible is met

Teladoc behavioral health care provides video visits with a psychiatrist, psychologist, social worker or therapist, seven days a week, from 7 AM–9 PM ET. You have the ability to request the same provider for each visit. Available for adults 18 and older.

PPO Copay is \$15 **HMO** Copay is \$10 **CDHP** Responsible for the full charge until deductible is met

To get started, go to Teladoc.com/Aetna or call **1-855-TELADOC (1-855-835-2362)**.

*Teladoc is subject to state regulations and may not be available in all states.

How your health plan works

The Government of the District of Columbia offers these **three plans**:

1 **Aetna HMO Plan**
Aetna Health
Network OnlySM

2 **Aetna PPO Plan**
Open Choice[®] PPO

3 **Aetna Consumer-Driven
Health Plan (CDHP) with
Open Choice PPO**

All three plans offer access to a national network of medical providers — without requiring PCP referrals.

HMO Plan: Visit any in-network doctor of your choice

You can visit any doctor, provider or facility in network when you choose the **Aetna HMO Plan — Aetna Health Network Only**.

You must stay in network in order to receive coverage. There is no coverage for out-of-network providers. To find an in-network doctor, just log in at **Aetna.com** and select “Find Care & Pricing” on the home page.

Your options for getting care when you need it:

Option #1: Visit your primary care physician (PCP)

Your PCP helps you learn about your health and how to manage it.

- See your PCP for routine checkups or when you are sick or injured.
- You can choose any PCP from our network, and you can change your PCP at any time.
- For most services, you pay a copay (a specific dollar amount) at the time of your care.

Option #2: Go directly to any in-network doctor

Make an appointment with any doctor or specialist in the Aetna network.

- You never need a referral.
- You must see network providers to receive benefits through this plan.

PPO Plan: Visit any doctor — in network or out of network

The **Aetna Open Choice PPO Plan** gives you two options for visiting your doctor.

Option #1: Visit any network doctor

You do not need to select a PCP, nor do you need a referral to visit different doctors or specialists in the Aetna network. Because in-network doctors have agreed to offer discounted rates, you will pay less for their services.

Option #2: Go to any licensed doctor

You may visit any licensed doctor you choose. You can also see out-of-network doctors without a referral. You will pay more for using an out-of-network doctor. Also, you may have to:

- Get approval from Aetna before receiving certain services
- File your own claims

See the chart on pages 10–11 to see the difference between in-network and out-of-network coverage levels.



CDHP: Take charge of your health care costs

With the Aetna Consumer-Driven Health Plan (CDHP) with Open Choice PPO, you're in control of your health care costs — a consumer-driven health plan puts you, the consumer, in the driver's seat.

You get the protection of a medical plan plus a tax-free Health Savings Account (HSA) to help you pay for qualified expenses. After you pay the annual deductible, the plan pays a percentage of covered services. You can use the money in your HSA to help pay your share of the costs. Or you can choose to pay out of pocket and save your account for future expenses. The HSA is part of your health plan and is separate from a Flexible Spending Account (FSA).

Here's how to get the most out of your CDHP:

Step 1: Build your Health Savings Account (HSA)

PayFlex® administers your account. Log in to [PayFlex.com](https://www.payflex.com) to manage your HSA.

- The total maximum allowed deposits for 2021 are \$3,600 per individual and \$7,200 per family. If you're age 55 or older, you can make an additional \$1,000 "catch-up" contribution.
- Your HSA earns interest. You have investment options once your balance reaches \$1,000.
- Funds roll over from year to year.

Step 2: Shop smart for health care

Find a doctor and know the cost of care by using the tools on your Aetna member website (see page 1).

Step 3: Visit your doctor and pay your share

- Preventive care is covered at 100%.
- Pay your share of other covered health care services.
- Pay until you reach the out-of-pocket maximum.
- After that, the CDHP pays for covered services. You pay nothing.

Help your HSA funds last longer

Getting care in the Aetna network will always cost less than getting out-of-network care. But you could save even more by comparing costs at different in-network facilities before you go. Simply log in at [Aetna.com](https://www.aetna.com), then click on "Find Care & Pricing."

Personal attention for your chronic condition

Your health — both physical and mental — is everything. Whether you're managing a chronic condition or dealing with other complex health challenges, our nurses can help. If you're identified for care management, a nurse can work with you to put together a plan, help you understand your benefits offerings and answer your health-related questions.

Aetna One® Choice — ongoing nurse support and coaching when you need it most

In the most urgent circumstances, we connect you to one-on-one nurse support. Our clinical nurses can collaborate with service teams to help you achieve your health goals and, if necessary, recommend you for group coaching support for specific health needs. You can also explore member resources like the Cancer Support Center, the Maternity Support Center and the Joint Pain Support Center.

In less severe situations, we support you with virtual care. Convenient, personalized online tools are designed to help you adopt new lifestyle behaviors. You can make small changes that have a big impact on your health. Virtual care empowers you to work toward your individual health goals at your pace.

Call **1-877-243-2752 (TTY: 711)** to talk to an **Aetna One Choice** nurse.

Talk to a registered nurse anytime — day or night

With the 24-Hour Nurse Line, you can talk to a registered nurse anytime, day or night. 24-Hour Nurse Line nurses can provide information on thousands of health topics. They can also tell you how to ask the right questions and describe your health symptoms more effectively during your next doctor's visit.

Call the **24-Hour Nurse Line** at **1-800-556-1555 (TTY: 711)**.

Your health information in one easy-to-find place

Has your doctor ever asked you questions about your health history, and you didn't know where to find the answers? The **Aetna Personal Health Record (PHR)** provides a single, secure place to record and store your health information.

To access your PHR, simply log in at **Aetna.com** and click on the "Personal Health Record" under "Stay Healthy." Then, fill in your details, such as:

- Family health history
- Immunizations
- Prescription and over-the-counter medicines
- Doctor's information, and more

Your health plan even updates your PHR automatically based on information from your claims. You'll find easy-to-use graphs that show how your biometric numbers change. The charts can track your progress as you get closer to reaching your health goals.

Active resources built right in

Aetna One Choice is built right in to your benefits. It is a powerful program that opens a whole new world of holistic support.

These resources are confidential. They cost nothing extra. And they can make a huge difference in how you feel.

Aetna Maternity Program

Use the Aetna Maternity Program throughout your pregnancy and after your baby is born. Enroll by calling **1-800-272-3531 (TTY: 711)** or by logging in at **Aetna.com** and clicking on “Maternity Program” under “Stay Healthy.”

Give your baby a healthy start

Receive educational materials on:

- Prenatal care
- Signs of preterm labor
- What to expect before and after delivery
- Newborn care, and more

Take our pregnancy risk survey. Find out if you have any health conditions or risk factors that could negatively affect your pregnancy. If you are identified as “at risk” or “high risk,” you’ll receive two follow-up calls after delivery. You’ll also get an initial screening for depression and more support if needed.

Find a wealth of women’s health information

Just visit **Aetna.com** and click on “Women’s Health.” You’ll find it below “Services” in the “Individuals & Families” tab. Once there, you’ll find information on pregnancy, baby care and more.



Wellness programs and resources

The following Aetna programs are available at no additional cost to you.

Work with your own health coach

The **Healthy Lifestyle Coaching** program lets you work one-on-one with a health coach who can help you quit smoking, lose weight, sleep better and more. Your coach can encourage and support you, as well as celebrate your victories. You can take this program as fast or as slowly as you want. And how, when and where you work with your coach is up to you.

You can:

- Call your wellness coach — even if you aren’t scheduled for a coaching session.
- Try our online programs 24/7 to enhance your coaching sessions.
- Chat with your wellness coach by phone or email.

Just call **1-866-213-0153 (TTY: 711)** to get started.

Learn how to get healthier at your own pace

The **Simple Steps To A Healthier Life**® program makes it easy for you to improve or maintain your health in ways that fit your lifestyle. It can help you eat better, lose weight, get in shape, relieve stress and more.

Answer a few questions and get an action plan

In just 20 minutes, you can complete the Simple Steps online health assessment. You’ll then get an action plan that shows you steps you can take to improve your health. Your plan will even include free online wellness programs.

How to answer the secure, confidential questions:

- To get started, simply log in at **Aetna.com**.
- Then click on the “Health Assessment” link under “Stay Healthy.”
- New to the site? Just click “Login” on **Aetna.com**.

We won’t share your information with anyone. You’ll answer questions about your eating habits, tobacco and alcohol use, dental health, work life, and more.

Wellness programs and resources (continued)

Online wellness programs to fit your needs

After you've completed your Simple Steps health assessment, your action plan may recommend online health coaching programs that fit your needs.

The online health coaching programs include:

- Be Tobacco Free
- Blood Pressure in Check
- Diabetes Life
- Eat Healthier
- Get Active
- Healthy Back
- Heart Healthy Cholesterol
- Health In a Hurry
- Living Well with Asthma
- Sleep Well
- Stress Less
- Weigh Less

And to keep you on track, you'll receive periodic email reminders and words of encouragement throughout the program.

Additional wellness incentives

Biometric screening and the health risk assessment — earn \$150

The biometric screening must be completed onsite or scheduled at a Quest lab. Both the health assessment and biometric screening must be completed to receive the \$150 gift card.

Online wellness program — \$25

Complete an online coaching program located on your Aetna member website at [Aetna.com](https://www.aetna.com) and earn a \$25 gift card.

New for 2021

The graphic features the 'attain by aetna' logo at the top left. Below it, the text 'GET YOUR HEALTHY ON' is displayed in large, bold, white and pink letters. At the bottom, a paragraph describes the app's collaboration with Apple and its features: 'Designed in collaboration with Apple®, the Attain by Aetna™ app combines your health history with your Apple Watch® activity to offer personalized goals,* achievable actions and big rewards — like an Apple Watch or gift cards.'

EXPLORE MORE AT [ATTAINBYAETNA.COM](https://www.attainbyaetna.com)

More than fitness

Hitting 10k steps doesn't motivate everyone to get healthier.

The AttainSM app empowers and rewards you for getting healthier — in ways that work for you:

- Reminders to get a flu shot and schedule an annual physical
- Tips for healthier snacking, better sleep and improving mindfulness
- Inspiration for increasing activity levels

Here's how it works

To enroll, you must:

- Be at least 18 years old
- Be an Aetna medical plan member
- Have an iPhone®



Earn an Apple Watch and gift cards

Don't have an Apple Watch? Order one through Attain by Aetna and earn it over 24 months with points. Get the Apple Watch Series 3 (GPS, 38mm). Or upgrade to Apple Watch SE or Apple Watch Series 6 for an additional up-front cost. All you'll pay initially is a \$7 activation fee + sales tax. Use any extra points to earn more than \$75 in gift cards from popular retailers.**

Or use your Apple Watch and earn gift cards

Already have an Apple Watch? Use it and earn more than \$275 in gift cards.

*Goals and suggested health actions should not replace your doctor's advice. If you have a medical condition that prevents you from meeting your goals, or if your doctor advises you not to take part in physical activity, there may be an opportunity for you to earn the same reward in a different way. Call **1-866-820-3731 (TTY: 711)** to find out your options.

**Alternative rewards are available depending on user enrollment date. Meet your weekly activity goals and complete healthy actions to earn enough points to cover all or part of your monthly Apple Watch payment. Or to score gift cards.

Rewards earned may be considered taxable income. Please consult your tax adviser if you have any questions regarding the taxability of rewards.

Apple Watch Series 6, Apple Watch SE, and Apple Watch Series 3 require an iPhone 6s or later with iOS 14 or later.

Apple, the Apple logo, Apple Watch and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

Aetna discount programs

Who said nothing in life is free? Enroll in an Aetna plan and get built-in plan discounts that can help keep you happy and healthy. Your family can use them, too.

Discounts on gym memberships

Get the lowest rates at your choice of over thousands of gyms (and growing) in the GlobalFit® network.

Plus, these sign-up perks:

- Flexible membership options
- Easy billing
- Free guest pass (at most gyms)
- Travel, transfer or freezing privileges at some gyms

Keep in mind these savings are for new gym members. You can find more details on [Globalfit.com/Fitness](https://www.aetna.com/globalfit/fitness).

A healthier you from home

Health coaching — one-on-one support to quit smoking, ease stress, lose weight and more

Personal training — get fit at your own pace with solo or group training sessions* from your computer or mobile device

At-home weight-loss program — weight-loss tips, menus and weigh-ins from the privacy of your home

Savings on home exercise equipment — discounts on home exercise helpers like Zumba® equipment

Healthy vision

Plenty of prescription savings

If your vision isn't 20/20, you'll love discounts on:

- Designer frames
- The latest in lens technology
- Non-disposable contact lenses
- Sunglasses, and more

Great rates on eye exams

Your eye exams are always discounted. So even if your plan covers your first exam, you can save on another one from any participating doctor.

Lots of locations

You can visit many doctors in private practice. Plus, national chains like LensCrafters®, Target Optical®, Sears® Optical and Pearle Vision®.** You can find them all listed on your member website at [Aetna.com](https://www.aetna.com).

More eye-openers

- Savings on LASIK laser eye surgery
- Replacement contact lenses, delivered to your door

You can even save on eyeglass chains, lens cases and cleaners, and nonprescription sunglasses.

Aetna® Vital Savings dental discounts

Save on dental care and more

Aetna Vital Savings*** is not insurance but does provide you with access to discounts on dental services, including teeth whitening and orthodontia. It's part of the family of discounted products and services that are sometimes not covered under insurance plans.† In most instances, you can save from 15 to 50%†† on services from general dentistry and cleanings to root canals, crowns and orthodontia (braces). You can also save on Waterpik® water-jet flossers.

Hearing discounts

On-the-spot savings

If you need a little help with your hearing, you can save on the essentials: hearing aids, exams, follow-ups and even batteries.

It's a nice perk that already comes with your Aetna plan. And the discounts are instant, so you save on the spot.

Your covered family members can take advantage of these discounts, too.

*By Les Mills™ On Demand and Trainer On Demand, through GlobalFit.

**EyeMed Select Network and Provider List, 2020.

***Aetna Vital Savings is not available in Vermont or Montana.

†Discount offers, other than dental, are subject to change without notice. Call the number on your Aetna member ID card to check current information. You can also visit [VitalSavings.com](https://www.aetna.com/vitalsavings).

††Actual costs and savings vary by provider and geographic area.

2021 medical plans and pharmacy

The following is a partial list of what's covered by your plan. For a full list of what's covered, check your plan documents. Can't find your plan documents? Don't worry. You can call us at 1-888-238-6258 (TTY: 711) to ask a specific question or have a copy mailed to you.

Plan feature/service	Aetna HMO Plan — Aetna Health Network Only	Aetna Open Choice PPO		Aetna CDHP with Open Choice PPO	
	In network only	In network	Out of network*	In network	Out of network*
Deductible					
- Single	N/A	\$750	\$1,500	\$1,400	\$2,500
- Family		\$1,500	\$3,000	\$2,800	\$5,000
Out-of-pocket maximum		Medical Pharmacy			
- Single	\$3,500	\$1,500 \$5,100	\$3,000	\$3,425	\$6,450
- Family	\$9,400	\$3,000 \$10,200	\$6,000	\$6,850	\$12,900
Lifetime maximum benefit	Unlimited	Unlimited		Unlimited	
Primary care physician					
- Office visits	Office hours: \$10 copay; after office hours/home: \$15 copay	\$15 copay; deductible waived	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Specialty care					
- Office visits	\$20 copay	\$15 copay; deductible waived	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
- Diagnostic lab and X-rays	Covered 100%	Covered 100% if part of an office visit; 85% after deductible otherwise	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
- Physical, occupational, speech therapy	\$10 copay	Covered 85% after deductible	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Preventive care**					
- Annual routine physical for adults	Covered 100%	Covered 100%; deductible waived	Covered 75% after deductible	Covered 100%; deductible waived	Covered 60% after deductible
- Mammogram	Covered 100%	Covered 100%; deductible waived	Covered 100%; deductible waived	Covered 100%; deductible waived	Covered 60%; deductible waived
- Routine ob/gyn exam	Covered 100%	Covered 100%; deductible waived	Covered 75%; deductible waived	Covered 100%; deductible waived	Covered 60%; deductible waived
- Well-child care (0–21 years)	Covered 100%	Covered 100%; deductible waived	Covered 75% after deductible	Covered 100%; deductible waived	Covered 60% after deductible
Vision					
- Routine eye exam	\$10 copay; 1 routine exam per 24 months	Covered 100%; 1 routine exam per 12 months	Not covered	Covered 100%; deductible waived	Covered 60% after deductible
Outpatient surgery	\$50 copay	Covered 85% after deductible	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Hospitalization	\$100 per admission	Covered 85% after deductible	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Emergency treatment					
- Emergency hospital charges***	\$100 copay	\$100 copay; waived if admitted	\$100 copay; waived if admitted	Covered 85% after deductible	Covered 85% after deductible
- Urgent care centers	\$20 copay	\$25 copay; deductible waived	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
- Walk-in clinics†	\$10 copay	\$15 copay; deductible waived	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible

Plan feature/service	Aetna HMO Plan — Aetna Health Network Only	Aetna Open Choice PPO		Aetna CDHP with Open Choice PPO	
	In network only	In network	Out of network*	In network	Out of network*
Maternity					
- First ob/gyn visit	\$20 copay	\$15 copay	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
- Hospital/global maternity charge	\$100 per-stay copay	Covered 85% after deductible	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Behavioral health					
- Inpatient	\$100 per-admission copay	Covered 85% after deductible	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
- Outpatient	\$10 per visit	\$15 copay; deductible waived	Covered 75% after deductible	Covered 85% after deductible	Covered 75% after deductible for 1st 40 visits; 60% after deductible thereafter
Chiropractic	\$10 copay	Covered 85% after deductible	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Durable medical equipment	Covered 50%	Covered 85% after deductible	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Diabetic supplies	Pharmacy cost-sharing applies if pharmacy coverage is included; otherwise PCP office visit cost-sharing applies	Covered same as any other medical expense			

	In network only	In network	Out of network*	In network	Out of network*
Pharmacy					
- Retail					
Formulary generic drugs	\$20 copay	\$20 copay	Not covered	\$10 copay	Covered 80% after the in-network copay
Formulary brand-name drugs	\$40 copay	\$40 copay		\$30 copay	
Nonformulary brand-name drugs (up to a 30-day supply at participating pharmacies)	\$55 copay	\$55 copay		\$60 copay	
- Mail order from CVS Caremark® Mail Service Pharmacy					
31- to 90-day supply					
Formulary generic drugs	\$8 copay	\$20 copay	Not covered	\$20 copay	Covered 80% after the in-network copay
Formulary brand-name drugs	\$18 copay	\$40 copay		\$60 copay	
Nonformulary brand-name and generic drugs	\$33 copay	\$55 copay		\$120 copay	
- CVS Specialty®	First prescription fill at any retail drug facility. Subsequent fills must be through our preferred CVS Specialty network. Refer to retail copays.				

*Plus, you may be subject to balance billing.

**Check your plan documents for age and frequency restrictions.

***A penalty applies for non-emergency use of emergency hospital services.

†Walk-in clinics are network, free-standing health care facilities. They are an alternative to a physician's office visit for treatment of unscheduled, non-emergency illnesses and injuries and the administration of certain immunizations. They are not an alternative for emergency room services or the ongoing care provided by a physician. Neither an emergency room, nor the outpatient department of a hospital, shall be considered a walk-in clinic.

If you need this material translated into another language, please call Member Services at 1-888-238-6258 (TTY: 711).

Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al **1-888-238-6258 (TTY: 711)**.

Important Contact Information		
Aetna Member Services	1-888-238-6258 (TTY: 711)	AetnaDCGov.com
Provider search – find a provider	N/A	(To access the provider search, click “Connect”)
Teladoc – talk to a doctor	1-855-TELADOC (1-855-835-2362)	Teladoc.com/Aetna
Aetna One Choice	1-877-243-2752 (TTY: 711)	Aetna.com
Healthy Lifestyle Coaching	1-866-213-0153 (TTY: 711)	
24-Hour Nurse Line	1-800-556-1555 (TTY: 711)	
Aetna Maternity Program	1-800-272-3531 (TTY: 711)	
GlobalFit – fitness discounts	1-800-294-1500	GlobalFit.com/Fitness

Manage your health and benefits on the go

Download the **Aetna HealthSM** app on your mobile device.

Log in using the same user name and password you created for your Aetna member website.

TTY: 711

To access language services at no cost to you, call 1-888-238-6258 .

Para acceder a los servicios de idiomas sin costo, llame al 1-888-238-6258. (Spanish)

如欲使用免費語言服務，請致電 1-888-238-6258 。 (Chinese)

Afin d'accéder aux services langagiers sans frais, composez le 1-888-238-6258 . (French)

Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-888-238-6258 .
(Tagalog)

Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-888-238-6258 an. (German)

(Arabic) . 1-888-238-6258 للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم

Pou jwenn sèvis lang gratis, rele 1-888-238-6258 . (French Creole-Haitian)

Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-888-238-6258. (Italian)

言語サービスを無料にご利用いただくには、1-888-238-6258 までお電話ください。 (Japanese)

무료 언어 서비스를 이용하려면 1-888-238-6258 번으로 전화해 주십시오. (Korean)

(Persian-Farsi) . 1-888-238-6258 برای دسترسی به خدمات زبان به طور رایگان، با شماره تماس بگیرید.

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-888-238-6258 . (Polish)

Para acessar os serviços de idiomas sem custo para você, ligue para 1-888-238-6258. (Portuguese)

Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-888-238-6258 .
(Russian)

Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-888-238-6258 . (Vietnamese)

Aetna complies with applicable federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age or disability.

We provide free aids/services to people with disabilities and to people who need language assistance. If you need a qualified interpreter, written information in other formats, translation or other services, call 1-888-238-6258 (TTY: 711).

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,
P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),
1-800-648-7817, TTY: 711
Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@Aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Health benefits and health insurance plans contain exclusions and limitations. Not all health services are covered. Information is believed to be accurate as of the production date; however, it is subject to change. Refer to **Aetna.com** for more information about Aetna® plans

FPO FSC

Aetna.com

©2020 Aetna Inc.
CCG GOVDC-0020 (10/20)

