

Health happens here



Denver Public Schools 2022-2023 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 — mind, body and spirit. Using the combined experiences of both companies, we bring you a connected, convenient and affordable approach to health care.

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.

So if you have questions, let us know. Just call us at **855-220-6416 (TTY: 711)** for medical plans.

Paying for care

An overview of terms



YOU PAY

Deductible

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

Eligible preventive care is covered at 100% with no deductible when you use network providers.



YOU AND 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

Highlights

Network providers contract with us to offer rates that are often lower than their regular fees. So choosing a network provider and/or facility may help you save money. Your network provider also works directly with us. They'll send us claims for services you receive. And get approval for coverage of some services when it's needed.

Don't worry — this is all behind-the-scenes work when you choose network providers.

Visit [Aetna.com](https://www.aetna.com) to find a network provider.

How it works

There's no need to pay at your visit unless you have a copay. Your doctor files your claim and the plan pays them any amount it owes based on the negotiated rate. Your doctor then bills you for any amount you owe.

Benefits

- ✓ Lower out-of-pocket costs
- ✓ Lower deductible, coinsurance, copay and cost-sharing
- ✓ No balance billing
- ✓ Less paperwork for pre-approval of services

This network option may cost you less.

Out of network

Highlights

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

How it works

If your plan allows, you can visit licensed providers who aren't in our network. 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.

This network option may cost you more.



Plans

Choosing a plan that's right for you and your family is so important. That's why we designed a suite of affordable plans to meet your unique needs. And we'll be right there to help you find the perfect fit. It's important to us that you get the most out of your benefits plan. So when you go for care, keep in mind that staying in network has special perks. By going in network, 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. Some plans have out-of-network benefits, too. Just keep in mind that if you go out of network, 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.

And if you ever need emergency care, you can relax knowing that we cover it whether you go in or out of network.

So whatever plan you choose, just feel confident knowing you can count on us to help you make the most of it.

Medical

Health Network OnlySM (HN Only) health benefits plan

Choose the health maintenance organization (HMO) features you like

This health benefits plan gives you the health maintenance organization (HMO) features you like. Plus, you can visit any doctor in the Aetna[®] network — no referrals needed. You don't have to choose a primary care physician (PCP),* 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

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

Pharmacy

Aetna® pharmacy solutions

The perfect balance of savings and choice

As part of CVS Health®, we can offer you best-in-class pharmacy benefits. Aetna plans can help you balance cost savings with the choices you want. And when you combine your pharmacy and medical benefits, you give us more information to help you on your path to better health. This can help keep your costs in check, too.





Our network

When you need to find the right care, it's always reassuring to know you have choices. Our vast network of providers includes over 700,000 primary care doctors and specialists, more than 5,700 hospitals and about 1.2 million health care providers.¹

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

¹[Aetna.com/about-us/aetna-facts-and-subsidiaries/aetna-facts.html](https://www.aetna.com/about-us/aetna-facts-and-subsidiaries/aetna-facts.html)

Our network

Aetna Whole HealthSM plans

A care team in your corner, for your best health

Imagine your doctors all working together, all on the same page. Think about yourself not having to repeat information about a test you took last week. Or how about a nurse calling to check on your health when you're not even sick? With an Aetna Whole Health plan, you're right at the center. You'll have your own network of doctors, specialists and hospitals — all putting their heads together to work for you. So your care makes sense to you.

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](https://www.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](https://www.teladoc.com/aetna)
- Downloading the Teladoc app

Visit [Teladoc.com/Aetna](https://www.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. On-demand consults 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[®] mental health counseling

Get the care you need from the comfort of home

Meet with a therapist 7 days a week right from your home 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
- Get confidential support from wherever you're most comfortable

Visit [Teladoc.com/Aetna](https://www.teladoc.com/aetna) for more information.

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](https://www.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.

These dermatologists can:

- Provide treatment for skin conditions like psoriasis, skin infections, rosacea and more
- Prescribe approved medicine
- Give you a follow-up visit within 7 days
- Answer any questions you have

Our network

Visit [Teladoc.com/Aetna](https://www.teladoc.com/Aetna) for more information.



In-network care

Who pays for what



Visit your doctor and show your ID card.



There's no need to pay at your visit unless you have a copay.

(Out of network, you may need to pay the full amount at your visit.)



Your doctor files your claim.
(Out of network, you file your own claims.)

THE PLAN
PAYS


The plan pays your doctor any amount it owes based on the negotiated rate.

(Out of network, the plan pays you back what it owes, up to the "reasonable and customary" limit.)





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 stress or just need a friendly ear to listen, we've got the program that's just right for you.

Programs & resources

Aetna Enhanced Maternity Program

Going through a maternity journey is different for everyone. That's why this program supports all women throughout their entire experience, whether they have risk factors or not.

Special program features include:

- **A fertility advocate*** to be your care manager and provide support if you're facing infertility
- **Predictive data** to help us identify pregnancies early on so we can provide timely, more responsive outreach to you
- **Preeclampsia prevention** by providing education and resources, if needed
- **Guided genetic counseling and screening services**, backed by medical expertise
- **Education and resources** to help close racial gaps in health care and support women of color

You can count on us for support — wherever you are in the maternity journey.

*While only your doctor can diagnose, prescribe or give medical advice, our fertility advocates/care managers can provide information on a variety of maternity-related topics.

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 Condition Management program

We'll get to know you with personalized support

Everyone occasionally feels sad or anxious. But when these feelings interfere the way you think, sleep and engage in daily activities, it might be time to seek help to feel better. With our confidential program, you'll work side by side with your care team. They'll help you find your way through the health care system, so you can get care earlier and feel better sooner. And our care managers can connect you with the right support at the right time — and help you set realistic goals. You'll also get:

- Early screening for early help
- Online tools to check your risk for a condition
- Strategies and tips for everyday living

Programs & resources

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 or through telehealth
- Online resources and tools, and more

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.

Aetna One Choice

Helping you find your way through current health challenges

This program is an industry-leading care management program. Our focus is to help you and your family work through the health system, which we know can be confusing. This lets you focus on what really matters — your health and well-being.

Your dedicated team will be right there to help you with short- and long-term care management. And they'll provide support based on what you want and need.

Dedicated nurse support to help you improve your health

This program combines digital and nurse support to help you get or stay healthy. And a single nurse is responsible for supporting you and your family. The program also:

- Helps you use your benefits wisely and stay motivated
- Finds health hurdles and helps you decide which health goals are most important
- Provides support and focuses on real-time care
- Helps you take care of continuing health issues

Your dedicated team* supports everything from clinical preapproval and help during your care, to short and long-term care management. And they'll provide support based on what you want and need.

*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.





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 our 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.

The Attain by Aetna® app

A first-of-its-kind health experience designed in collaboration with Apple®

This 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 from popular retailers. And it's already part of your health plan, so why miss out? Download today from the App Store®. Just keep in mind you must be an Aetna® commercial (non-Medicare) member who's at least 18 years old, and you need an iPhone®.***

*Goals and suggested health actions shouldn't 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

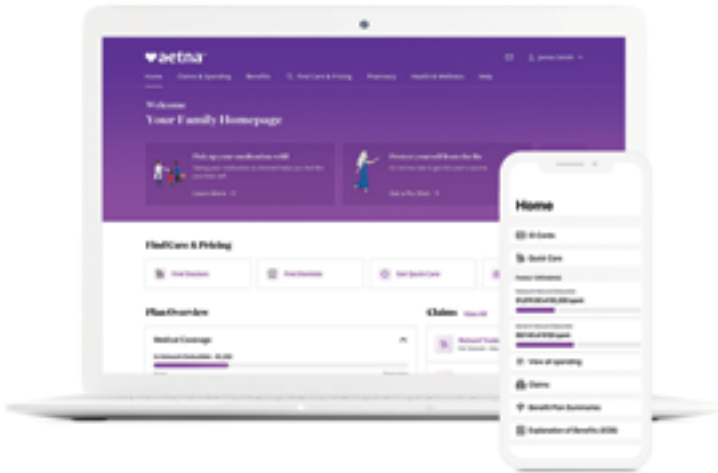
physical activity, there may be an opportunity for you to earn the same reward in other ways.

**Eligibility for particular incentives varies by health plan type and location. Download the Attain by Aetna app and sign in to see which categories of incentives are available to you.

***Other eligibility and participation requirements, including certain state restrictions and exclusions, may apply.

Aetna[®] member website and Aetna HealthSM app

Manage your benefits, connect to care,
handle claims — from anywhere.



As a member, you can:

- ✓ View your health plan summary and get information about what's covered
- ✓ Track spending and progress toward your deductible for you and your family
- ✓ View and pay claims, even see the breakdown of your costs, like what's covered by your plan and what you're responsible for
- ✓ Use tools to help you choose quality in-network providers including those offering telemedicine services
- ✓ Estimate and compare costs
- ✓ Get personalized reminders to help improve your health

Once you're a member, here's
how you can connect:



Your Aetna
member website

Go to **Aetna.com** to create an account
and log in to your member website.



The Aetna Health app

Get the Aetna Health app by texting
"GETAPP" to **90156** for a link to
download the app and create an
account. Message and data rates
may apply.*



*Terms and conditions: [Bit.ly/2nIJFYG](https://bit.ly/2nIJFYG). Privacy policy: Aetna.com/legal-notices/privacy.html. By texting **90156**, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna Health app. Consent is not required to download the app. You can also download it from the App Store[®] or the Google Play[™] store.





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. Before you go for care, simply compare costs for over 650 medical tests, services and procedures at up to 10 doctors/facilities/hospitals at once. You can also see estimated costs for in-network vs. out-of-network care. All right on your Aetna member website.

Managing costs

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.

Just log in to your member website at **Aetna.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)** Aetna® is part of the CVS Health® family of companies.

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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 New York policyholders.

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