



Health happens here

Explore your robust benefits right here

CTA Retiree Health Care Trust
2023 Health Care Benefits



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Enroll at:



or visit:

<https://aetnaresource.com/p/CTA-Retiree-Health-Care-Trust>

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 **855-246-7404 (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.

Aetna Choice® POS II health benefits and insurance plan

So many options for the doctors you need

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.

Keep in mind — you don't need a referral to see any network doctor. And you can visit any licensed doctor out of our network. But if you go out of network, you may have to file your own claims and pay more out of pocket.

This managed care plan may not cover all of your health care expenses. Read your contract carefully to determine which health care services are covered. To contact the plan if you are a member, call the number on your ID card; all others, call 1-888-98-AETNA (1-888-982-3862) (TTY: 711).

Aetna SelectSM health benefits plan

Choose an Aetna® network doctor to direct your care

A primary care physician (PCP)* does 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
- Give you referrals to other network doctors

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

This plan has in-network benefits only.

*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

MinuteClinic® and CVS® HealthHUB™

Access MinuteClinic and CVS HealthHUB services at a low cost to you

Get access to convenient, local care at a MinuteClinic location at no or a low cost to you, including care for:

- Allergies
- Ear infections
- Flu-like symptoms
- Bug bites, stings and more

MinuteClinic providers can also administer vaccines and write prescriptions, when medically appropriate.

In addition to standard MinuteClinic locations found inside select CVS Pharmacy® and Target stores, we are excited to let you know about a new, innovative health care resource available to you: CVS® HealthHUB™. CVS HealthHUB locations offer expanded MinuteClinic services, one-on-one guidance, and resources for people to manage their health — with a focus on

chronic conditions.

What's more? You can access the expanded MinuteClinic services — including care for certain chronic conditions* — at CVS HealthHUB locations at no or low cost to you.**

For your best health, we encourage you to have a relationship with a primary care physician or other doctor. Tell them about your visit to MinuteClinic, or MinuteClinic can send a summary of your visit directly to them.

* MinuteClinic currently provides treatment services for the following chronic conditions: diabetes, hypertension, hyperlipidemia, hypothyroidism, and sleep apnea.

** Applies only to covered services at MinuteClinic. This information does not apply to members enrolled in qualified high-deductible health plans: such members must meet their deductible. However, such services would be subject to negotiated contract rates. Once the deductible has been met, such members will be able to access MinuteClinic® services at no cost-share. Members in indemnity plans are not eligible for this benefit. Such members should refer to their benefit plan documents in order to determine coverage and applicable cost share for walk-in clinic benefits and services, as applicable. Visit **MinuteClinic.com** for age and service restrictions. Aetna® and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health® family of companies. Aetna is not responsible for services received at MinuteClinic locations.

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

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



Our network

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.

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

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.

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



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.)



Your doctor bills you for any amount you owe.



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

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® 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 with 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. We'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

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

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.



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.



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 or maximums for you and your family
- ✓ View and pay claims, and 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
- ✓ 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.*



Provider search tool

You can find providers by name, specialty and location. You'll also find maps, directions and more. You can also look for providers who speak different languages. Visit **Aetna.com** to get started.

*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. 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 **Aetna.com** to start saving.

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)**
CVS® HealthHUB™ services are available only in select stores and the services offered may vary by location. See your CVS HealthHUB store for details. Pharmacy services provided by CVS Pharmacy®, Inc. Clinical services within a CVS HealthHUB location provided by a MinuteClinic® nurse practitioner or physician assistant except if otherwise indicated.

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1055953-01-01. (8/22) CTA RHCT

