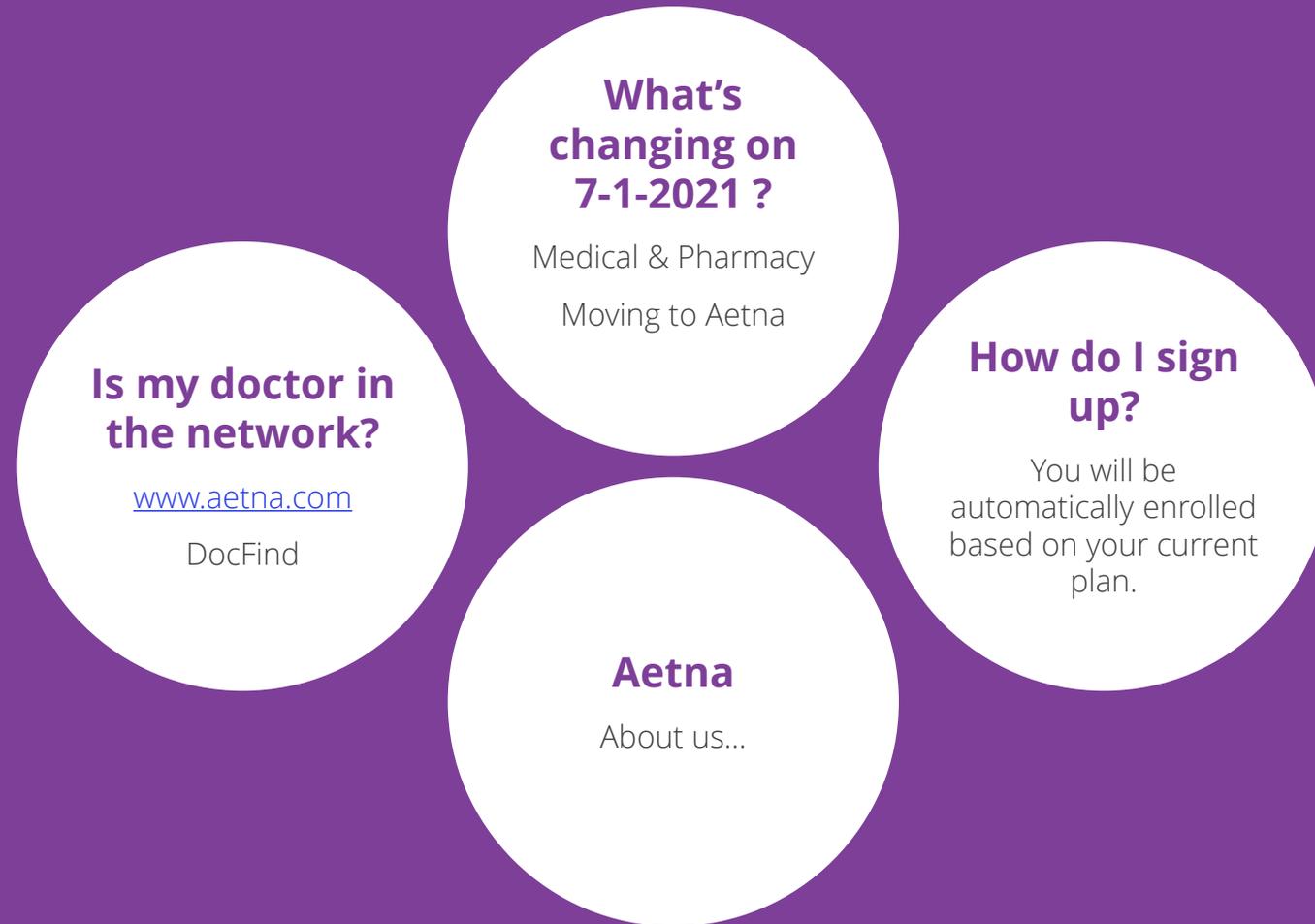


aetna

**Welcome
Linden Board of Education**

June 2021

Goals of today's meeting



About aetna...

- One of the largest medical networks in New Jersey
- A true national network
- Over 68,000 participating pharmacies nationally
- A team dedicated to serving Public & Labor groups
- We are committed to a smooth transition & providing excellent customer service

**What's changing
on 7-1-2021?**

What's changing on 7-1-2021?

Linden Board of Education will move to Aetna for:

- Medical
- Rx

Your coverage will be "equal to or better" than your current coverage



New Plan Names

Current Medical Plan	New Aetna Plan Name
Horizon Educators Health Plan (EHP)	Educators Health Plan (EHP)*
Horizon Direct Access 10	Aetna Direct Access 10
Horizon Direct Access 15	Aetna Direct Access 15
Horizon EPO	Aetna EPO
Omnia Plan	Omnia Plan
Horizon HDHP Direct Access 1500	Aetna HDHP Direct Access 1500
*The Educators Health Plan is administered in accordance with New Jersey state law.	

Linden Board of Education – July 2021 Plan Compare

	Educators Health Plan		Aetna Direct Access \$10		Aetna Direct Access \$15	
Benefit	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual Deductible	\$0	\$350	None	\$100	None	\$100
Family Deductible	\$0	\$700	None	\$250	None	\$250
Coinsurance	None	30%	None	20%	None	30%
Individual Out of Pocket Max	\$500	\$2,000	\$400	\$2,000	\$400	\$2,000
Family Out of Pocket Max	\$1,000	\$5,000	\$800	\$5,000	\$800	\$5,000
PCP Office Visits						
	\$10 copay per visit	30% after Deductible	\$10 copay per visit	20% after Deductible	\$15 copay per visit	30% after Deductible
Specialist Office Visits						
	\$15 copay per visit	30% after Deductible	\$10 copay per visit	20% after Deductible	\$15 copay per visit	30% after Deductible
Lab Services						
	No Charge	30% after Deductible	No Charge	20% after Deductible	No Charge	30% after Deductible
Inpatient Hospital Services						
	No Charge	30% after Deductible	No Charge	20% after Deductible	No Charge	30% after Deductible
ER at the Hospital						
	\$125 copay; waived if admitted	\$125 copay; waived if admitted	\$25 copay; waived if admitted	\$25 copay; waived if admitted	\$50 copay; waived if admitted	\$50 copay; waived if admitted
ER in Urgent Care Center						
	\$15 copay per visit	30% after Deductible	No Charge	20% after Deductible	No Charge	30% after Deductible
Outpatient PT/OT/ST						
	\$15 copay per visit	30% after Deductible*	\$10 copay per visit	20% after Deductible	\$15 copay per visit	30% after Deductible
Prescription Drugs						
Out of Pocket Maximum	\$1,600 Individual / \$3,200 Family		\$5,000 Individual / \$10,000 Family		\$5,000 Individual / \$10,000 Family	
Tier 1	\$5 Retail / \$10 Mail	\$5 Retail / \$10 Mail	\$5 Retail / \$0 Mail	\$5 Retail / \$0 Mail	\$5 Retail / \$0 Mail	\$5 Retail / \$0 Mail
Tier 2	\$10 Retail / \$20 Mail	\$10 Retail / \$20 Mail	\$10 Retail / \$0 Mail	\$10 Retail / \$0 Mail	\$10 Retail / \$0 Mail	\$10 Retail / \$0 Mail
Tier 3	\$10 Retail / \$20 Mail**	\$10 Retail / \$20 Mail**	N/A	N/A	N/A	N/A
*Out of network maximum for physical therapy no more than \$52 allowed or 75% of in network cost per visit						
**Non-Preferred & Specialty - the member pays the brand copay plus the difference between the brand and equivalent generic.						

Linden Board of Education – July 2021 Plan Compare

	Aetna EPO	Omnia Plan		Aetna HDHP Direct Access	
Benefit	In-Network	<i>Maximum Savings</i>	<i>Standard Savings</i>	In-Network	Out-of-Network
Individual Deductible	None	None	\$1,500	\$1,500	\$1,500
Family Deductible	None	None	\$3,000	\$3,000	\$3,000
Coinsurance	None	None	20%	20%	40%
Individual Out of Pocket Max	\$2,500	\$2,500	\$4,500	\$2,500	\$3,500
Family Out of Pocket Max	\$5,000	\$5,000	\$9,000	\$5,000	\$7,000
PCP Office Visits	\$10 copay per visit	\$5 copay per visit	\$20 copay per visit	20% after Deductible	40% after Deductible
Specialist Office Visits	\$10 copay per visit	\$15 copay per visit	\$30 copay per visit	20% after Deductible	40% after Deductible
Lab Services	No Charge	No Charge	No Charge	20% after Deductible	40% after Deductible
Inpatient Hospital Services	No Charge	\$150 copay per confinement	20% after Deductible	20% after Deductible	40% after Deductible
ER at the Hospital	\$100 copay; waived if admitted	\$100 copay; waived if admitted	\$100 copay; waived if admitted	20% after Deductible	20% after Deductible
ER in Urgent Care Center	\$50 copay per visit	\$50 copay per visit	\$50 copay per visit	20% after Deductible	40% after Deductible
Outpatient PT/OT/ST	\$10 copay per visit	\$5 copay per visit	\$20 copay per visit	20% after Deductible	40% after Deductible
Prescription Drugs					
Out of Pocket Maximum	\$4,000 Individual / \$8,000 Family	\$350 Individual / \$700 Family		N/A	N/A
Tier 1	\$5 Retail / \$0 Mail	\$20 Retail / \$40 Mail	\$20 Retail / \$40 Mail	20% after Deductible	40% after Deductible
Tier 2	\$10 Retail / \$0 Mail	\$40 Retail / \$80 Mail	\$40 Retail / \$80 Mail	20% after Deductible	40% after Deductible
Tier 3	N/A	N/A	N/A	20% after Deductible	40% after Deductible

**Is my doctor in the
network?**



Is my doctor in the network?

We have the majority of your providers in our network.

To find out if your provider is in our network, we have provided directions on how to use Doc Find

Just go to www.aetna.com or download our mobile app and click on Doc Find

Provider Search

Here are the steps to find a provider.

- www.aetna.com
- Member support
- Account Management
- Find a Doctor
- Guests – Plan from an employer
- Continue as Guest – put in zip code
- Select a plan
- Aetna Open Access Plans **Managed Choice POS (Open Access)** - Educator’s Health Plan, Aetna Direct Access 10 & 15 and Aetna HDHP Direct Access 1500)
- Aetna Open Access Plans **Elect Choice EPO (Open Access)** – Aetna EPO
- Savings Plus Plans **Savings Plus of New Jersey – Open Access Elect Choice** – Omnia Plan

Aetna Open Access Plans

- Aetna Choice® POS II (Open Access)
- Aetna Health Network OnlySM (Open Access)
- Aetna Health Network OptionSM (Open Access)
- Aetna SelectSM (Open Access)
- Elect Choice® EPO (Open Access)
- Managed Choice® POS (Open Access)

Continue

Aetna Open Access Plans

- Aetna Choice® POS II (Open Access)
- Aetna Health Network OnlySM (Open Access)
- Aetna Health Network OptionSM (Open Access)
- Aetna SelectSM (Open Access)
- Elect Choice® EPO (Open Access)

Continue

Savings Plus Plans

- Savings Plus of New Jersey-HMO/HNO
- Savings Plus of New Jersey-Open Access Aetna Select
- Savings Plus of New Jersey - Open Access Elect Choice

Continue

Pharmacy



The Value of Medical/Pharmacy Integration

- When Aetna handles both the Medical & the Pharmacy, we can deliver maximum results to keep you healthy and keep costs down
- One ID card for Medical & Rx
- Faster access to data & superior data integrity
 - When Aetna manages both the medical & rx data, we have a validated and integrated view within 24 hours
- For members with chronic conditions, integration of Aetna Pharmacy with medical led to *fewer*:
 - Hospital Admissions
 - Hospital stays
 - Emergency Room visits



Aetna Formulary

Members can research prescriptions to see what tier the drug is on in the formulary guide by using our look-up tool.

- A. www.aetna.com
- B. Member Support
- C. Account Management
- D. Find medicine and costs
- E. Choose a plan year – select “2021”
(www.aetna.com/formulary)
- F. Choose a plan – select “Standard Opt Out with ACSF Plans”
- G. Continue
- H. Select “Standard Opt Out with ACSF Plan Drug Guide”

(Note: The “Aetna Standard Opt Out Plan” is an open formulary plan. Formulary is only a partial list of the most common drugs and not all drugs can be listed here)

For those enrolled in the Educators Health Plan please call Aetna directly for drug look-up: 866-377-7216



How does Mail Order Pharmacy work?

- You can have maintenance drugs sent right to your home
- Maintenance drugs are those that are taken regularly for chronic conditions like diabetes or asthma, and you can receive up to a 90-day supply
- How to get started *once you receive your ID card:*
 - Online- log into your secure member website and sign into your account
 - Phone- 1-888-792-3862
 - Mail- get your rx script from your provider and mail to us with a completed order form (available on your secure member website)
 - Your provider can submit your order using:
 - Online via the e-prescribe service on our web site
 - Fax 1-877-270-3317

How do I sign up?

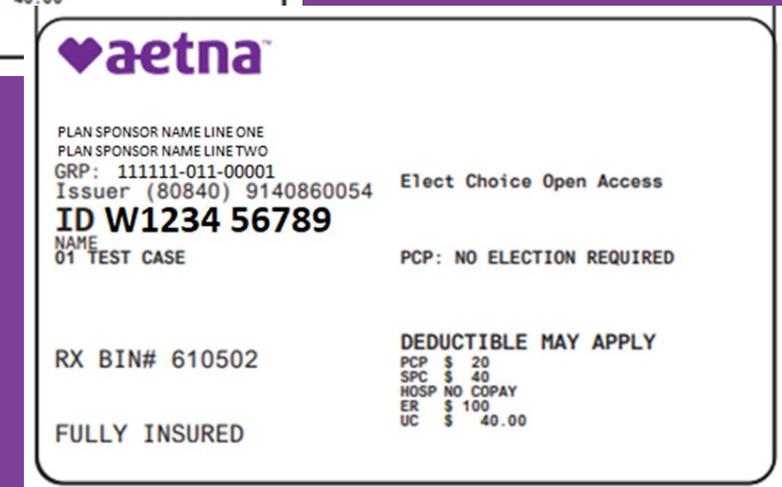
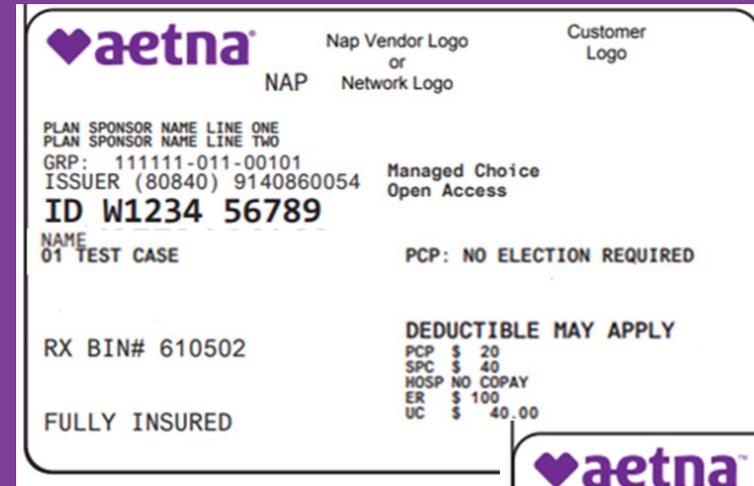
How do I sign up?

- There will be a **Passive Enrollment** to enroll in the new plans. You do NOT have to complete any forms.
- All eligible employees and registered dependents will be automatically enrolled in a comparable plan with Aetna.



Member ID Cards

- You will receive a new ID card in the mail. If you need your card prior to receipt, you can print one from your member website.
- Please be sure to show your new card to your provider at your first visit after July 1, 2021 and have them make a copy for their files.
- If you require additional ID cards you can contact Aetna directly to obtain them for your dependents.



Aetna Member Website

www.aetna.com

Features that get you where you need to go – Your member website

Find care

- Print ID cards
- Search network providers
- Find walk-in clinics
- Change your doctor
- See past activity

Manage Claims

- View and sort claims
- Pay your claims
- View claims progress

See coverage and costs

- Get coverage details
- See out-of-pocket costs
- Compare costs
- Read doctor reviews

Stay healthy

- Take a health assessment
- Try health coaching
- Start a wellness program
- Get Treatment options
- Save on gyms, vision and more

Managing Prescriptions

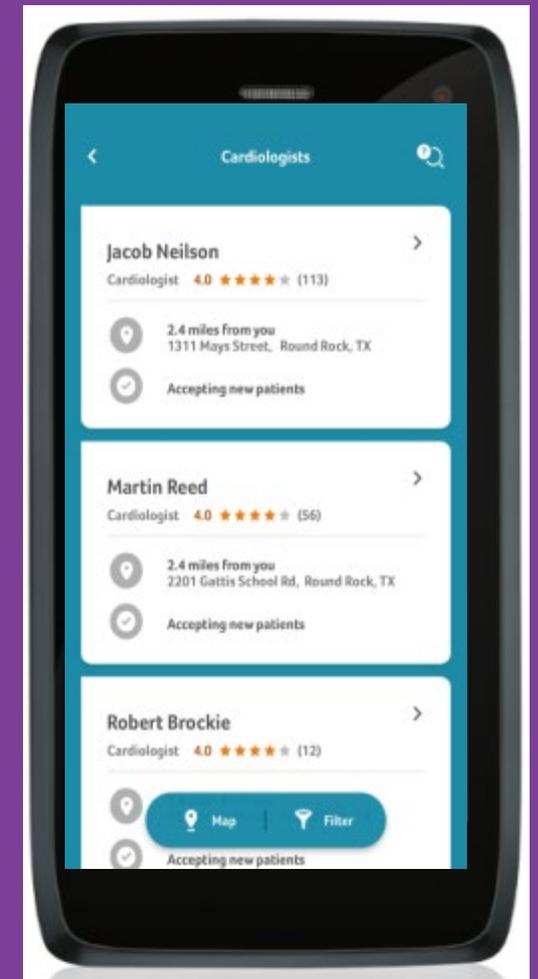
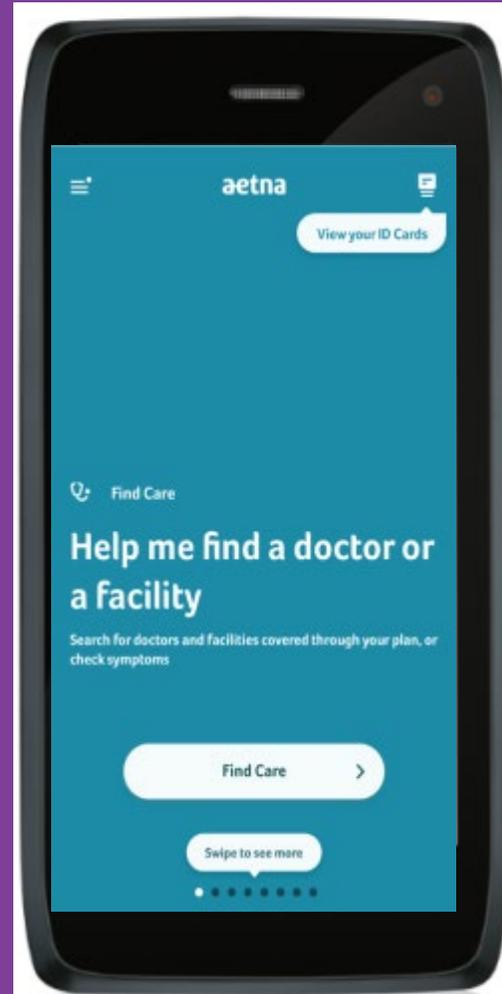
- Estimate drug costs
- Find a pharmacy
- Learn about drug information and side effects
- Refill a prescription
- Enroll in home delivery

Aetna Mobile App

You can access our most popular tools directly from the Aetna Mobile app. It is available on the Apple App Store and the Google Play Store.

With the mobile App you can:

- Locate urgent care facilities walk in clinics & emergency rooms
- View claims and claim details
- View benefits and balances
- View ID card information
- Store ID card offline
- *New fingerprint log-in



Access to Teladoc



- Convenient low-cost alternative to Emergency Room and Urgent Care visits for non-emergency medical care
- Member financial responsibility is the same as it is when visiting a network provider
- Care is available through web, phone or Teladoc mobile app
- Teladoc physicians average over 20-years of experience and are licensed in the states where you live

Aetna Customer Service

Human touch to self-service: Information how and when it's needed



Personal touch

Human interaction with Aetna Member Services by phone

Medical: 866-377-7216 (5am-9pm EST)



Telephonic self-service

24/7 Informed Health Line 800-556-1555



Digital health support/Self-Service

Digital tools, programs and resources in one comprehensive online experience



Live contact

Self-service

Things to
remember

Things to remember

- Aetna's preferred national Lab partner is **QUEST Diagnostics and Lab Corp**
- If you have a plan where you have met all or part of your **deductible** you may provide a copy of your explanation of benefits (EOB) from your previous carrier to get credit back to 7/1/2021. Just call the number on the back of your ID card for directions to submit
- If you have a **Transition of Care (TOC)** issue, please ask us for a TOC form. By calling 866-377-7216 you will be able to request a TOC form for services you are currently undergoing.
- If you have a **handicap dependent** who is over the plan dependent age, please ask us for a form



Additional Benefits



Member discounts

Built-in plan discounts with no referrals, claims or limits.

Your family can use them too!

Just go to www.aetna.com for discounts on:

- Gym memberships
- Natural therapy services
 - Massage therapy
 - Acupuncture
 - Chiropractic care
 - Nutrition services
- Hearing Care Solutions
 - Hearing aids/batteries
- Vision discounts
 - Frames/lenses
 - Contact lenses
- Nutrition
 - ChooseHealthy

Investing in employee health – Wellness Program

Wellness is a lifelong journey for employees, from staying healthy to managing health problems.

That's why we offer a \$50 gift card for doing something simple and smart for your health.

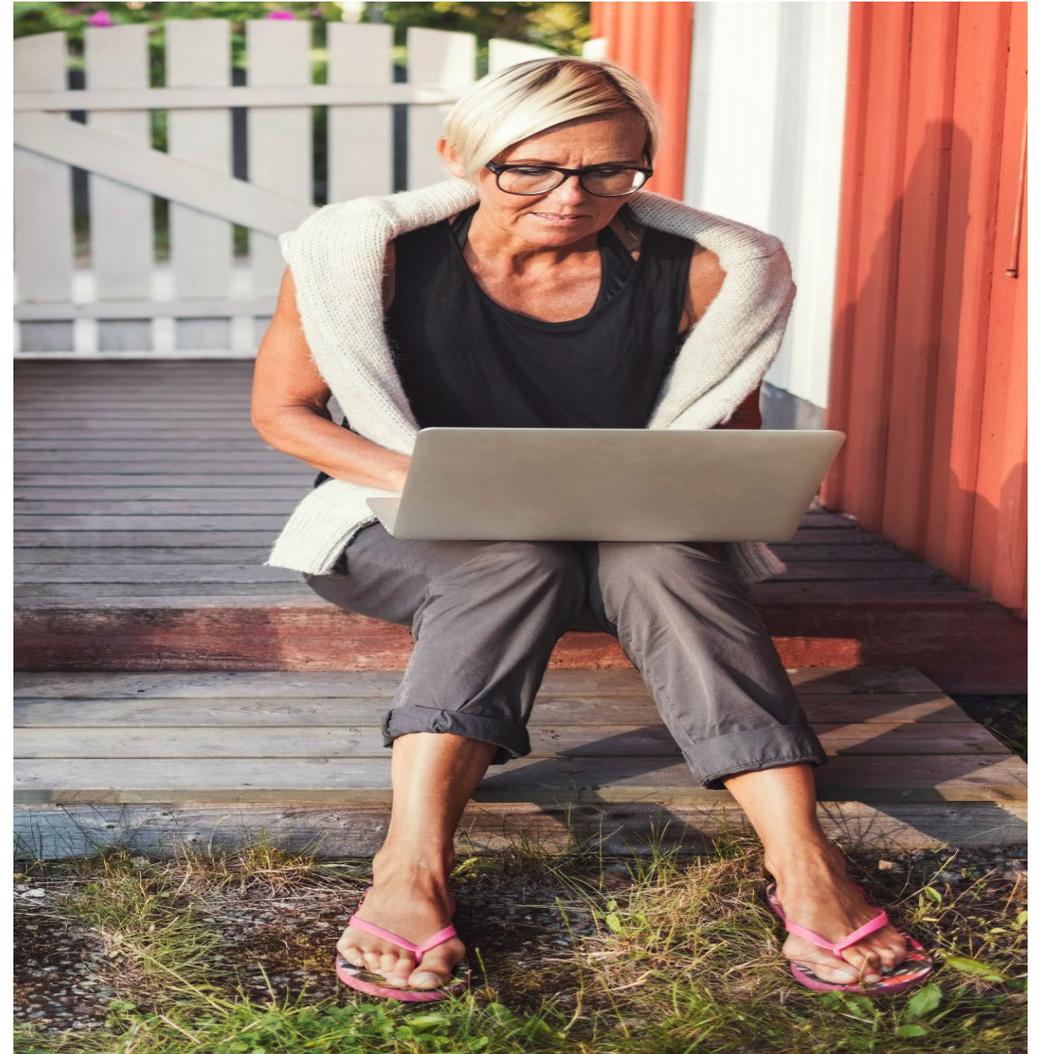
It's easy. All you have to do is complete a health assessment and online health coaching program.

- ✓ Complete Health Assessment
- ✓ Complete Online Healthily Coaching Program

Register on the Aetna Member website

Choose **Stay Healthy**

In addition, you are eligible for a Fitness Program Reward reimbursement of up to \$240 annually to help supplement membership fees at a gym.



Questions?



Thank you
&
welcome

aetna®