



Healthier happens together[®]

Benefits designed for your unique needs

January 2026 – December 2026

Susan Kish, Presenter

October 2025



Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

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

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Get the coverage you need with the Aetna Choice® POS II health plan



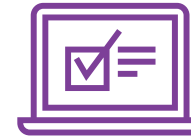
**In-network and
out-of-network care**



Preventive care



No referrals required



**Preapproval for
some services**



**Lower out-of-pocket
costs for
in-network care**

Check the plan design and benefits summary for more information on coverage and costs.

NEW FOR 2026

New medical plan offered

- Primary Care Hybrid Plan
- Offers Low Premiums
- Offers Lower Copays

CVS Virtual Primary Care®

- Replacing Teladoc
- \$0 copay for virtual care

Voluntary Supplemental Health Plans coverage for:

- Accidents
- Critical illnesses
- Hospital indemnity

ID Cards

- New Cards referencing CVS Virtual PCP

Plans

you can count on

IN-NETWORK PLAN COMPARISONS

Preventive Care

Deductible

Coinsurance

Annual out-of-pocket maximum

Primary Care Office visit

Specialist office visit

Mental Health Office Visits

Urgent care

CVS Minute Clinic-Walk-in clinic

Walkin clinic

Emergency Room

X-rays, complex imaging

Aetna Virtual Primary Care services

\$4500 Basic HDHP	Primary Care Hybrid	\$2000 Choice HDHP	\$750 Core Plus
100%	100%	100%	100%
\$4,500 Individual \$9,000 Family	\$5,500 Individual \$11,000 Family	\$2,000 Individual \$4,000 Family	\$750 Individual \$1,500 Family
You pay 30%	You pay 30%	You pay 20%	You pay 20%
\$6,650 Individual \$13,300 Family	\$7,500 Individual \$15,000 Family	\$5,000 Individual \$10,000 Family	\$3,500 Individual \$7,000 Family
30%; after deductible	\$25 copay	20%; after deductible	\$30 copay
30%; after deductible	50% coinsurance	20%; after deductible	\$60 copay
30%; after deductible	\$25 copay	20%; after deductible	\$30 copay
30%; after deductible	\$75 copay	20%; after deductible	\$60 copay
100%; after deductible	100%	100%; after deductible	100%
30%; after deductible	\$15 copay	20%; after deductible	\$15 copay
30%; after deductible	30%; after deductible	20%; after deductible	20%; after \$250 copay; after deductible
30%; after deductible	30%; after deductible	20%; after deductible	20% after deductible
100%	100%	100%	100%

Provider Search

Log onto your secure Aetna member portal, or

Log on as a guest:
www.aetna.com

Click Find a doctor at the top:

Find a doctor

Scroll down and to the right click on Plan from an employer: Plan from an employer >

Enter zip code at continue as a guest and click search:

Continue as a guest

Please enter your **home** location (zip, city, county or state) to access providers specific to your plan benefits.

Traveling? You can change your location after you select your plan

Look within

25 Miles

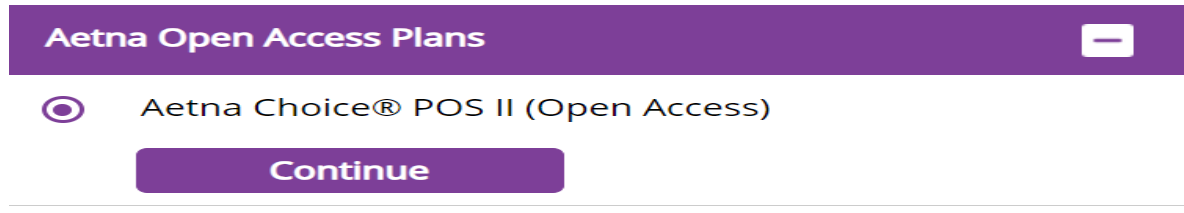
0 Miles 100 Miles

Search

Provider Search

Select a Plan:

Scroll down to Aetna Open Access Plans and **click on Aetna Choice POSII (Open Access)** and continue



Aetna Open Access Plans

Aetna Choice® POS II (Open Access)

Continue

Dental benefits worth smiling about

Annual deductible

Annual benefits maximum

Preventive services

Basic services

Major services

Orthodontic services[*]

Orthodontic lifetime maximum

[*Available only for children age XX and under.]

Dental PPO Basic Plan

\$75 Individual/\$225 Family

\$1,000

100%

60%; after deductible

50%; after deductible

Not Covered

Not Covered

Dental PPO Core Plan

\$50 Individual/\$150 Family

\$2,000

100%

80%; after deductible

50%; after deductible

50%; after deductible

\$2,000



Easy-to-use coverage with the **Aetna Dental® PPO*** plan

In network or out — it's your choice

Your options

In-network

Visit a dentist in the Aetna Dental PPO network.

To find one, use our online directory at **Aetna.com**

How it works

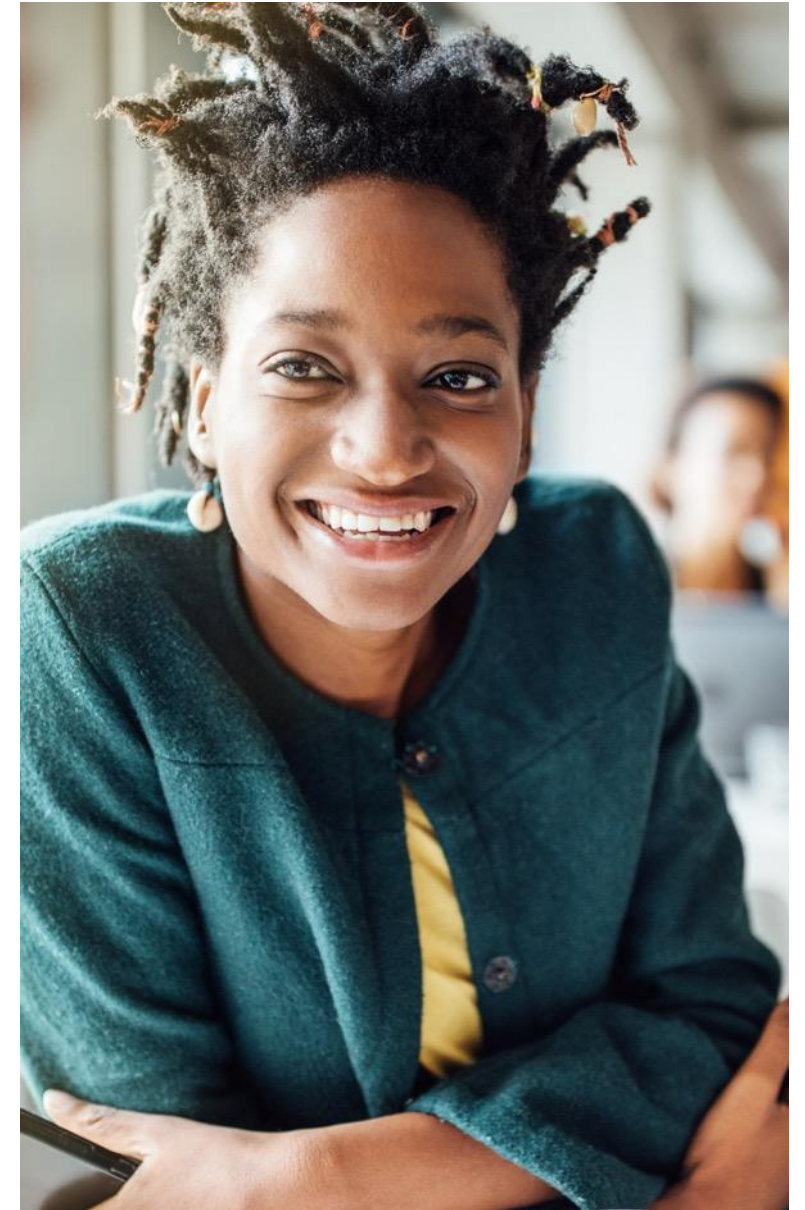
- Network dentists offer special rates for covered services. So your share of the cost is usually lower.
- Network dentists file claims for you.

Out-of-network

Visit any licensed dentist outside the network.

- You may pay more when you get care from dentists who aren't in the network.
- You may have to file your own claims.

* State laws vary with regard to out-of-network benefits. In Illinois, DMO plans provide limited out-of-network benefits. In Virginia, the DMO plan is known as the DNO Plan (Dental Network Only). In order to receive maximum benefits, members must select and have care coordinated by a participating primary care dentist. Illinois DMO is not an HMO. The DNO plan in Virginia is not an HMO.



Other dental services



Alternative orthodontics*

- We partner with online vendors, such as Byte and Candid, to provide certified, convenient orthodontic solutions.
- Providers oversee remote treatment management and guidance from beginning to end — no in-person appointment needed.
- Supplies are delivered directly to members' homes.



24/7 virtual dental care (for PPO members)

Members can access one of our virtual care provider partners, Dental.com and The TeleDentists™. Then they can connect on demand with a licensed dentist who can:

- Use Smart Scan technology to get your personalized oral health report , wellness score and over-the-counter product recommendations designed to care for identified conditions right at home.
- Prescribe appropriate medication
- Treat toothaches, infections and other dental emergencies
- Review treatment plans and provide detailed second

*For those with PPO plans that cover orthodontia.

Virtual care from anywhere

CVS Virtual Care

Join a live session to learn more

Primary care appointments within **5 days**¹

Mental health appointments within **14 days**¹

On-demand care within **15 minutes**¹



Personalized health dashboard provides convenient, secure access to health data for patients and caregivers

*Limitations may apply based on services and location. Controlled substances not prescribed.

¹ Averages based on January through August 2023 CVS Virtual Care data - observed patient experiences are subject to change.

Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share.

Aetna[®] supplemental insurance

**Extra financial protection
when you need it most**

Choose coverage for:

- Accidents
- Critical illnesses
- Hospital indemnity

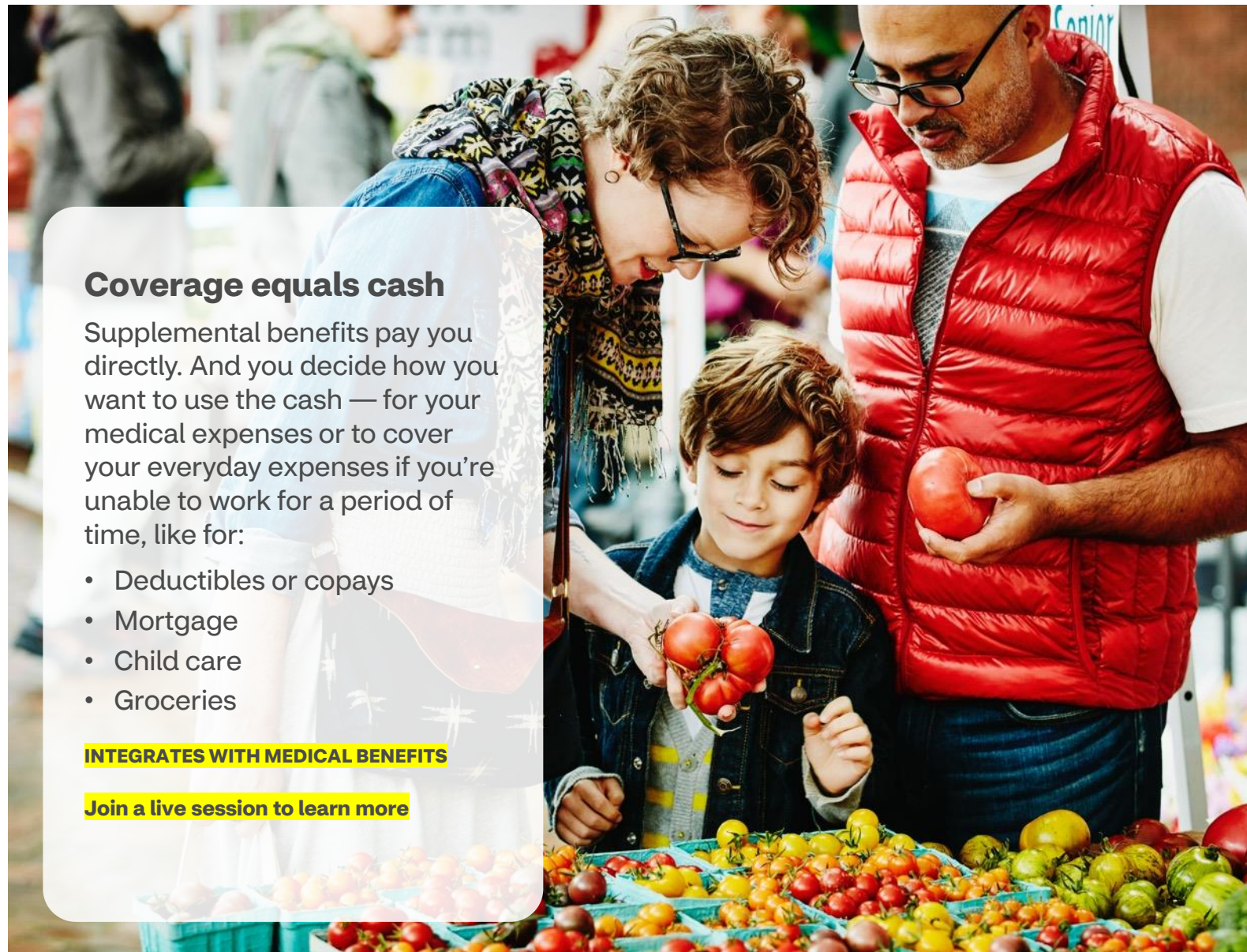
Coverage equals cash

Supplemental benefits pay you directly. And you decide how you want to use the cash — for your medical expenses or to cover your everyday expenses if you're unable to work for a period of time, like for:

- Deductibles or copays
- Mortgage
- Child care
- Groceries

INTEGRATES WITH MEDICAL BENEFITS

Join a live session to learn more



Join a live session to learn more

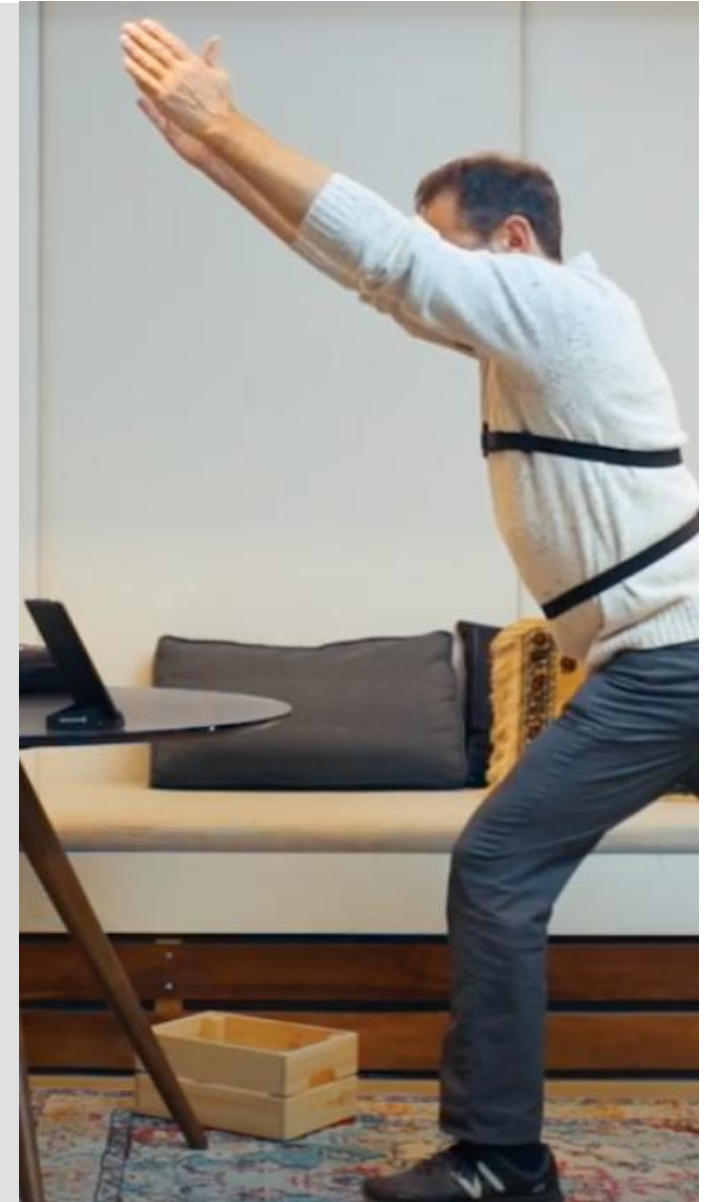
Identifying members earlier, with support every step of the way



Aetna® Back and Joint Care

combines Hinge Health digital exercise therapy programs and Aetna Clinical Care management and predictive analytics assets with new capabilities for a differentiated product to lower costs and improve outcomes to:

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



Aetna® Back and Joint Care program

Back and joint health benefits at no additional cost

Musculoskeletal (MSK) issues are widespread and debilitating. They can cause significant pain, reduce quality of life and contribute to lost time at work. Fortunately, there are ways to treat these conditions that don't always need surgery.



Manage chronic back and joint pain through a partnership with Hinge Health

Digital exercise therapy can help with chronic back and joint pain. Digital therapy:

- Employs a 12-week program delivered via tablet and/or sensors/computer vision, supported by one-on-one health coaching and a physical therapist
- Provides more ease-of-use and engagement compared to in-person office therapy



Engage with a physical therapist virtually for more recent MSK issues

- Help alleviate acute musculoskeletal pain
- Get up to six virtual visits
- Access our exercise therapy program via app



Avoid common MSK conditions through our wellness program

Our program is a customized digital solution. It can help prevent common job-related MSK conditions. Program offerings:

- Solutions developed and delivered through the Hinge Health app
- Features guided exercises and stretches to ease physical strain
- Provides individually tailored programs based upon your job and level of fitness

Available in Spanish: Hinge Health features a Spanish call out to highlight Spanish language availability, and landing pages automatically present Spanish content for members with Spanish language preferences.



To learn more:
Visit the Aetna Back and Joint Care Support Center

Available to eligible members 18 years and older.

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Aetna.com

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Getting started

The Aetna Back and Joint Care program is included on your member website. It has a direct connection to the Hinge Health online screener.

The clinical screener ensures that the program is suitable for your condition.

www.hingehealth.com/find/aetna/



 aetna®

Feeling your best

Living with a behavioral health condition

People of any age, gender, income, race or religion can be affected by:

- Anxiety
- Depression
- Eating disorders
- Substance use disorders

That's why your medical plan includes behavioral health benefits

We've integrated your benefits so that you can take care of the whole you.

So, whether you choose face-to-face counseling or prefer televideo counseling, you get convenient access to care, support and other resources — wherever you are.

Whether your condition is mild and short-lived or serious and long-lasting, there are effective treatments that can help.



Behavioral therapy

Behavioral therapy is one of the main ways to treat a behavioral health condition. Also known as talk therapy, it can help you identify issues in your life that can contribute to problems and teach you how to manage and move beyond those issues.



Medication therapy and management

Treatment may include taking prescription medications that are effective in treating conditions like depression and substance use disorders. Your doctors are trained to find the medications for you.



Your care advocate

They'll work closely with you to support your emotional health and everyday needs. They can do all the legwork to help you give your emotional health the high priority it deserves.

Depression, anxiety or those struggling with mental well-being concerns

Ages	Provider	Contact	Availability
5+	Array at Home	1-800-442-8938 / TTY 711 https://ArrayBC.com/	Nationwide
5+	Telemetrynd	1-866-991-2103 / TTY 711 http://www.telemetrynd.com/aetna	Nationwide
5+	Alma Health	HelloAlma.com/aetna	Nationwide
13+ 18+	Talkspace	https://www.talkspace.com/aetna 13+ for therapy 18+ for medication management	Nationwide
18+	CVS® MinuteClinic®	1-855-417-2486 / TTY 711 https://CVS.com/mental_health	CVS® MinuteClinic® markets
18+	Meru Health	https://MeruHealth.com/sign-up/Aetna/	Nationwide
18+	Brightside	1-415-360-3348 / TTY 711 https://Brightside.com/	Nationwide

Specialty treatment for children and adolescents

Ages	Provider	Contact	Availability
4-26	Equip Health	1-855-387-4378 / TTY 711 https://Equip.Health	Nationwide
6+	Valera Health	https://ValeraHealth.com/	AZ, CT, MA, NJ, NY, OR, WA
12+	Vita Health	1-844-866-8336 (1-844-866-TEEN) / TTY 711 https://VitaHealth.Care	AR, AZ, CA, CO, CT, DC, FL, IL, MA, ME, MD, MO, NC, NJ, NV, NY, OH, PA, RI, SC, TX, UT, VA, WA
12-28	Charlie Health	https://CharlieHealth.com/	AZ, CA, CO, DE, FL, ID, IL, MD, MI, MT, NV, NJ, OH, OR, PA, SC, TX, UT, WA, WY

Suicide care: risk reducing services and support

Ages	Provider	Contact	Availability
12+	Vita Health	1-844-866-8336 (1-844-866-TEEN) / TTY 711 https://VitaHealth.Care	AR, AZ, CA, CO, CT, DC, FL, IL, MA, ME, MD, MO, NC, NJ, NV, NY, OH, PA, RI, SC, TX, UT, VA, WA

Substance and alcohol use concerns

Ages	Provider	Contact	Availability
18+	Eleanor Health	1-866-972-0771 / TTY 711 https://EleanorHealth.com/	LA, MA, NC, NJ, OH, TX, WA
18+	Workit Health	1-877-777-2671 / TTY 711 https://www.workithealth.com/insurance/aetna/	FL, MI, NJ, OH, TX

Serious mental health conditions

Ages	Provider	Contact	Availability
6+	Valera Health	https://ValeraHealth.com/	AZ, CT, MA, NJ, NY, OR, WA
12-28	Charlie Health	https://CharlieHealth.com/	AZ, CA, CO, DE, FL, ID, IL, MD, MI, MT, NV, NJ, OH, OR, PA, SC, TX, UT, WA, WY

Eating disorders

Ages	Provider	Contact	Availability
4-26	Equip Health	1-855-387-4378 / TTY 711 https://Equip.Health	Nationwide

This program is part of your plan — there's no extra cost to you. By participating in this program, you'll learn more about:

- What to expect before and after delivery
- Early labor symptoms
- Newborn care
- Breastfeeding, and more



And if you have certain risk factors, you'll also get special support to help avoid an early delivery.



More features on your member website

You'll have access to the Maternity Support Center.* On the site, you'll get helpful tools and resources, information about pregnancy stages, personalized benefit details and more

*Our maternity program and support 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 Maternity Program

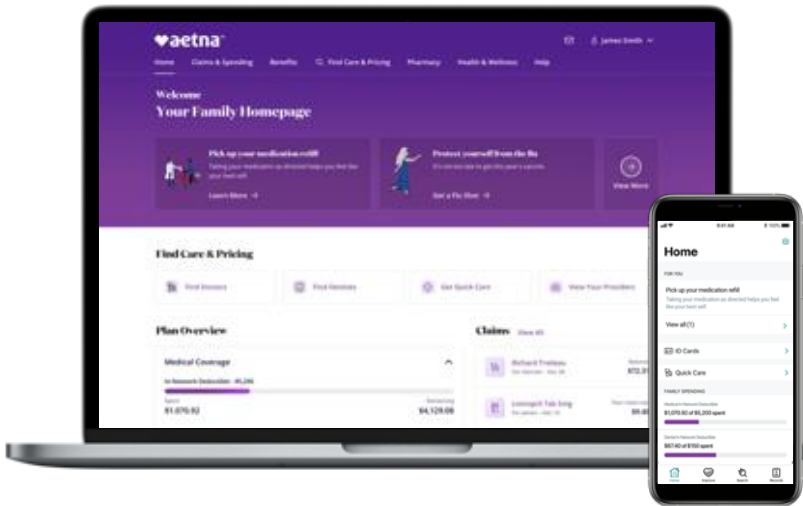
Giving you and your baby a healthy start

Take charge of your health care

with the Aetna® member website and the Aetna Health™ app

Find everything you need, all in one place

Set up your account to manage your benefits and more at home or on the go.



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

App screens are a composite of real situations. All names and other identifying information are fictional.

A smarter, simpler, more convenient way to take charge of your health care and benefits



Manage your plan

- Check your plan summary for detailed information on what's covered by your plan.
- Track your spending and understand your progress toward meeting your individual and family deductibles.
- Easily access your digital ID card anytime.



Connect to care

- Use tools to help you choose quality, in-network and local providers, pharmacies and facilities, including convenient retail clinics and urgent care.
- Get cost estimates for visits and procedures before getting care.
- Talk to a doctor anytime by phone or video chat from home.



Improve your health

- Receive personalized reminders to improve your health.



Download the Aetna Health app

Digital support centers provide quality online resources for members



All support centers are accessible via health.aetna.com

(Under Member Resources for Cancer and Back and Joint under Well-Being Tools for Women's Health, Maternity, and Transgender and Gender Diverse Support Centers)



Cancer Support

Whether you're newly diagnosed with cancer, currently in treatment or caring for a loved one, this tool can support you with education, tips and tools to help navigate this experience.

- Breast Cancer
- Women's Reproductive Cancer
- Lung Cancer
- Prostate Cancer
- Colorectal Cancer



Back and Joint Care Support

A collection of joint pain and back pain resources to guide you through everything from the causes of pain to treatment options to tips for long-term health.

- Hip Care
- Knee Care
- Back Care



Women's Health

Women have unique health experiences from adolescence to post menopause. This site has resources to guide you through health topics over different life stages.

- Reproductive Health
- Menstrual Health and Menopause
- Heart Health
- Mental Well-Being
- Health Conditions



Maternity Support

Staffed by nurses with maternity experience, this program provides resources, tips and guidance to help you through each stage of your pregnancy journey.

- End-to-End Maternity
- Fertility Support
- Postpartum Wellness
- Adoption Support

Enhanced Maternity new name **Aetna Healthy Chapters™**



Ask your Aetna Concierge

Get personalized support and the answers you need



How can I find the right specialist?



Is this covered under my plan?



I have my diagnosis. What do I do now?

Aetna One[®] Care Management Programs*

Your health — both physical and mental — is everything.

Whether you're managing an acute issue or dealing with other complex health challenges, our nurses can help. A nurse can work with you to put together a plan, help you understand your benefits offerings and answer your health-related questions.



Personalized nurse support

- Our clinical nurses can collaborate with service teams to help you achieve your health goals.
- Supported with a multidisciplinary team that can help guide you to local resources.
- Whether you're struggling with emotional issues or an advanced illness, we'll work with you and your family to provide guidance and support.



Local support

- You have access to a broad range of services to keep you and your family healthy.
- Including MinuteClinic[®] locations inside select CVS Pharmacy[®]



Tools, tips and support centers

- Through your Aetna[®] member website, you'll be able to locate a doctor, review your benefits information and watch informational health videos.
- For specific health needs, you can explore member resources like the Cancer Support Center, the Maternity Support Center and the Back and Joint Care Support Center.



Access to information — whenever, wherever

- Always on the go? No problem. Your member website is fully mobile.
- Remember, this is your one-stop shop for getting the help you need.
- Download the Aetna HealthSM app to access it all from the palm of your hand.

* While only your doctor can diagnose, prescribe or give medical advice, the care management nurses can provide information on a variety of health topics.

24-Hour Nurse Line

Health information
is a phone call away

- Get information on a wide range of health and wellness topics
- Make better health care decisions
- Find out more about a medical test or procedure
- Get help preparing for a visit to your doctor
- Receive emails with links to videos related to your question or topic

*Informed Health® Line 2022 Member Satisfaction Survey.



91%

*of members said the 24-Hour
Nurse Line helped them make
a better health care decision**

Kick-start better health with the right tools



Encouraging healthy behaviors

Aetna member website and Aetna HealthSM app integration

Health assessment

Dynamic MyHealth100 health score

Personalized, curated whole health pathways

Well-being content

Digital Health Actions

24-Hour Nurse Line¹

Member discounts

Access to neighborhood well-being services²

Engaging members

Through convenient 24/7 digital resources and member discounts, members are empowered to engage in healthy actions

¹ While only your doctor can diagnose, prescribe or give medical advice, the 24-Hour Nurse Line nurses can provide information on a variety of health topics.

² Member cost share may apply.





Aetna Health Your Way

- Aetna Health Your Way is accessed through a single sign on directly from Aetna Health.
- Through Aetna Health Your Way – Core, members will have access to:
- Health Assessment
- Guided Pathways
- Well-Being educational content
- Recorded Wellness Webinars

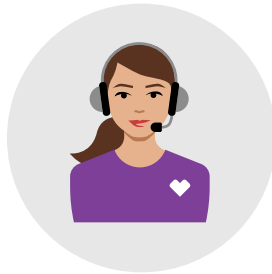
Count on savings with the Aetna[®] Discount Program*

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

* Discount programs are NOT insurance and program features are not guaranteed under the plan contract and may be discontinued at any time. Discount programs are in addition to any plan benefits and may require a separate charge to access such programs. Discount programs are NOT available to New York policyholders.

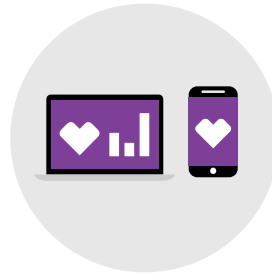
Human touch to self-service

Support on your terms



Personal touch

Live interaction with Aetna® concierge by phone



Self-service

24/7 personalized access through Aetna HealthSM digital platforms



Digital health support

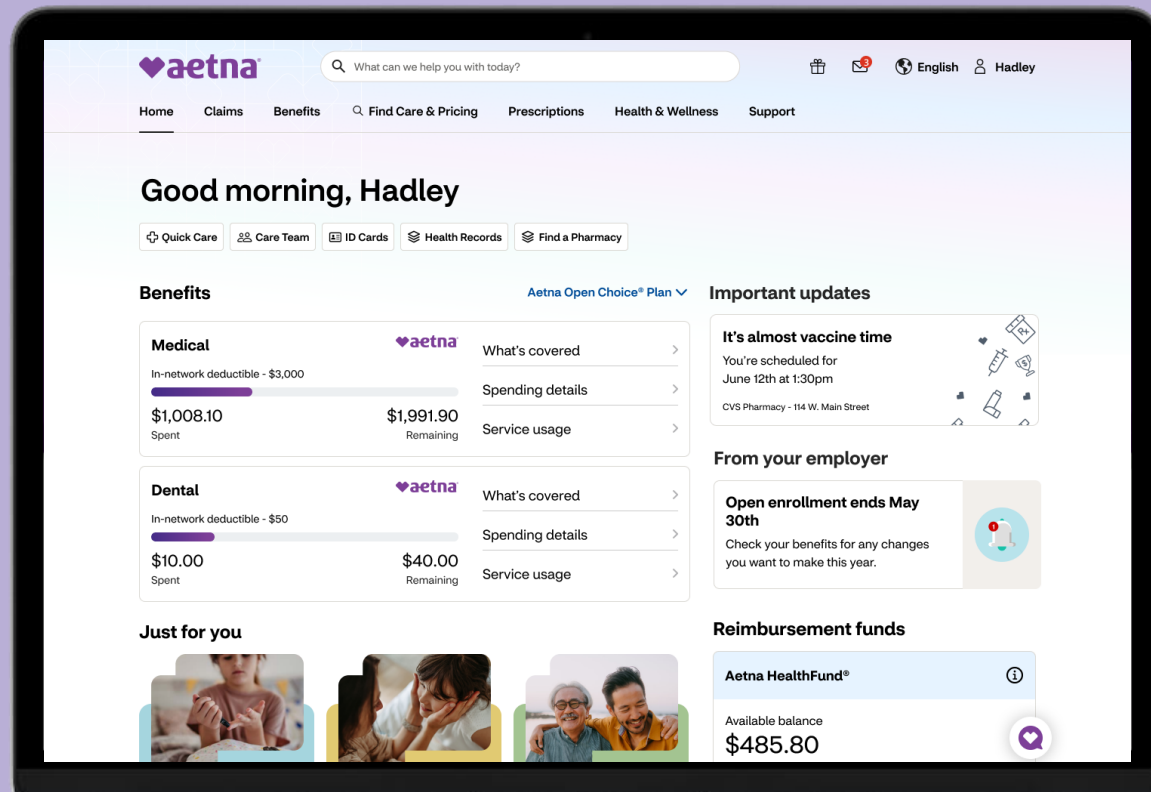
Digital tools, programs and resources in one comprehensive online experience



Live contact

Self-service

Empowering members to manage their health care on their terms

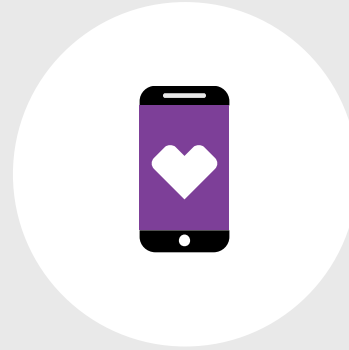


- **Streamlined interface:** Fast access to ID cards, information about Aetna® benefits and more
- **Navigation tools:** Personalized recommendations, AI chatbot and ability to connect with a live person
- **Connect to care:** Resources to find, compare and access quality care
- **Plan details:** View deductible, plan documents and prior authorization status and manage claims

It's simple to get started with Aetna®



Enroll during your open enrollment period.



After your effective date:

Visit [Aetna.com](https://www.aetna.com) to create an account and log in to your member website.

Download the [Aetna HealthSM app](#)



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Google Play and the Google Play logo are trademarks of Google, LLC. The app is available on Google Play.



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Q&A
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Thank you!

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

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

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

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

For more information about Aetna plans, refer to **Aetna.com**.

Policy forms issued in Idaho by Aetna Health of Utah Inc. include: HI ID GrpAg 05, HI SG HGrpAg 03.

Policy forms issued in Idaho by Aetna Life Insurance Company include: GR-29/GR-29N, AL HGrpPol 05, AL HGrpPol-Vision 01.

Policy forms issued in Oklahoma include: AL COC00010, HC COC00010, AL-HCOC-Dental PPO 04, AL HCOC-Dental CD04,AL HCOC Vision AVP01.

Policy forms issued in Missouri include: AL HGrpPol 01R5, HI HGrpAg 05, HO HgrpPol 04, AL HGrpPol-Vision 01, AL HGrpPol-Dental 01, DM HGrpAG-Dental 02.

