



Healthier happens together[®]

Benefits designed for your unique needs

January 2027 – December 2027

Susan Kish, Account Executive

October 2026



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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Plan snapshot: **Aetna Choice[®] POS II health plan**



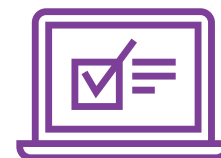
**In-network and
out-of-network care**



Preventive care



No referrals required



**Preapproval for
some services**



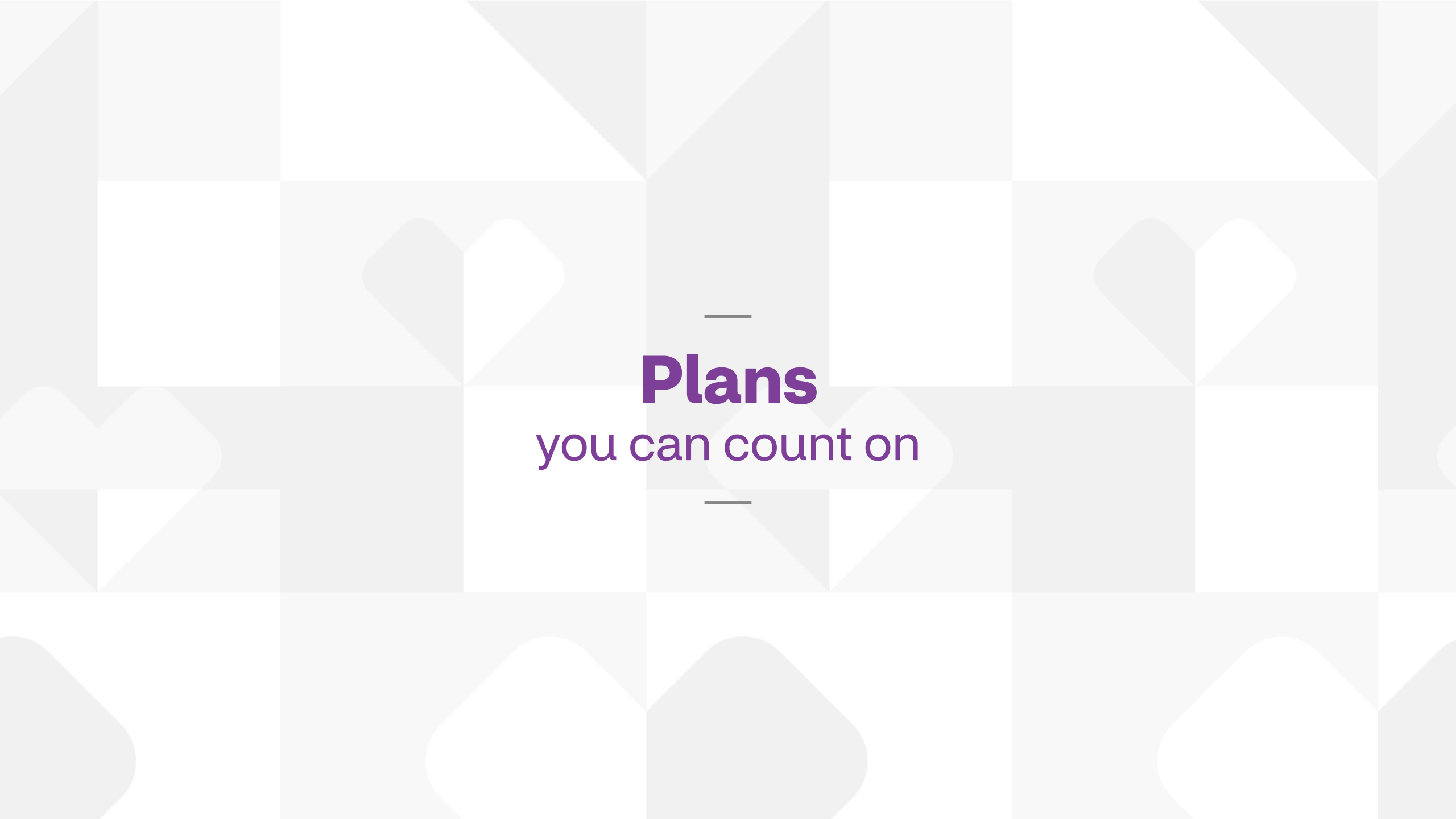
**Lower out-of-pocket
costs for
in-network care**

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

NEW FOR 2027

ID Cards

- **New Cards referencing Rightway Healthcare**



—

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

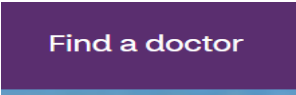
\$4500 Basic HDHP	Primary Care Hybrid	\$2000 Choice HDHP	\$750 Core Plus
100%	100%	100%	100%
\$4,500 Individual \$9,000 Family	\$5,500 Individual \$11,000 Family	\$2,000 Individual \$4,000 Family	\$750 Individual \$1,500 Family
You pay 30%	You pay 30%	You pay 20%	You pay 20%
\$6,650 Individual \$13,300 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:



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.

28027 (Concord, NC)

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

Look within

25 Miles

0 Miles100 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

Aetna Smart Compare®

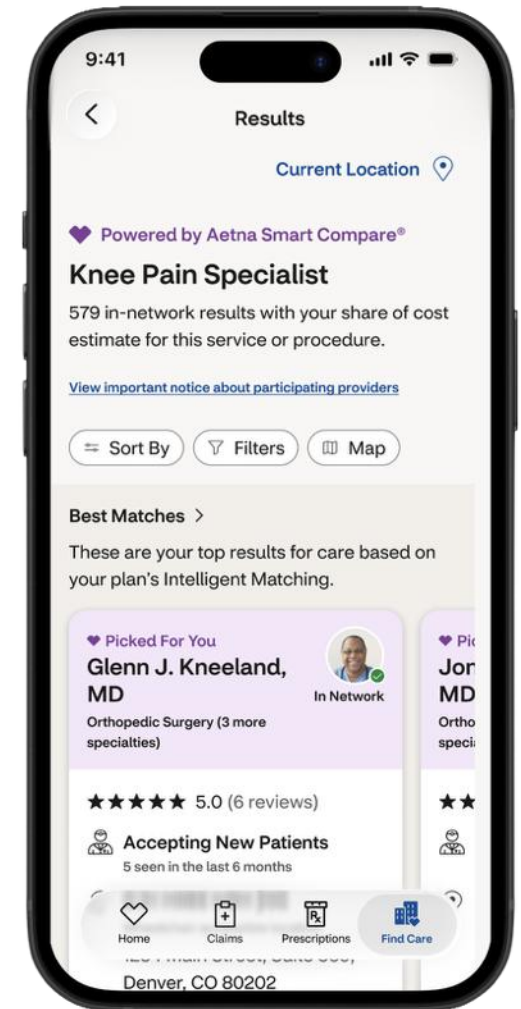
with Intelligent Matching takes the guesswork out of finding the right provider. It uses the latest technology to automatically personalize your search, matching you with providers based on your unique preferences and medical history.

No more guesswork or research to find the best provider for your condition. Now you can enjoy a member-centered experience that helps you get the right care at the right time from the right provider.

This message is for informational purposes only, is not medical advice and is not intended to be a substitute or proper medical care provided by a physician. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna is not a provider of health care services and, therefore, cannot guarantee any results or outcomes. The availability of any particular provider cannot be guaranteed and is subject to change. 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. Subject to benefits and eligibility verification.

Start your provider search on the Aetna HealthSM app or member website and look for the:

- **“Picked for you” banner.**
Highlights your top three provider matches.
- **Quality & Effective Care badge.**
Shows if they meet our highest standards for quality, cost-effective care.
- **Intelligent summary.**
Explains why each provider was specifically selected for you.



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

Aetna Dental® PPO* plan

In network or out of network, it's your choice.

In network Visit a dentist in the Aetna Dental PPO network. To find one, use our online directory at Aetna.com.	In-network dentists offer special rates for covered services, which can help lower your share of the cost. In many cases, in-network dentists submit claims on your behalf.
Out of network Visit any licensed dentist outside the network.	You may pay more when you see a dentist outside the network. Out-of-network dentists may require you to submit your own claims.

*State laws vary with regard to out-of-network benefits.

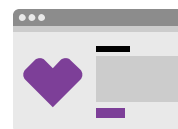


Other dental services

24/7 virtual dental care (for PPO members)

Members can access one of our virtual care providers, 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



All trademarks are the property of their respective owners.

Get care from anywhere with CVS Virtual Care®

- Primary care appointments **within 5 days²**
- Mental health appointments **within 14 days²**
- 24/7 care with **same-day visit options²**

Access to 24/7 urgent care with licensed providers

Care for common illnesses, infections and one-time medication refill

*Limitations may apply based on services and location.

Controlled substances not prescribed.

²Based on 2025 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 nonpreventive services at no cost-share.



Primary
care

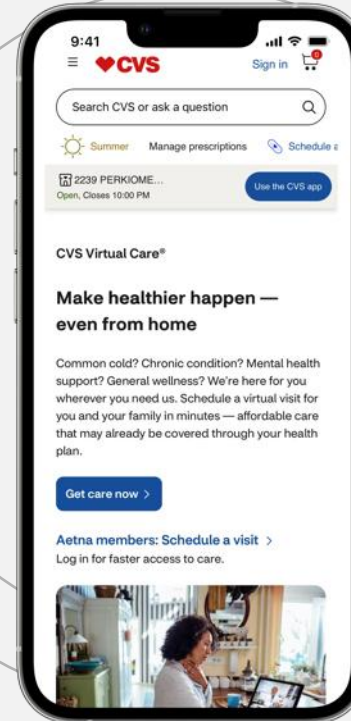
Member-selected, physician-led care team provides preventive and wellness treatment, manages chronic conditions and helps you navigate your care needs

Consult with a pharmacist for medication management as needed

Coordinates and guides you to quality care options



24/7
urgent care



Personalized health dashboard

Convenient secure access to health history data for patients and caregivers



Mental
health

Appointments with therapists and certified psychiatric prescribers available during the day, nights and weekends*

Counseling for anxiety, stress, depression and grief

Support with stress, life adjustments and conflict resolution

CVS Virtual Care information

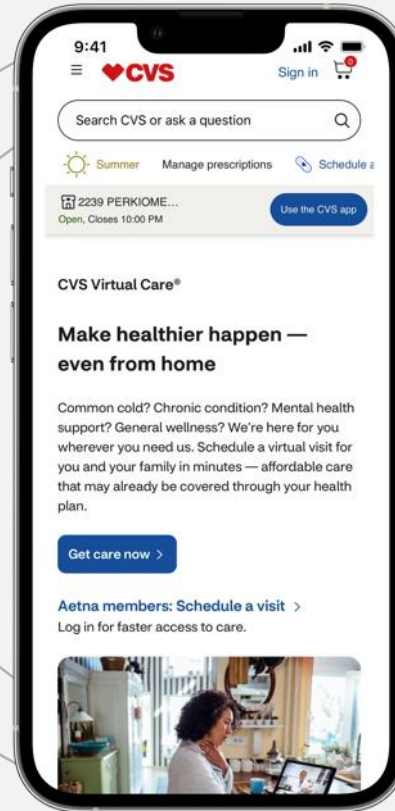
Get care from anywhere with CVS Virtual Care[®]



**24/7 urgent care
within minutes²**

24/7 care with same-day visit options

Quality care for illnesses, infections
and one-time medication refills



Personalized health dashboard

Convenient secure access to health history data
for patients and caregivers



**Mental health access
within 14 days²**

Appointments with therapists and
certified psychiatric prescribers available
during the day, nights and weekends

Counseling for anxiety, stress,
depression and grief

Psychiatric services for diagnosis,
treatment and medication management*

CVS Virtual Care information

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

²Based on 2025 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 nonpreventive services at no cost-share.

Aetna[®] supplemental insurance

Extra financial protection when you need it most

Choose coverage for:

- Accidents
- Critical illnesses
- Hospital indemnity

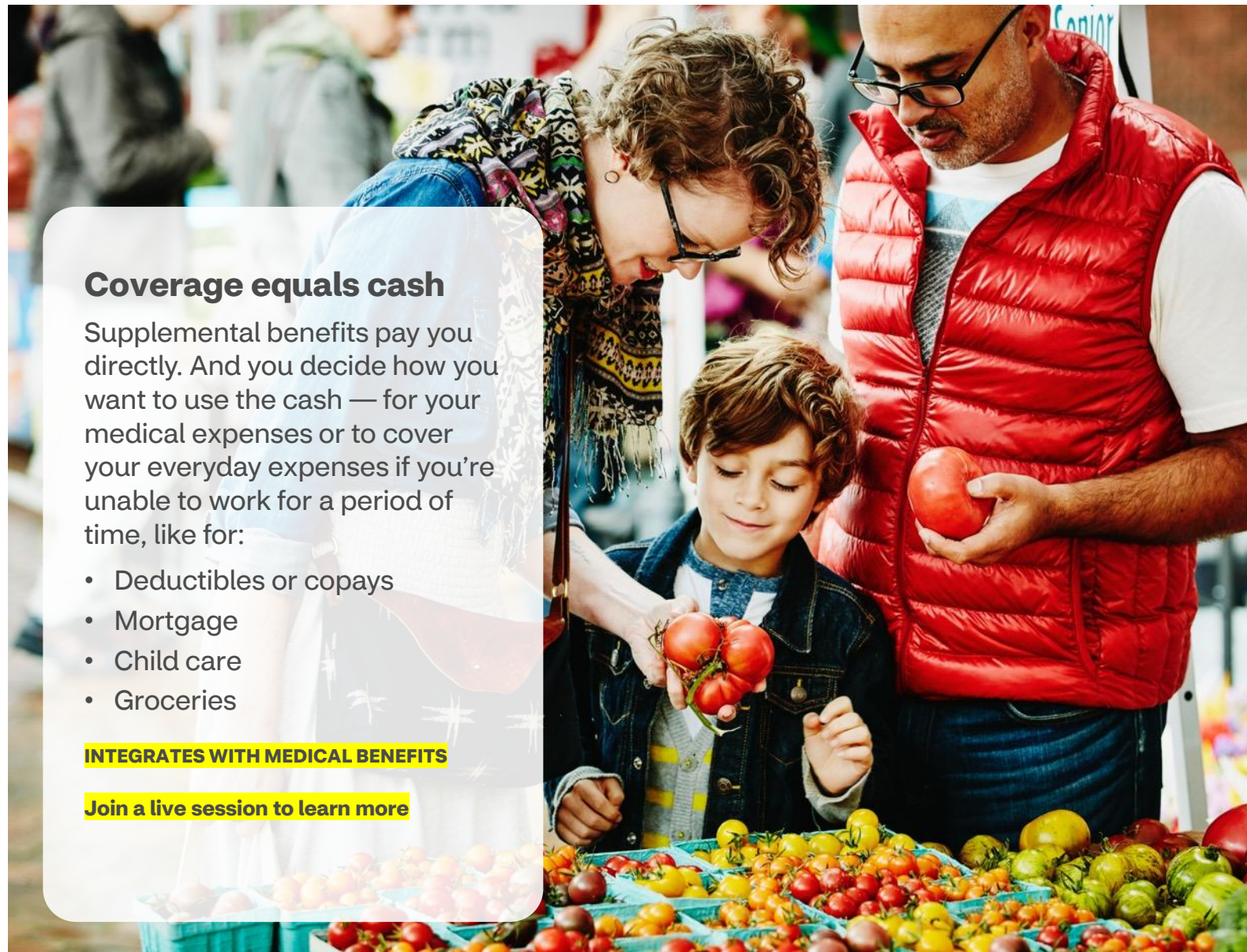
Coverage equals cash

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



Aetna[®] back and joint care

Identifying members earlier with support every step of the way.

Combines Hinge Health[®] digital exercise therapy programs and Aetna clinical care management and predictive analytics assets with new capabilities for a differentiated product to help lower costs and help 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



Hinge Health®

A pioneer in digital solutions for joint pain needs.



Exercise therapy

Digital exercise therapy program is delivered via tablet, and sensor technology provides real-time feedback and tracks adherence.



Education

Empowers participants to navigate the appropriate care for their condition.



Motivational coaching

Unlimited virtual therapy and one-on-one health coaching with a dedicated board-certified coach.



Prevention

Personalized strengthening and stretching programs are designed to prevent MSK issues from occurring.

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.

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).

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**

 **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+	Telemynd	1-866-991-2103 / TTY 711 http://www.telemynd.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/mentalhealth	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

Aetna Enhanced Maternity Program[®]

Supporting women through the maternity journey with:

- A fertility advocate*
- More comprehensive pregnancy identification and timelier outreach
- Preeclampsia prevention
- Access to guided genetic counseling and screening
- Education and resources to address social risk in maternal health outcomes

*Fertility advocate is not available for fully insured plans.



Take care of yourself with preventive care

Stay healthy by taking advantage of your preventive care benefits. It's the ultimate self-care with no out-of-pocket costs.



Qualifying immunizations

Preventive care and screenings for infants, children and adolescents

Well-woman exams



In-network coverage

100%

100%

100%



Out-of-network coverage

0%

0%

0%

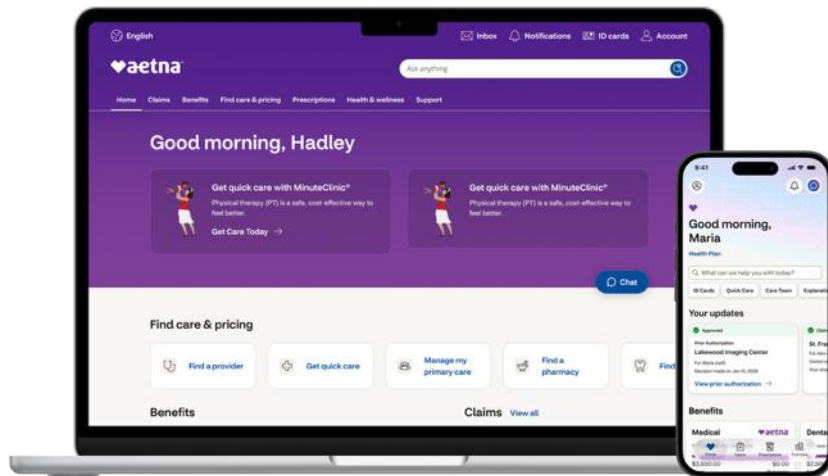
A high-deductible health plan (HDHP) can mean more savings for you

Usually covered at 100%	Preventive care	
You pay 100% until you meet the deductible, then only pay part of the cost	Deductible	Out-of-pocket maximum
	Plan provisions kick in	
Your plan pays 100% after you meet your out-of-pocket maximum	Plan pays	

The Aetna HealthSM app and website

Anytime, anywhere access to your benefits

Discover a convenient way to make the most of your health plan with the Aetna Health app and website. With simplified navigation and plain-language search, find the info, care and tools you need faster.



Download the
Aetna Health app

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

Manage your benefits and health with:

Tools you'll use

View claims, track spending, find care, access your digital ID card, see what's covered, manage prescriptions and more.

Enhanced search results

Get personalized, easy-to-understand support and next-step recommendations based on your plan and preferences.



Quality provider recommendations

With Aetna Smart Compare[®], find providers that have been recognized by the National Committee for Quality Assurance for delivering quality, cost-effective care.* Just look for the Quality & Effective Care badge in your provider search results.

24/7 support

Chat with a virtual agent when you need answers.

Tailored advice

Get tips based on your health needs and medical history.

*Where you get care is your choice. Search for a provider, or visit **Aetna.com** for a full list of providers.

Digital support centers provide quality online resources for members



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™

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)



Ask your Aetna Concierge

Get personalized support and
the answers you need.

**Is this covered
under my plan?**

**I have my diagnosis.
What do I do now?**

**How can I find the
right specialist?**

**What are my
maternity benefits?**

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.
- Includes MinuteClinic[®] locations inside select CVS Pharmacy[®] locations



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. It's 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 info 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

*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.

³Informed Health® Line 2024 Member Satisfaction Survey.



93%

of members said the 24-Hour Nurse Line helped them make a better health care decision³

Kick-start better health with the right tools

Engaging members

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



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

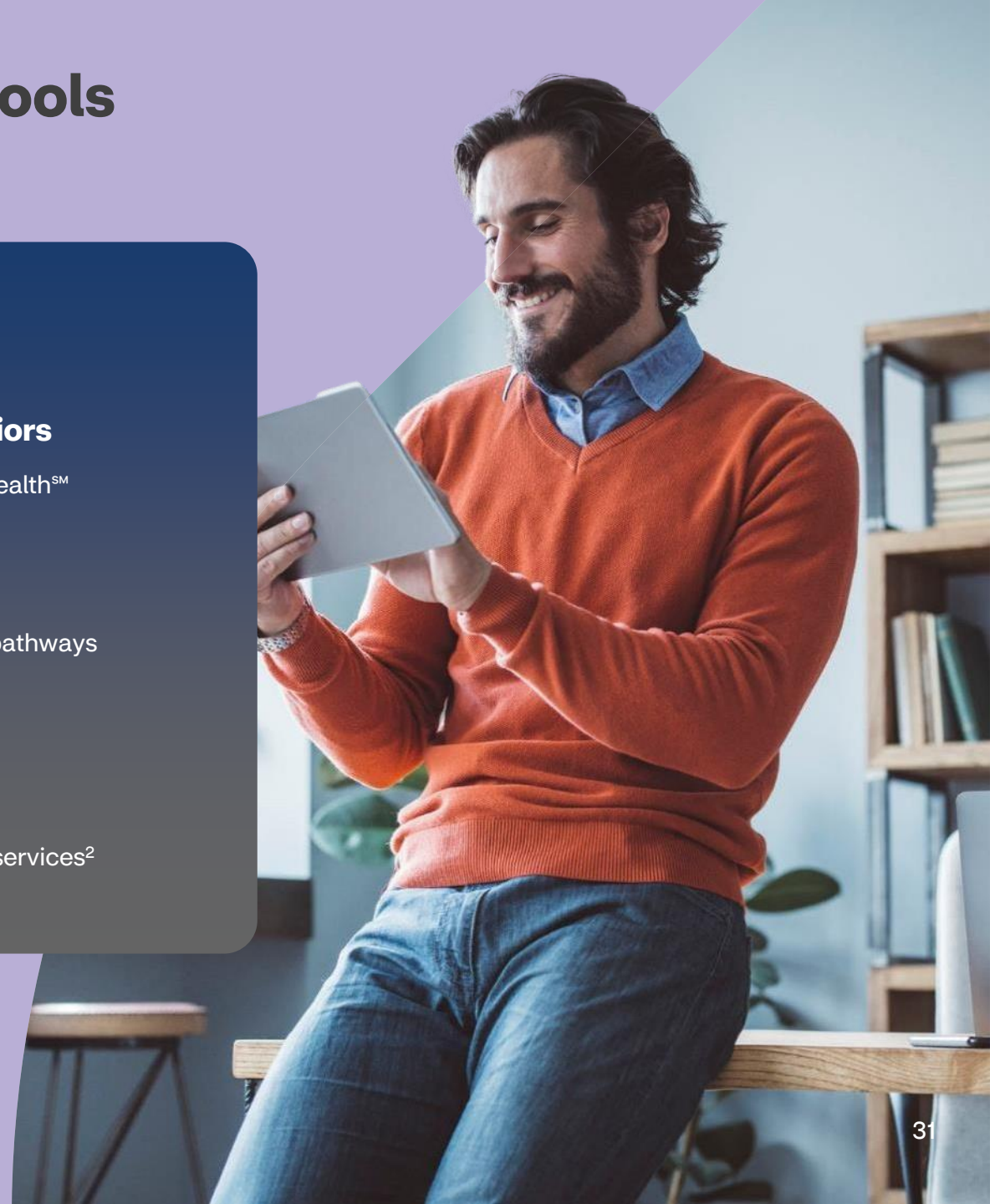
24-Hour Nurse Line¹

Member discounts

Access to neighborhood well-being services²

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 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 NY policyholders.



Support the way to want it



Connect with a person

Speak with your
Aetna® Concierge by phone



Self-service

24/7 personalized access
through Aetna HealthSM
digital platforms

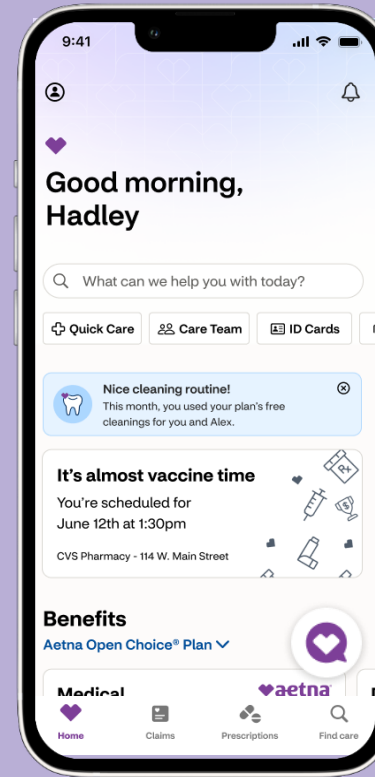
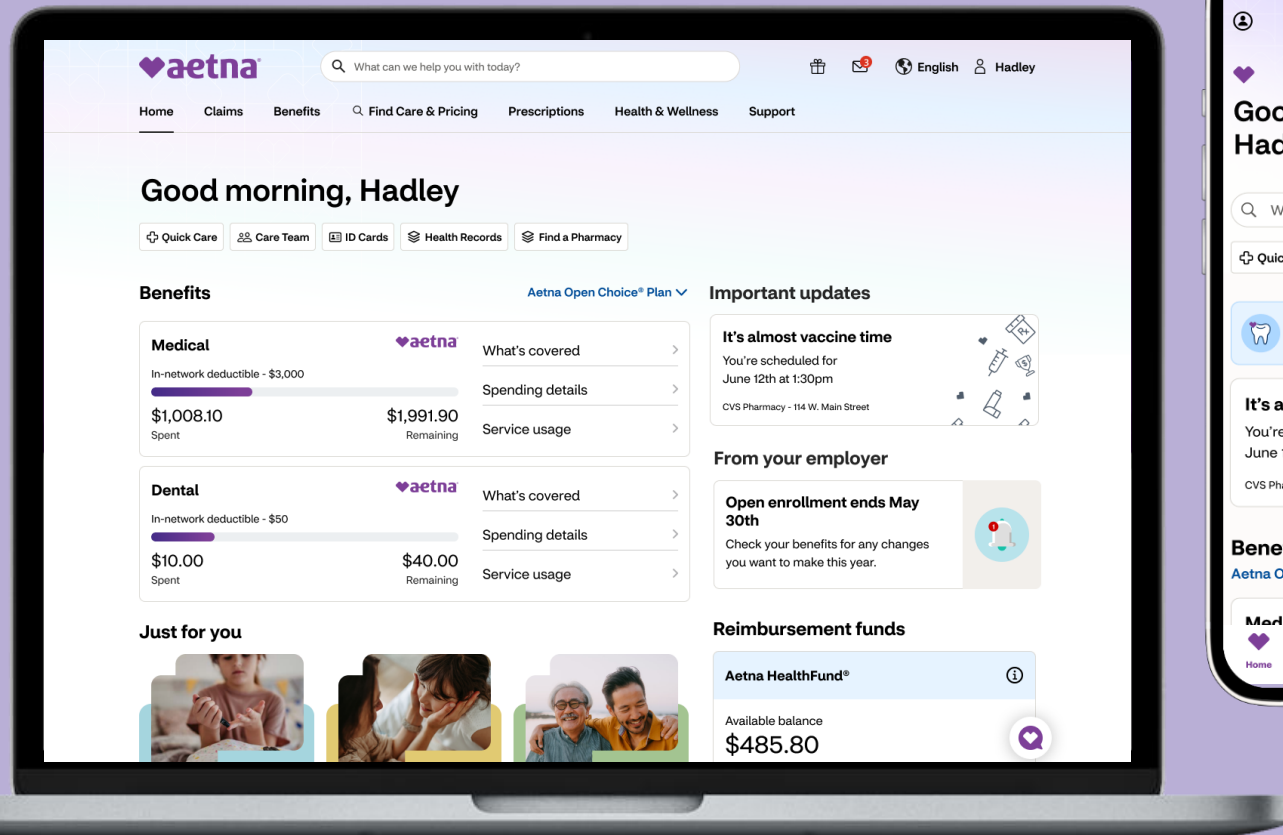


Digital health support

Digital tools, programs and
resources in one comprehensive
online experience



Empowering members to manage their health care on their terms

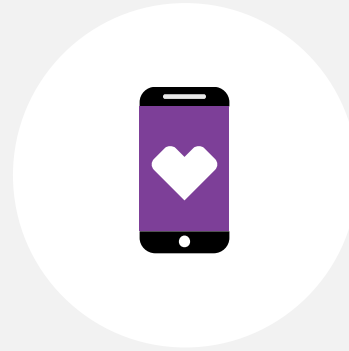


- **Streamlined interface:** Fast access to ID cards, information about Aetna® benefits and more
- **Navigation tools:** Personalized recommendations, AI chatbot and ability to connect with a live person
- **Connect to care:** Resources to find, compare and access quality care
- **Plan details:** View 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 to create an account and log in to your member website.

Download the Aetna HealthSM app



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

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



Q&A

The background of the slide is a light gray color with a repeating pattern of small, stylized document icons. Each icon is a rounded rectangle with a small tab on the top right corner, resembling a piece of paper or a document. The icons are arranged in a grid-like pattern, covering the entire background.

Thank you!



In Idaho, health benefits and health insurance plans are offered and/or underwritten by Aetna Health of Utah Inc. and Aetna Life Insurance Company. For all other states, health benefits and health insurance plans are offered and/or underwritten by Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna HealthAssurance Pennsylvania Inc., Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). In Florida by Aetna Health Inc. and/or Aetna Life Insurance Company. In Utah and Wyoming by Aetna Health of Utah Inc. and Aetna Life Insurance Company. In Maryland by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

*CVS VIRTUAL CARE NOTE: CVS Health Virtual Care[®] services are only available in the U.S. Limitations may apply based on service, location or health plan. Controlled substances not prescribed. Adolescent mental health services are limited to counseling only; Mental health medication management and psychiatry services remain available only for adults 18+. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share. CVS Health Virtual Care[®] is provided by CVS Management Support LLC. Clinical services are provided by CVS Healthcare Practices PLLC or MinuteClinic, LLC and their subsidiaries and managed entities. This material is for informational purposes only. Refer to **Aetna.com** for more information about Aetna plans and for a full list of participating providers. Subject to benefits and eligibility verification.