



# Healthier happens together<sup>®</sup>

Benefits designed for your unique needs



**CAPCOM USA, INC. - 108765**  
2026 Health Care Benefits

**Aetna.com**

3124938-01-01 (6/24) OE Packet





# What's inside

Plans

---

Our network

---

Programs & resources

---

Support & digital tools

---

**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 is part of the CVS Health® family of companies.**





# Bringing you what matters most

We're committed to bringing together what matters most to our members. Here's how we'll create a more meaningful and personal health care experience:

## Guidance and support

Count on us to help you choose the plan that's right for you. You'll get easy-to-understand benefits, tools and navigation for an overall simpler process.

## Access to trusted care

Getting care is easy with our provider network. And we'll help you get to the right place for the right care you need.

## More benefits

We offer more choices — and support you along the path to your best health.

## Count on a simple experience

- ☐ **Get to know each plan**  
Review your benefits enrollment site to see which plan is right for you.
- ☐ **Review the extras**  
You'll get easier access to affordable care, including more choices and plan perks.
- ☐ **Find trusted doctors and other providers**  
We've got you covered with our large, national network.
- ☐ **Rely on our online tools**  
View your ID card, plan for treatment, check claims, use our cost comparison tool and much more.



Aetna.com



Aetna Health<sup>SM</sup> app

## Questions?



Call us  
for medical, **877-204-9186 (TTY: 711)**



## Plans

Choosing a plan that's right for you and your family is so important. That's why we offer easier access to better — and more affordable — health benefits solutions. And we'll be right there to help you find the perfect fit.

### **Stay 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 if you go out of network**

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 preapproval for some services.

### **Understand that we cover emergency care**

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 when the unexpected happens.



# Medical

## Aetna Open Access® Managed Choice® health insurance plan Known as Managed Choice POS in CA

### Visit any doctor, no referrals needed

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.

This plan also gives you access to our tools, tips, programs and services. They can help you find network doctors, estimate costs and more.



\*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 trusted 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 Health<sup>SM</sup> app when you're on the go.

# Our network

## 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

## Teladoc Health® general medicine services — by phone or video

### 24/7 access to quality care

After hours? Can't get to the doctor's office? Teladoc Health 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 TeladocHealth app

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.

## TeladocHealth® mental health

### Get the care you need from wherever you are most comfortable

Meet with a therapist 7 days a week and get support for anxiety, depression, stress and more.

You can:

- Choose from board-certified psychiatrists, licensed psychologists, therapists or counselors

- Talk to the same therapist each time for anxiety, eating disorders, depression, grief, family difficulties and more
- Connect with your therapist 7 days a week, from 7 AM–9 PM local time, by video
- TeladocHealth Mental Health is available to eligible individuals ages 13+.\*

Visit **Teladoc.com/Aetna** for more information.

\*Limited to therapy only for eligible members ages 13-17. Teladoc does not provide psychiatric services or mental health medication management to adolescents.

## TeladocHealth® dermatology

### Keep your skin healthy with virtual care visits

Have a concern about your skin? With Teladoc dermatology services, you'll get access to board-certified dermatologists via **Teladoc.com/Aetna** or the Teladoc app. Simply provide details about your condition, upload images (if needed) and get a response in just 2 business days.

Keep your skin healthy with virtual care visits. Have a concern about your skin?

- Provide treatment for skin conditions like psoriasis, skin infections, rosacea and more
- Prescribe approved medicine
- Ask follow-up questions for up to 7 days after your first consult
- Answer any questions you have

Visit **Teladoc.com/Aetna** for more information.

## CVS Health Virtual Care

### It's your care, your way

From therapy appointments to quick care, we've got you covered. You'll have access to 24/7 on-demand care and mental health services by appointment. **CVS Health Virtual Care™** is in addition to your traditional network of providers. Access is included in your medical plan, made available through Aetna®, a CVS Health® company. Another way **healthier happens together®**.

# Our network

Here's what's included:

On-demand care:

- Access 24/7 care with licensed providers for common illnesses (cough, colds, flu), infections (ear, sinus, skin, urinary) and one-time medication refill

Mental health services:

- Take charge of your mental well-being. Appointments available 7 days a week including evenings. Counseling with a therapist for anxiety, stress, grief and psychiatry services for prescriptions and medication management.

Additional benefits:

- Access your health information, lab results and personalized tips from anywhere with your health dashboard.

## What's next?

Go to **CVS.com/virtual-care** to learn more about the virtual care services or register to set up your account for future care needs.

CVS Health Virtual Care™ services are only available in the U.S. Limitations may apply based on service, location or health plan. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share. 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.

□

This material is for information only. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Information is believed to be accurate as of the production date; however, it is subject to change.



# In-network care

## Who pays for what

### Highlights

Choosing in-network providers may help save you money.

These providers contract with us to offer rates that are often lower than their regular fees. They also work directly with us and send us claims for services you receive. Don't worry — this is all behind-the-scenes work when you stay in network.

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

### Benefits

- ✓ Lower out-of-pocket costs
- ✓ No balance billing
- ✓ Less paperwork

### How it works



#### Doctor visit

**Visit your doctor and show your Aetna® member 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.)



#### Claims

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

So whether you're looking to improve your physical or mental health, or just need a little extra support, we've got the program that's right for you.

# Programs & resources

## Aetna Enhanced Maternity Program

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

Special program features include:

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

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

## Aetna Health Your Way™

### Helps you achieve your best health in a whole new way

You get personalized resources and challenges, and you may be able to earn rewards. This way, you can stay on track and reach your goals.

#### Getting started

- Take your well-being assessment to start your tailored journey
- Review your personalized health report and recommended Health Actions
- Connect your activity tracker or smart device to monitor your progress and/or get involved in individual and peer challenges

#### Exploring additional resources

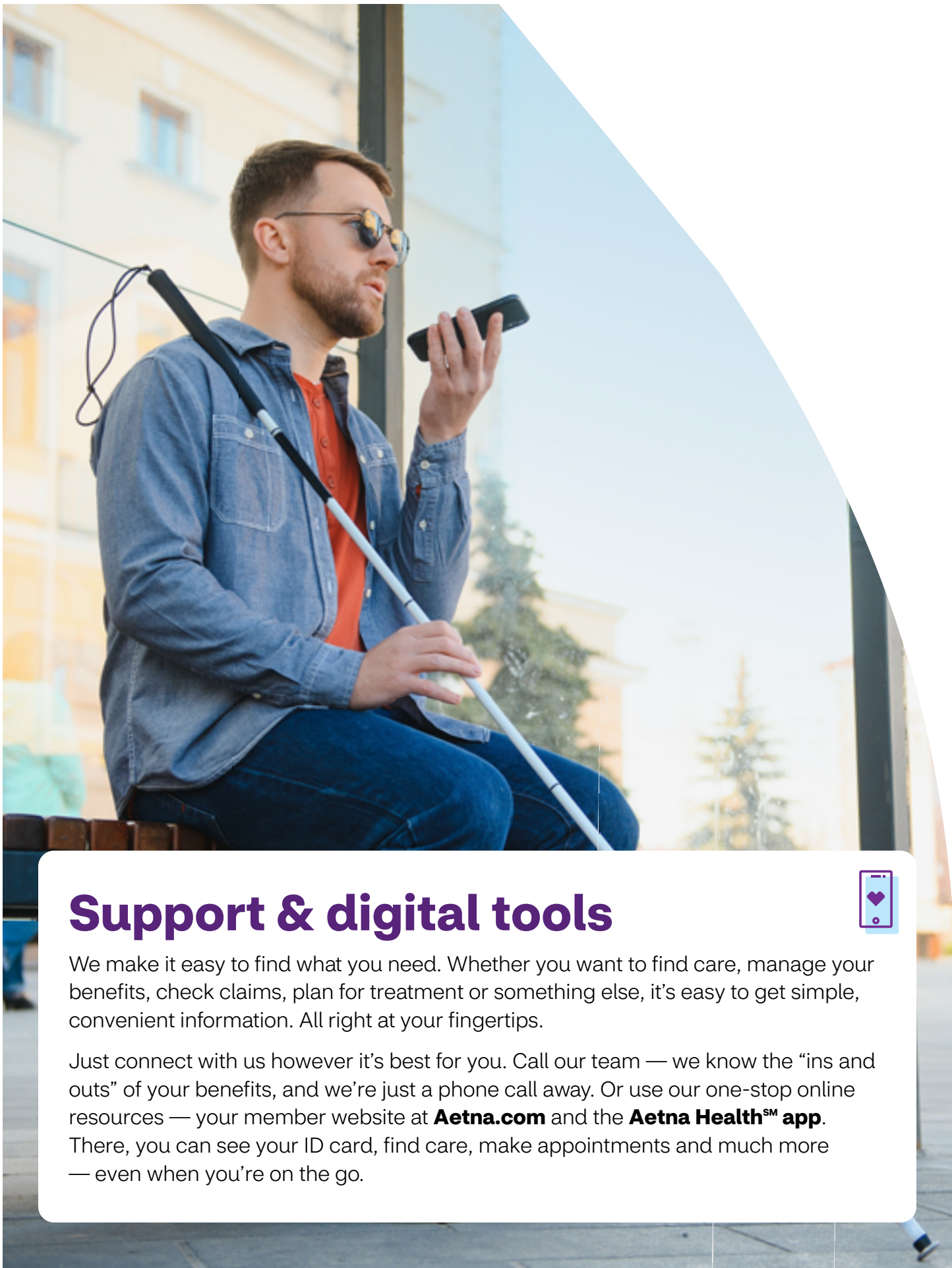
- Complete a mental health check-in to receive recommended activities and personalized content<sup>1</sup>
- Call the 24-Hour Nurse Line to help answer questions<sup>2</sup>
- Start a self-guided digital health coaching program.
- Explore recorded webinars

diagnosis, or treatment. Always seek the advice of a mental health professional.

<sup>2</sup> 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.

<sup>1</sup> This content is not intended to be a substitute or professional advice,





## Support & digital tools



We make it easy to find what you need. Whether you want to find care, manage your benefits, check claims, plan for treatment or something else, it's easy to get simple, convenient information. All right at your fingertips.

Just connect with us however it's best for you. Call our team — we know the “ins and outs” of your benefits, and we're just a phone call away. Or use our one-stop online resources — your member website at **Aetna.com** and the **Aetna Health<sup>SM</sup> app**. There, you can see your ID card, find care, make appointments and much more — even when you're on the go.

# Support & digital tools

## 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 Health<sup>SM</sup> 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<sup>®</sup> member website and Aetna Health<sup>SM</sup> app

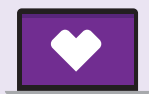
Manage your benefits, connect to care, handle claims — from anywhere.

## As a member, you can:

- ✓ View your health plan summary and get information about coverage
- ✓ Track spending and progress toward your deductible or maximums for you and your family
- ✓ View the cost breakdown, including what your plan covers and your responsibility
- ✓ 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 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, languages spoken and more. Visit **Aetna.com** to get started.

 **App Store**

 **Google Play**

\* Terms and conditions: [Aetna.com/3oiM59q](https://www.aetna.com/3oiM59q). Privacy policy: [Aetna.com/legal-notice/privacy.html](https://www.aetna.com/legal-notice/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. The app is also available on the Apple<sup>®</sup> App Store<sup>®</sup> or the Google Play<sup>™</sup> store.



# What to expect after enrollment

- ✓ **Welcome message** that explains coverage and benefits.
- ✓ Access to your member website and helpful **tools and resources**.
- ✓ Preference options on your **member website** to let us know how to reach you.
- ✓ **Physical ID card**.
- ✓ Access to your **digital ID card**.



## It's important to take care of the whole you

This includes your physical and mental wellness. That's why your benefits include checkups, screenings, vaccines, prenatal care services, counseling and more. And there are no out-of-pocket costs when you stay in network. So it's good for your health — and your wallet.

### We're here to help



If you have questions, just call us at the phone number on your **Aetna® member ID card**.

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)**

Teladoc Health is not available to all members. Teladoc Health and Teladoc Health physicians are independent contractors and are not agents of Aetna. For a complete description of the limitations of Teladoc Health services, visit **[Teladoc.com/Aetna](https://www.teladoc.com/Aetna)**. Teladoc Health and the Teladoc Health logo are registered trademarks or trademarks of Teladoc Health, Inc.

**Aetna.com**

