



Health with heart

Find caring connections with a personal touch

Health insurance plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).

Aetna.com

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Overview of plans

Health your way

Choosing a health plan that's right for you and your family is important. That's why we designed a suite of plans to meet your unique needs. You may never need every feature. But if you do, they're there for you.

So if you have questions, let us know. Just call us at **800-293-3536 (TTY: 711)** for medical plans.

Connections to care on your terms

Imagine your road to your very best health. Without the speed bumps, roadblocks and detours. With a support system that's always nearby — right in your neighborhood or a click or call away.

We're here to help you get there. Whether you're trying to get back up to speed or looking for ways to stay healthier, you can get the support, tools and programs you need to finally achieve these goals.

Important contact information



Aetna Member Services	1-800-293-3536 aetna.com
DocFind	aetna.com/dse/custom/bmcs
BMCS/Aetna	https://www.bmshc.aetna.com
Informed Health® Line	1-800-556-1555

24-Hour Nurse Line*

A simple call can make all the difference

Have questions about upcoming medical visits and options? 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. You can find the phone number by visiting **Aetna.com** and logging 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.

No cost Minute Clinic

Convenient care close to home

Get access to convenient, local care at a MinuteClinic® location at no cost to you.* MinuteClinic is a walk-in clinic located inside select CVS

Pharmacy® and Target stores, treating a variety of illnesses, injuries and conditions, including:

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

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

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.

* 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.

This information is only for use with self-funded plans. Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are both within the CVS Health® family. Aetna is not responsible for services received at MinuteClinic locations.

CVS® HealthHUB™

CVS® HealthHUB™ is a local health care destination that offers convenient and affordable care that you may need to help you feel your best.

- **Expanded health services** that can go beyond everyday care to help assist with chronic conditions, such as diabetes or sleep apnea.
- **A professional care team of providers** that work together to support your total health and help coordinate care and services you may need.
- **Extra assistance from the pharmacist** who can talk with you about screenings, support tools and services you may need to get on the path to better health.
- **A care concierge** who is there to guide you every step of the way and help you navigate the services and resources offered within a CVS HealthHUB location.
- **And, a greater selection of health and wellness products**— with everything from self-care products to durable medical equipment and supplies, to help support your total health.

Visit **CVS.com/HealthHUB** to learn more and find a location near you.

For a complete list of participating providers and pharmacies, log in to **Aetna.com** and use our provider search tool.

Available in select stores. Services may vary.
Pharmacy services provided by CVS Pharmacy, Inc.
Clinical services available at MinuteClinic.

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

Aetna®, CVS Pharmacy, Inc., which owns CVS® HealthHUB™ locations, 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.

Teladoc® general medicine and mental health care 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 nonemergency medical issues by phone or video. You can request visits three ways: online, via the Teladoc app or by phone. You can speak to a doctor "on demand" in minutes.* Or schedule a time that's more convenient for you. We know urgent care and emergency room visits can be costly and time-consuming.

Go to **Teladoc.com/Aetna** to find out more and set up your Teladoc account.

*Ten minutes is the median wait time for an on-demand visit, but wait times may be longer during peak hours or seasons. On-demand consults are guaranteed within an hour of request or are free of charge. Idaho is video only; Arkansas and Delaware require video for first visit every 24 months.

Participating urgent care centers

Say goodbye to ER visits and hello to savings

If you have an urgent but not life-threatening medical issue, think about using an urgent care center.* These centers can treat sprains, the flu, minor cuts and more.

There are over 3,000 participating locations. 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 on **Aetna.com/dse/custom/bmcs**. 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.

**Average retail and ER pricing. Based on Aetna® average claims costs. Data accessed July 2017. For illustrative purposes only.

***Standard text messaging and other rates from your wireless carrier may apply.

Participating retail walk-in clinics

Easy access, with no appointments needed

When you're a "little bit" sick and it's after office hours, try a retail clinic. Visit one for minor illnesses like strep throat, injuries like a sprain and even vaccines.

You'll enjoy:

- Convenient hours, with some open seven days a week with night and weekend hours
- Lower prices, such as an average of \$81 per clinic visit compared to the \$750 to \$1,000 average emergency room (ER) price^{*1}

We have many stand-alone and store-based clinics nationwide. Find them in our online directory at

Aetna.com/dse/custom/bmcs.

^{*}Average retail and ER pricing. Based on Aetna[®] average claims costs. Data accessed July 2017. For illustrative purposes only.

¹Member responsibility may vary based on plan design; for some plans, copays apply. ER copays are typically higher than walk-in clinic copays.

The Aetna HealthSM app and your Aetna[®] member website

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

The Aetna HealthSM app and your Aetna[®] member website are personalized, seamless and easy to use. Once you're a member, here's how you can connect:

- Get the Aetna Health app by texting "GETAPP" to **90156** for a link to download the app and create an account.*
- Go to **Aetna.com** to create an account and log in to your member website.

*Message and data rates may apply.

Online directory

Find network doctors, right at your fingertips

Need a doctor? Search by specialty and location in our custom online directory. You'll also find maps, directions and more. You can even look for doctors who speak your language.

Visit **Aetna.com/dse/custom/bmcs** to get started.

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 where you have the option to print it out at the top of the page.

Aetna 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. Log in to your member website at **Aetna.com** to start saving.

Aetna Informed RewardsSM program

Choose an eligible lower-cost medical service and get rewarded

Want to save money and get something back, too? Choose a lower-cost medical service, and you could qualify for a financial reward.

Earn \$25 to \$75

Most common health care services — such as MRI scans, X-rays, colonoscopies and ultrasounds — qualify for a reward. Reward amounts vary by service.

How does it work?

1. Go to **Aetna.com/about-us/login.html** and log in to your Aetna[®] member website.
2. Search for service in the "Find Care & Pricing" section.
3. Identify eligible service and activate your rewards.



Aetna Informed Rewards

Get rewarded for smart choices

You've got options

The following is a summary of what's covered by each Preferred Plan option. For a full list, check your plan documents. You can also call Aetna Member Services at **1-800-293-3536** with questions. If your plan is not detailed below and you have questions, please contact your benefits department.

Preferred Plan comparison*	BMCS Open Choice® - 1		BMCS Open Choice® - 2		BMCS Open Choice® - 3		BMCS POS	
	In network	Out of network	In network	Out of network	In network	Out of network	Referred	Self-referred
Referrals required	No	No	No	No	No	No	Yes	No
Deductible								
Individual	\$0	\$600	\$0	\$1,000	\$1,100	\$1,100	\$0	\$1,000
Family	\$0	\$1,200	\$0	\$3,000	\$2,200	\$3,300	\$0	\$3,000
After deductible, plan pays	100%	70%	100%	70%	100%	50%	100%	50%
Out-of-pocket maximum								
Individual	\$3,500	\$7,500	\$5,000	\$7,500	\$3,500	\$10,000	\$3,500	\$10,000
Family	\$7,000	\$15,000	\$10,000	\$15,000	\$7,000	\$30,000	\$7,000	\$30,000
Lifetime maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Doctor's office visits								
Primary Care Services	\$10 copayment	70%, after deductible	\$20 copayment	70%, after deductible	\$25 copayment	50%, after deductible	\$15 copayment	50%, after deductible
Specialist Services	\$20 copayment	70%, after deductible	\$40 copayment	70%, after deductible	\$50 copayment	50%, after deductible	\$25 copayment	50%, after deductible
Preventive Care	100%	70%, no deductible	100%	70%, no deductible	100%	50%, no deductible	100%	50%, no deductible
Routine Eye Exam	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	\$25 copayment (once every 24 months)	Not covered
Hospital services								
Inpatient Hospital Services	\$75 per day (maximum of 5 copayments per admission)	70%, after deductible	\$350 copayment per admission	70%, after deductible	\$300 copayment	50%, after deductible	\$250 copayment per admission	50%, after deductible
Outpatient Surgery	\$75 copayment	70%, after deductible	\$200 copayment	70%, after deductible	\$200 copayment	50%, after deductible	\$100 copayment	50%, after deductible
Emergency Room (copayment waived if admitted)	\$100 copayment	\$100 copayment	\$100 copayment	\$100 copayment	\$100 copayment	\$100 copayment	\$100 copayment	\$100 copayment
Urgent Care/Non-Urgent Use of Urgent Care	\$28 copayment	70%, after deductible	\$28 copayment	70%, after deductible	\$50 copayment	50%, after deductible	\$24 copayment	50%, after deductible
Ambulance								
Emergency	100%	100%	100%	100%	100%, after deductible	100%, after deductible	100%	100%

Diagnostic procedures								
Outpatient Laboratory/ Pathology	100%	70%, after deductible	100%	70%, after deductible	100%, after deductible	50%, after deductible	100%	50%, after deductible
Outpatient Radiology (routine radiology/diagnostic MRI/MRA, CT/CTA scan, PET scan)	\$20 copayment	70%, after deductible	\$40 copayment	70%, after deductible	100%, after deductible	50%, after deductible	100%	50%, after deductible
Therapy services								
Physical, Occupational and Speech	\$15 copayment [visits 1-30] \$25 copayment [visits 31-60] (60 visits per calendar year for PT/OT/ST)	70%, after deductible (60 visits per calendar year for PT/OT/ST)	\$20 copayment [visits 1-30] \$40 copayment [visits 31-60] (60 visits per calendar year for PT/OT/ST)	70%, after deductible (60 visits per calendar year for PT/OT/ST)	\$25 copayment (visits 1-30) \$50 copayment visits (31-60)	50%, after deductible	100% (up to 60 consecutive days per condition covered, subject to significant improvement)	50%, after deductible (up to 60 consecutive days per condition covered, subject to significant improvement)
Chiropractic Care	\$20 copayment (30 visits per calendar year)	70%, after deductible (30 visits per calendar year)	\$40 copayment (30 visits per calendar year)	70%, after deductible (30 visits per calendar year)	\$50 copayment (30 visits per calendar year)	50%, after deductible (30 visits per calendar year)	100% (100 visits per calendar year)	50%, after deductible (100 visits per calendar year)
Private-Duty Nursing	100%	70%, after deductible	100%	70%, after deductible	100%, after deductible	50%, after deductible	100%	50%, after deductible
Hospice and Home Health Care	100%	70%, after deductible	100%	70%, after deductible	100%, after deductible	50%, after deductible	100%	50%, after deductible
Durable Medical Equipment and Prosthetics	\$20 copayment	70%, after deductible	\$40 copayment	70%, after deductible	100%, after deductible	50%, after deductible	100%	50%, after deductible
Mental health care								
Outpatient	\$20 copayment	70%, after deductible	\$40 copayment	70%, after deductible	\$50 copayment	50%, after deductible	\$25 copayment	50%, after deductible
Inpatient	\$75 per day (maximum of 5 copayments per admission)	70%, after deductible	\$350 copayment per admission	70%, after deductible	\$300 copayment per admission	50%, after deductible	\$250 copayment per admission	50%, after deductible
Substance abuse treatment								
Outpatient/Partial Facility Visits	\$20 copayment	70%, after deductible	\$40 copayment	70%, after deductible	\$50 copayment	50%, after deductible	\$25 copayment	50%, after deductible
Inpatient Rehabilitation	\$75 per day (maximum of 5 copayments per admission)	70%, after deductible	\$350 copayment per admission	70%, after deductible	\$300 copayment per admission	50%, after deductible	\$250 copayment per admission	50%, after deductible
Inpatient Detoxification	\$75 per day (maximum of 5 copayments per admission)	70%, after deductible	\$350 copayment per admission	70%, after deductible	\$300 copayment per admission	50%, after deductible	\$250 copayment per admission	50%, after deductible

*Chart reflects dollar amounts that member pays or coinsurance percentages that plan pays.

TTY: 711

To access language services at no cost to you, call 1-800-293-3536 .

Para acceder a los servicios de idiomas sin costo, llame al 1-800-293-3536. (Spanish)

如欲使用免費語言服務，請致電 1-800-293-3536 。 (Chinese)

Afin d'accéder aux services langagiers sans frais, composez le 1-800-293-3536 . (French)

Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-800-293-3536 . (Tagalog)

Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-800-293-3536 an. (German)

للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم 1-800-293-3536 . (Arabic)

Pou jwenn sèvis lang gratis, rele 1-800-293-3536 . (French Creole-Haitian)

Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-800-293-3536 . (Italian)

言語サービスを無料でご利用いただくには、1-800-293-3536 までお電話ください。 (Japanese)

무료 언어 서비스를 이용하려면 1-800-293-3536 번으로 전화해 주십시오. (Korean)

برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-800-293-3536 تماس بگیرید. (Persian-Farsi)

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonić 1-800-293-3536 . (Polish)

Para acessar os serviços de idiomas sem custo para você, ligue para 1-800-293-3536 . (Portuguese)

Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-800-293-3536 (Russian)

Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1- 800-293-3536 . (Vietnamese)

Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability. We provide free aids/services to people with disabilities and to people who need language assistance. If you need a qualified interpreter, written information in other formats, translation or other services, call **1-800-293-3536**. If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting: Civil Rights Coordinator, P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779), 1-800-648-7817. TTY: 711, Fax: 859-425-3379 (CA HMO customers: **860-262-7705**), **CRCoordinator@aetna.com**. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at **<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>**, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at **1-800-368-1019, 800-537-7697** (TDD).

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