



Healthier happens together[®]

Benefits designed for your unique needs

Wildlife Conservation Society
2025 Health Care Benefits

[Aetna.com](https://www.aetna.com)

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 **aetna[®]**



What's inside

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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 HealthSM app

Questions?



Call us
for medical, **800-238-6716 (TTY: 711)**
for vision, **877-973-3238 (TTY: 711)**

Paying for care

An overview of key terms

Claims

Claims are requests for your plan to pay for services you receive. We use these to check what your plan will cover and the amount we'll pay. You can find the status and amounts billed for your claim on your member website or the Aetna HealthSM app.

Explanation of Benefits (EOB) statements

An EOB shows a breakdown of how we process claims. It's not a bill and may not show the current balance you owe. And anytime something changes with your claim, you'll get a new statement.

Provider bills

Bills show the amount you actually owe for services. Your provider will give this to you. You can make payments for what you owe directly to them or through the "Pay Your Provider" link on each of your claims.

Coordination of benefits (COB)

Some members have health coverage under more than one plan. If so, we work with the other carriers to decide which plan pays first and which pays second, based on the rules in your plan documents. We call this process COB.

YOU PAY

Deductible

The deductible is the amount you pay for out-of-pocket costs for your covered health care before your plan begins to pay.

Each year, you pay 100% of your covered expenses until you meet your deductible amount. For most plans, eligible preventive care is covered at 100% with no deductible when you use network providers.

YOU + THE PLAN PAY

Cost sharing

Once you meet the deductible, you share the cost with the plan. This may be in the form of coinsurance and/or copayments (also called copays).

Coinsurance

This is a fixed percentage. For example, if your care is \$100 and your coinsurance is 20%, you pay \$20.

Copay

This is a fixed dollar amount. For example, you may pay \$25 per doctor office visit.

Out-of-pocket maximum

The maximum you pay each year for covered expenses. Once you hit your maximum, the plan pays 100% of covered expenses for the rest of the year.

In network vs. out of network

In network



This network option may **cost you less.**

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.

How it works

The provider files your claim and the plan pays them the amount it owes based on the negotiated rate. You pay the remaining costs.

Benefits

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

Out of network



This network option may **cost you more.**

Highlights

Your plan may allow you to visit an out-of-network provider. To find out details, check your Summary of Benefits and Coverage document.

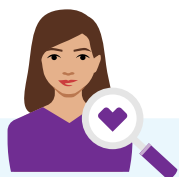
How it works

Out-of-network doctors and hospitals don't contract with us. So that means:

- They normally charge more for their services
- You might have to pay the difference between what your plan pays for services and the amount they charge

Plus, they generally don't send us claims or get approval for coverage. So you may need to handle these details on your own.

Keep in mind



Covered

"Covered" doesn't mean free. A covered health care service is one that your plan recognizes. Your plan only pays for this service after you've met the deductible, coinsurance or copay.



Referral

A referral is like a permission slip from your primary care physician (PCP) to see a specialist or another provider. Many providers can easily send referrals electronically.



In-network providers

Network providers participate in our network and offer special, lower rates for our members. So remember that staying in network can help you save money.



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 Choice® POS II health benefits and insurance plan

So many options for the doctors you need

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.

Keep in mind — you don't need a referral to see any network doctor. And you can visit any licensed doctor out of our network. But if you go out of network, you may have to file your own claims and pay more out of pocket.

This managed care plan may not cover all of your health care expenses. Read your contract carefully to determine which health care services are covered. To contact the plan if you are a member, call the number on your ID card; all others, call 1-888-98-AETNA (1-888- 982-3862) (TTY: 711).

Open Access Aetna SelectSM health benefits plan

Visit any doctor in the Aetna® network

Go in network — no referral 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 has in-network benefits only. Visit our online directory at **Aetna.com** to find a PCP or network doctor.

*In Texas, PCP is known as physician (primary care). In the State of Washington, PCP refers to primary care provider.

Vision

Aetna VisionSM Preferred

You get the network, coverage and saving to see life in focus.

Here's what you can look forward to:

- Coverage and discounts on eye exams, glasses and contact lenses
- A large network of eye doctors offering a variety of hours to fit any schedule. Enjoy online shopping options as well.
- Popular brand names: Oakley, Versace, Ray-Ban®, Coach, Armani and more
- Members-only special offers on eyewear, sunglasses and supplies

See your benefit summary for full plan details.

Vision Cost Estimator Tool

Know what to expect before you go for care

With the Aetna VisionSM Preferred plan, you'll get support all along the way. And with our Know Before You Go cost estimator tool, you'll get the information you need to help make informed decisions.

It's as easy as 1-2-3

Once you're an Aetna® member, just go to **AetnaVision.com** and log in. Then: 1) Review the list of available services and products 2) Choose the type of eye exam you want (and select information about frames and lenses, if needed) 3) See the estimated out-of-pocket costs (if any) on the screen

That's it! You'll get simple definitions, clear explanations of your options and much more — all before you go for care.

AetnaVision.com member website and Aetna VisionSM Preferred mobile app

Get the information you need — right at your fingertips

Whether you're on our website or mobile app, you can relax knowing you'll have the information you need, whenever you need it.



You can:

- ✓ View benefits and eligibility
- ✓ Download ID cards and Explanation of Benefits statements
- ✓ Check claim status
- ✓ View wellness information
- ✓ Review LASIK laser eye surgery information
- ✓ Access special offers
- ✓ Get information about emergency coverage while traveling out of the country



EASILY CONNECT WITH US

Once you're an Aetna® member, here's how we can connect:



AetnaVision.com member website

Go to **AetnaVision.com** to create an account and log in.



Aetna Vision Preferred mobile app

The app is available on Google Play or the Apple® App Store®. Message and data rates may apply.

Pharmacy

Choose generics first

The simple way to get your best coverage

When a drug has a generic equivalent but your prescription is filled with the brand-name drug, you'll pay the difference in cost between the generic and brand-name drug. You'll also be responsible for your required copay or coinsurance.

Be sure to talk to your doctor about generic choices to see if they're right for you. If they feel the brand-name drug is medically necessary, they can ask for approval to cover the prescription drug at the brand cost share. If we approve the drug for medical necessity, you won't have to pay the cost difference between the generic and brand-name drug.

Maintenance Choice^{®*} program

Extra convenience for medicine you use regularly

Do you take medicine for conditions like asthma, diabetes or arthritis? If so, you can save on your 90-day supply by using a participating Maintenance Choice 90-day provider.

Simply log in to your member website at **Aetna.com** to start filling 90-day supplies now.

*May not be available for all plans; check your plan documents for coverage.

Maintenance Choice is not available in all states and is not permitted for Oklahoma and West Virginia residents.

Aetna[®] pharmacy solutions

The perfect balance of savings and choice

As part of CVS Health[®], we can offer you best-in-class pharmacy benefits. Aetna plans can help you balance cost savings with the choices you want. And when you combine your pharmacy and medical benefits, you give us more information to help you on your path to better health. This can help keep your costs in check, too.

Specialty Pharmacy Management

Specialty medications with personalized support

You'll always have the specialty medicine and supplies you need with participating specialty providers. We

offer personalized support every step of the way. And make it easy for you to manage your medicine. We handle them with special care and provide convenient delivery. So you can spend time on what matters most to you.

Coverage of your specialty medicine

Your pharmacy plan covers some drugs, and your medical plan covers others. Depending on your plan, you may need to pay a copayment or coinsurance. And certain drugs require precertification. This just means you need approval from the plan before they'll be covered. If you have questions, talk with your provider or call us at the number on your member ID card.



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 HealthSM 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.

Participating urgent care centers

Unless you are having a true medical emergency, the ER is not the best place for your care! Instead, try an urgent care center.

If you have a pressing, but not life-threatening medical issue, think about going to an urgent care center, walk-in clinic or MinuteClinic® location.* These centers can treat sinus infections, the flu, allergies, minor cuts and more.

There are over 8,000 participating locations.^{1**} Many are open seven days a week, with easy appointment

¹ Participating locations data accessed June 2021. For illustrative purposes only.

Our network

scheduling and convenient hours. You'll typically pay less — and cut your waiting time, too. Look up the nearest urgent care center or health clinic on **Aetna.com**. Select "Find a doctor" to use our directory. 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.

** Includes urgent care centers, walk-in clinics and MinuteClinic and HealthHUB locations.

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

Participating retail walk-in clinics

Easy access, with no appointments needed

After office hours or inconvenient to get to the doctor? Try a retail clinic. Visit one for high-quality treatment of minor illnesses like strep throat, seasonal allergies, 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 \$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** — just select "Find a doctor."

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

Online directory

Find network doctors, right at your fingertips

Need a doctor? Simply search by specialty and location in our online directory. You'll also find maps, directions and more. You can also look for doctors who speak different languages. Just visit **Aetna.com** and select "Find a doctor" to get started.

¹ Participating locations data accessed June 2021. For illustrative purposes only.

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



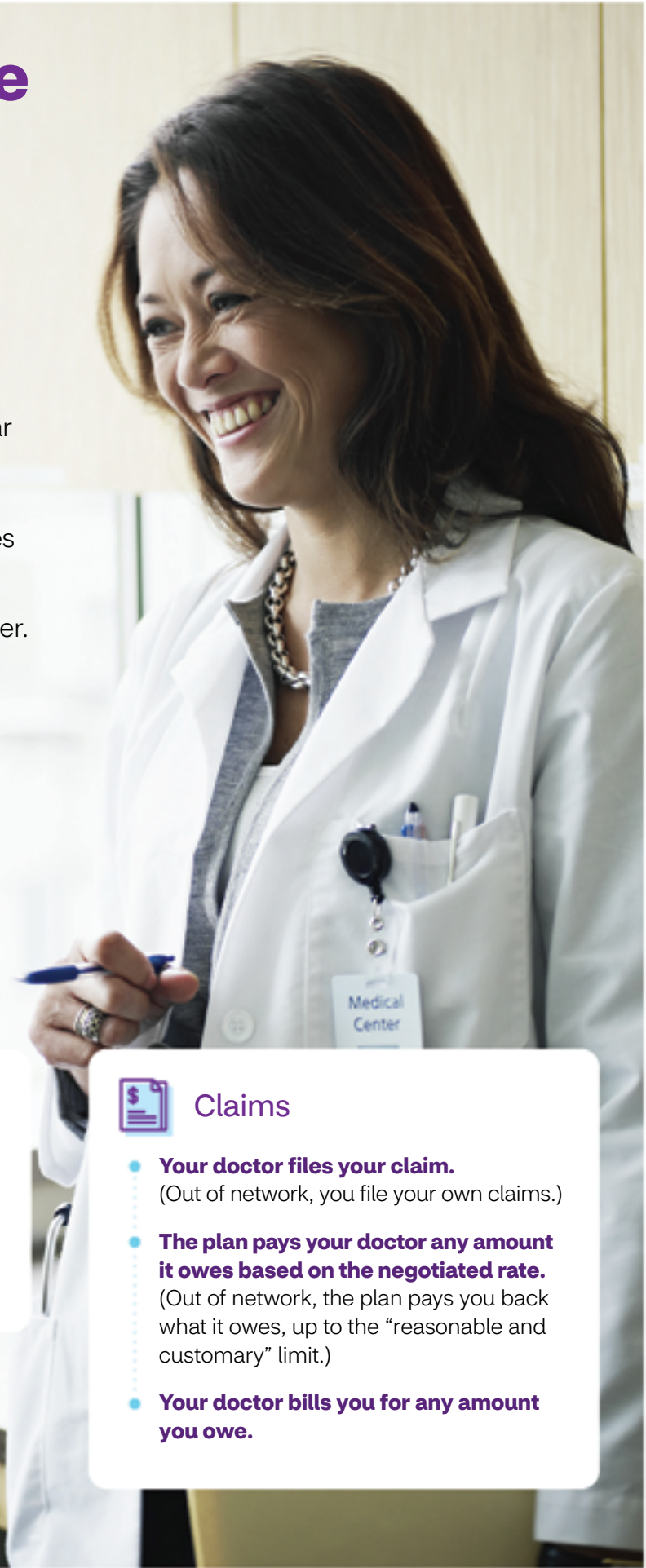
Doctor visit

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:

- **A fertility advocate*** to be your care manager and provide support if you're facing infertility
- **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.

*While only your doctor can diagnose, prescribe or give medical advice, our fertility advocates/care managers can provide information on a variety of maternity-related topics.

Aetna One® Flex

Here to help you focus on your health

The health care system can be complex and confusing. But it doesn't have to be. With this program, we help you and your family work through the health system. So you can take care of yourself and be your best.

Your dedicated team* will be right there to help you with short- and long-term care management. And we'll provide support based on what you want and need.

*Our program and care 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 Health Your Way™

Helps you achieve your best health in a whole new way

You get personalized resources and challenges to help you 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

Earning rewards¹

- Earn up to \$100 per year by completing well-being activities¹
- Review your progress and redeem gift cards in the Reward Center

Exploring additional resources

- Complete a mental health check-in to receive recommended activities and personalized content²
- Call the 24-Hour Nurse Line to help answer questions³
- Start a self-guided digital health coaching program
Explore additional resources and recorded webinars

¹Completion of identified health activities enable members to earn rewards in the form of electronic gift cards. Adult members can each earn up to \$100/year.

² This content is not intended to be a substitute or professional advice, diagnosis, or treatment. Always seek the advice of a mental health professional.

³ 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.

Aetna® behavioral health

Feeling your best

From time to time, we all feel a bit down or stressed — but sometimes these feelings can persist and get in the way of daily life. They could be brought on by something related to physical health. It's important to know that these feelings are common and, most of all, treatable. But the condition must be diagnosed first.

Programs & resources

Your medical plan includes mental health benefits. So you'll get the help and resources you may need to work toward feeling your best. These resources include:

- 24/7 support to help you find the right care
- Face-to-face counseling in the provider's office, virtually or through telehealth
- Online resources and tools, and more

Aetna AbleTo Virtual Therapy

Focusing on health conditions and life changes

Sometimes life can be overwhelming, leading to worry, stress and sadness. But you don't have to go through it alone. With AbleTo, you'll get virtual, personalized support that can help you feel better. Plus, you'll learn how to better manage your emotions and improve your overall health in about eight weeks.

Once you connect with an Aetna® or AbleTo representative, they'll explain more about the program and how it can help. They'll also answer any questions you have.

Aetna® does not recommend the self-management of health problems. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional.

Aetna Autism Spectrum Disorder

The right support when you need it

Families with children on the autism spectrum can face hurdles, like finding providers or figuring out plan coverage. But we're here to help, every step of the way.

The most effective therapy considered for this condition is applied behavior analysis (ABA). So we'll help connect you with national services and treatment.

For more information, call 1-866-724-0604, option 5. And visit the BH Institutes of Quality™ (IOQ).

Aetna mental well-being Telehealth/Virtual Services

Meet with a counselor anywhere, at your convenience

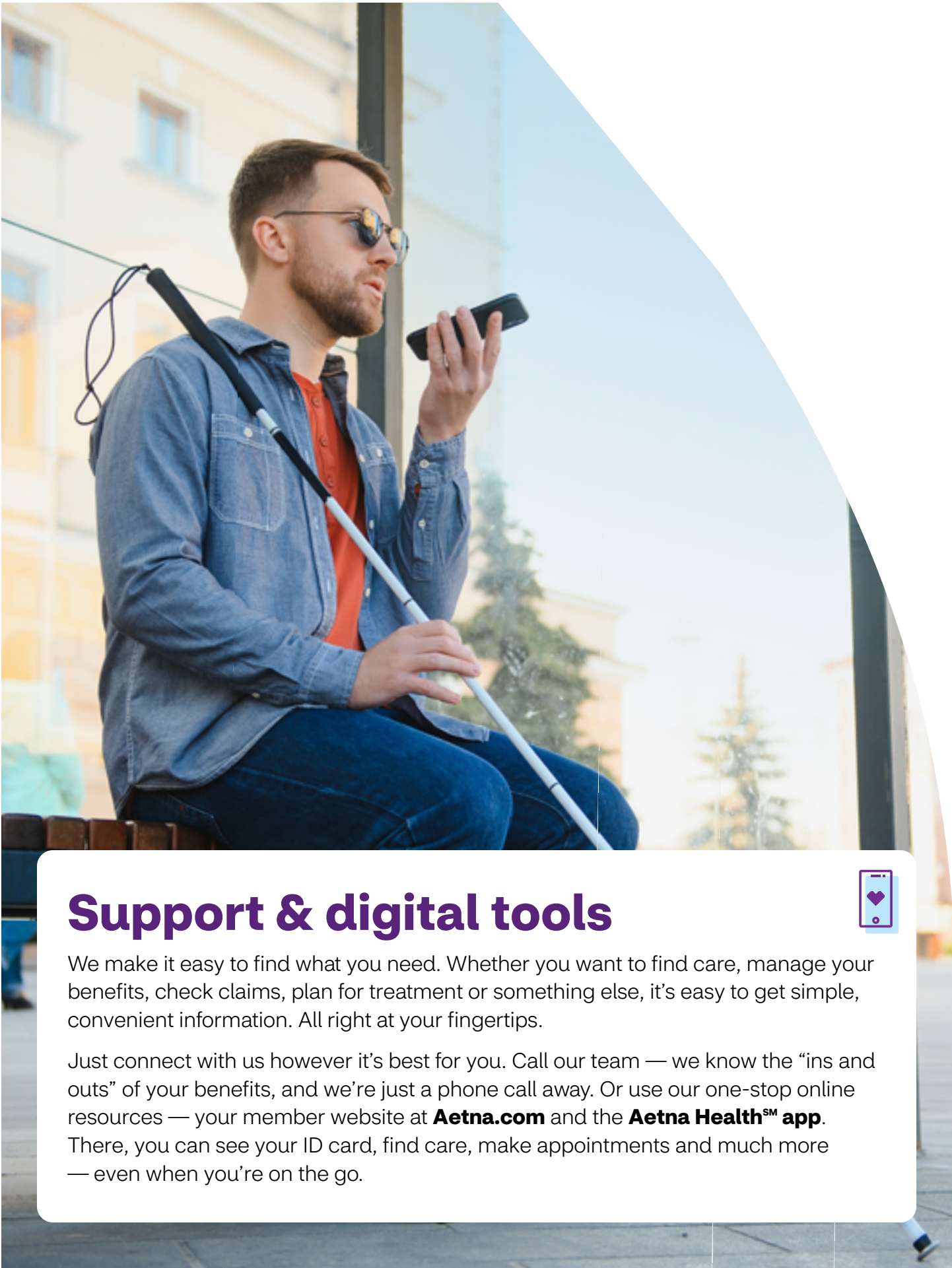
With telehealth or virtual services, you have another way to get help from trained mental health providers. And whatever you're facing, you have the same support you'd get in person from psychiatrists, social workers, marriage counselors and more. You can easily connect with your provider by using your smart device or webcam-equipped computer that's connected to the internet.

With these counseling and medication management services, you:

- Get online, expert care and support
- Talk with a coach 24/7 - using apps, video chats and text messages
- Connect with the same provider throughout your care, so there's no need to readjust to someone new
- Choose when and how you meet — anywhere you're most comfortable
- Decide what works for you - at your own pace and convenience
- Can speak freely and privately

A mental health telehealth or virtual session costs the same as a face-to face office visit. To find a provider in your area, just call us at the number on your member ID card. Or use our provider search tool on **Aetna.com** and search for "mental health."





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 HealthSM 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 HealthSM 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.

Claims payment

View claims details and pay them right from the app or website with your health savings account (HSA), credit/debit card or bank account. Keep track of payments with notes about when and how you paid.

Digital claims submission

Managing your claims has never been easier. You can submit your medical claims online by registering and logging in to your member website. Simply go to the claims tab, upload your receipts and press submit. That's it. We always suggest checking with your provider first. Many times, they send us the information we need.

Pharmacy

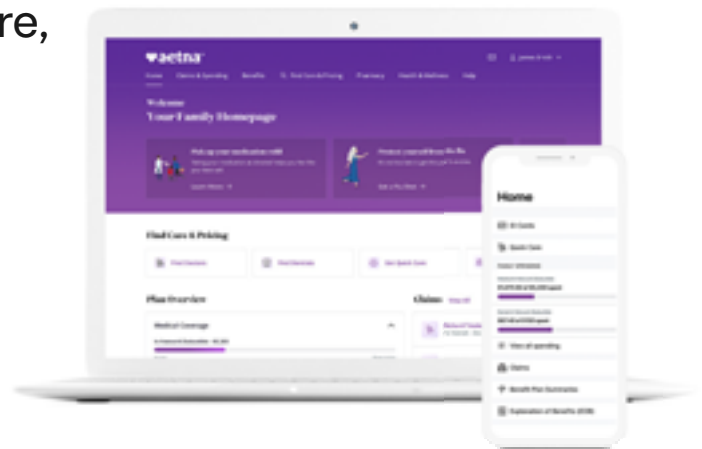
View prescription details for you and your family when you log into your Aetna Health app or member website. You can also find in-network pharmacies nearby. Request refills for pickup at CVS Pharmacy[®] locations or for mail delivery. Manage mail order, auto-refill and auto-renew prescriptions. And get cost estimates and detailed information, such as interactions and possible side effects for generic and brand-name drugs.

Health and wellness discounts

Log into your member website to see how you can save on a variety of expenses including eye care, fitness, weight management, dental care and nutrition services. You can even get discounted rates on LASIK laser eye surgery or hearing exams.

Aetna® member website and Aetna HealthSM app

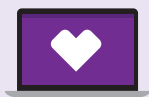
Manage your benefits, connect to care, handle claims — from anywhere.



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.*

 App Store

 Google Play



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.

* Terms and conditions: [Aetna.com/3oiM59q](https://www.aetna.com/3oiM59q). Privacy policy: [Aetna.com/legal-notices/privacy.html](https://www.aetna.com/legal-notices/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® App Store® or the Google Play™ store.





Managing costs



It's always important to plan ahead, stretch your health care dollars and avoid any surprise bills. And we're here to help you do just that. Read on to find out how you can save with special perks and discounts.

Special discounts for members

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.

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

Fitness Discounts

There's no stopping you

When you take the stairs, snack healthy or kick a bad habit, your body gets stronger. And now, here's a little motivation to help you keep up the good work: good savings. With your Aetna® plan, you get discounts on gym memberships, health coaching and much more.

Weight Management Discounts

A healthier body, with a little help

To manage your weight with success, a little support is always nice. And you've got it right here — great savings on today's most popular weight-loss programs and meal plans. These discounts are included with your Aetna® health benefits and insurance plan. Your covered family members can use them, too.

Hearing Discounts

Hear better, for less

Need a little help with your hearing? Here's a great way to save on essentials like hearing aids, exams and even batteries.

It's a nice perk for Aetna® members. And the discounts are instant, so you save on the spot.







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)**

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. Offer not valid in the state of Texas.

Providers in the Aetna Vision™ network are contracted and credentialed through EyeMed Vision Care, LLC according to EyeMed's requirements. EyeMed and Aetna are independent contractors and not agents of each other. Provider participation may change without notice. Refer to **Aetna.com** for more information about Aetna® plans.

Policy forms issued in Oklahoma include: AL HCOC Vision AVP01. Policy forms issued in Missouri include: AL HGrpPol-Vision 01. Policy forms issued in Idaho include: GR-29/GR-29N; AL HGrpPol-Vision 01.

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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. Non health related discounts are not available to New York Fully Insured policyholders.

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