

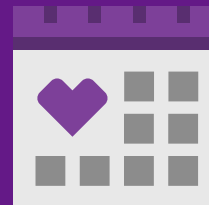
Let's connect

2025 Open Enrollment: November 4 through 15, 2024



Ready, set, enroll!

Your Open Enrollment period is **November 4 through 15**. After you've compared your **plan options**, you can officially select your Aetna® plan on Dayforce, your Open Enrollment platform. Be on the lookout for an email from Dayforce with more information on how to enroll in your 2025 benefits.



You will also receive a calendar invite to attend an informative virtual Open Enrollment webinar, available on the following dates:

10/22: 2 PM ET

10/24: 11 AM ET

10/28: 2 PM ET

10/30: 3 PM ET

11/01: 11 AM ET

11/05: 11 AM ET

11/07: 4 PM ET



Care for the whole you



Meet the Aetna Concierge team for Beacon Hill

There's a lot to know about health care — and it can be hard to navigate it all. **Your Aetna Concierge team is now available during Open Enrollment** and beyond. They can help you in all of the ways listed below. Or use them as a resource during Open Enrollment to better understand what your Aetna® benefits offer for the coming year.

At your service

To reach a concierge, scan the code or call **1-833-541-7999 (TTY: 711)**, 24/7/365.



No more “surprises” — your Aetna Concierge can help you:

- Find an in-network primary care provider or specialist
- Schedule a doctor visit
- Locate walk-in clinics and urgent care centers
- Understand your coverage, costs and claims
- Understand your prescription coverage

And connect you to support related to:

- Managing a chronic condition
- Stress, anxiety, depression
- Substance abuse and addiction
- Family issues
- Benefits and resources outside of your Aetna plan

Policies are insured by Aetna Health Inc. Each insurer has sole financial responsibility for its own products. Self-insured plans are administered by Aetna Life Insurance Company (Aetna). Dental policies and plans are insured and/or administered by Aetna Life Insurance Company (Aetna).

Care for the
whole you



Your Aetna microsite

For all things related to your Aetna benefits, visit Beacon Hill's 2025 Open Enrollment website at **Aetnaresource.com/m/bhsg**

Use the links below to see if your providers are in our network:

-Find a PPO network medical provider

-Find a dental provider



Support when you want it

Seamlessly connect with care and manage your benefits — at home or on the go. With the **Aetna® member website** and **Aetna HealthSM app**, you get smart, simple, convenient ways to take charge of your health care and benefits.



You'll have access to the member website and app upon registering at the start of the 2025 plan year.

Scan to download the Aetna Health app.



Manage your plan

- Check your plan summary to see what's covered.
- Track your spending and progress toward meeting your deductibles.
- Easily access your digital ID card anytime.

Improve your health

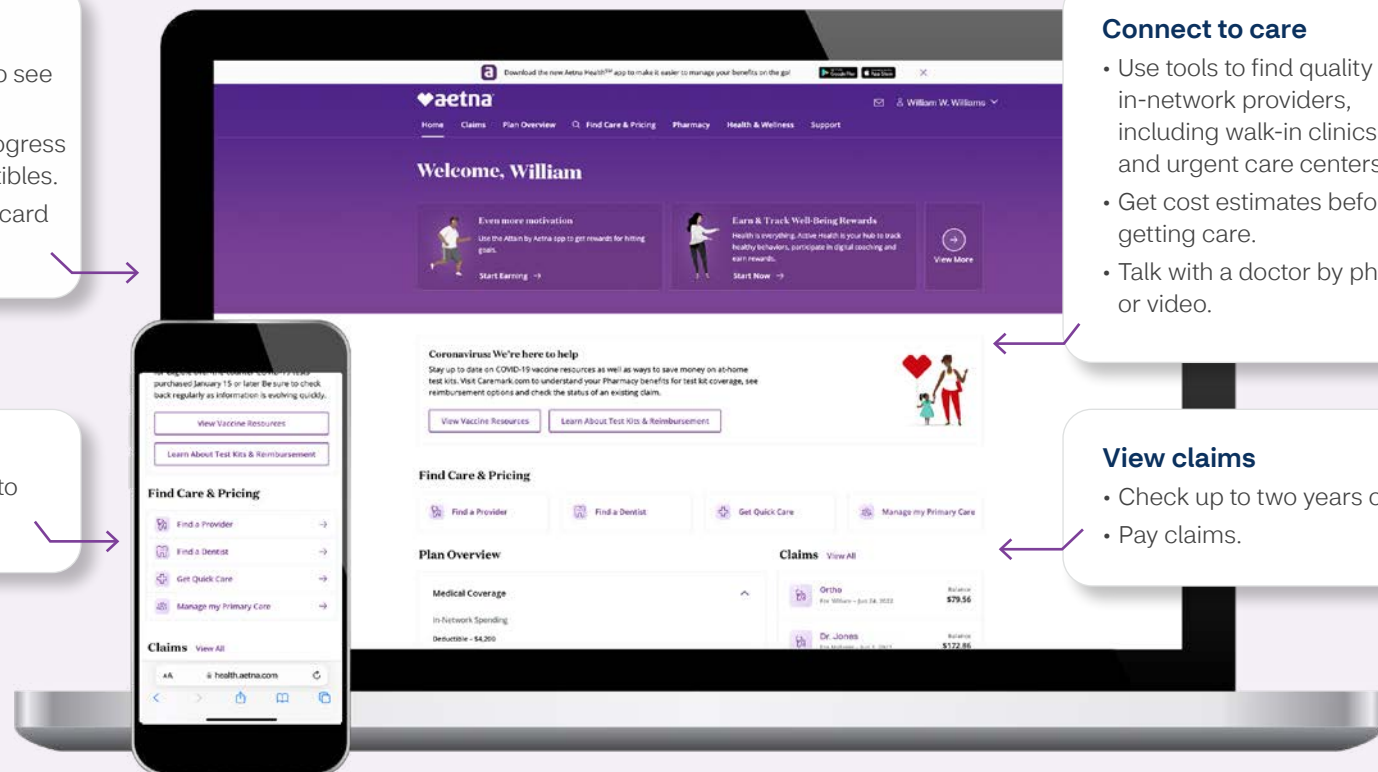
- Get personalized reminders to improve your health.

Connect to care

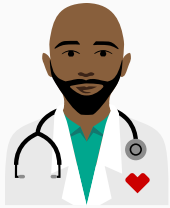
- Use tools to find quality in-network providers, including walk-in clinics and urgent care centers.
- Get cost estimates before getting care.
- Talk with a doctor by phone or video.

View claims

- Check up to two years of claims.
- Pay claims.



Support when
you want it



Care anytime, anywhere

You have options for how and where you receive care.

Start with your primary care provider (PCP)

Your PCP gets to know you and your health history. They provide annual physicals and vaccines, and diagnose and treat problems. Many PCPs now offer virtual visits and after-hours appointments. Ask your doctor about your options.

Talk with a provider 24/7/365

Use Teladoc Health to connect with a doctor or mental health provider by phone or video for things like:

- **General medicine** — cold and flu symptoms, allergies, sprains, respiratory infection
- **Skin issues** — psoriasis, eczema, acne and suspicious moles
- **Behavioral health** — addiction, depression and family difficulties
- **Caregiver support** — general medical consults (recipient doesn't have to be an Aetna® member)

Access Aetna Virtual Primary Care® powered by Teladoc Health

Connect with a dedicated virtual care provider with little cost, easier and faster scheduling, and no travel. And if you need in-person care, you can get that, too.

Visit TeladocHealth.com/Aetna, call 1-855-835-2362 or download the Teladoc Health app.

Work with a personal advocate

Your plan offers access to specialized clinicians and advocates. They'll work hand in hand with your concierge team to provide support for a variety of situations, including:

- A new diagnosis
- A chronic condition
- Infertility or pregnancy challenges
- A family member with autism
- Mental health challenges
- Transgender needs

Many of these services may be offered by phone or video.

Call the 24-Hour Nurse Line*

Our registered nurses are available 24 hours a day to:

- Talk with you about health and wellness issues
- Answer questions about medical tests and procedures
- Help you prepare for a doctor visit

Call the no-cost Aetna 24-Hour Nurse Line at **1-800-556-1555 (TTY: 711)**.

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



Watch the **Journey to your best health** video.

Care
anytime



Help for physical health

Your Aetna® plan includes these resources to help improve your health and well-being.

Convenient care close to home

MinuteClinic® is a walk-in clinic located inside select CVS Pharmacy® and Target stores. They offer both in-person and virtual care for:

- Minor illnesses and injuries
- Health screenings and monitoring
- Skin conditions
- Travel health
- Vaccines and injections
- Wellness and physicals
- Women's and men's health services

No cost/low cost: Most MinuteClinic services are available to you at a \$0 copay. Certain services may require out-of-pocket costs.

In addition, your local MinuteClinic may now be a CVS® HealthHUB™, offering more expanded health services. Visit [CVS.com/HealthHUB](https://www.cvs.com/HealthHUB) to find a location near you.

Aetna Maternity Program

This program can help you learn about what to expect before and after delivery, early labor symptoms, newborn care and more. You can also get:

- Phone-based genetic counseling and screening, and cost-effective genetic testing
- Help making informed decisions throughout your pregnancy
- Advice on lowering your risk for early labor
- Help to cope with postpartum depression

Health coaching

Work with a nurse, social worker or dietitian to make healthy lifestyle changes to help you:

- Eat healthier
- Exercise more
- Lose weight
- Manage diabetes
- Stop smoking
- Stress less

As an Aetna member, you can call your Aetna Concierge or log in to your member website to learn more about the Aetna Maternity Program or health coaching.



Digital support centers

Access these support centers on your Aetna member website to find information about testing, treatment options and care for specific needs:

- Back & Joint Care Support Center
- Cancer Support Center
- Maternity Support Center
- Mental Health Support & Services
- Transgender and Gender-Diverse Support Center

Physical health
resources



Help for mental health

When you need some extra support, you have options through your Aetna® plan.

Access 24/7 counseling and support

Resources For Living®, your Employee Assistance Program (EAP), offers counseling and support for work, family or personal challenges. You can also get legal help, financial assistance and referrals to local behavioral health resources.

Plus, this benefit provides eight no-cost counseling sessions per person, per issue each year. **Talkspace**, an online therapy platform, is an option for your no-cost counseling sessions:

- One week of chat therapy counts as one no-cost counseling session.
- One live session counts as one no-cost counseling session.

Once you use all eight no-cost counseling sessions, you'll be able to use Talkspace at a discounted rate.

With Talkspace, you can send unlimited text, video and audio messages to your dedicated therapist online or via the Talkspace app. You can also schedule 30-minute live sessions.

Find in-network mental health support

Your Aetna network includes more than 257,000* behavioral health providers for in-person or virtual counseling and other support.

Meet with a counselor virtually

Get help from a psychiatrist, social worker, marriage counselor and more by phone or video with these virtual mental health providers:

- Array Behavioral Care for age 5+
- MDLIVE® for age 10+
- Teladoc Health for age 13+
- Telemynd for age 5+

Better cope with life's changes

AbleTo is an eight-week virtual therapy program that focuses on health conditions and their emotional challenges.

Check in with your emotional health

MindCheck® is a digital tool that gives you a quick read on your emotional health and how you can improve it.



Get support for an addiction

Workit Health matches you with on-demand in-person and virtual support for help with substance misuse challenges and addictive behaviors, such as gambling, eating disorders and more. To learn more, visit [WorkitHealth.com/insurance/aetna](https://www.workithealth.com/insurance/aetna) or call 1-877-777-2671.

Work with an autism advocate

Aetna autism advocates support families with children on the autism spectrum. They can help you find caregivers and learn about interventions, such as applied behavior analysis (ABA).

Use digital therapy to help with stress

Meru Health offers a 12-week digital therapy program to help with stress and related anxiety and depression. Get daily text support and a biofeedback device to track and improve your physical response to stress.

*Aetna.com. **Together, helping members feel better.** Accessed September 2023.



Call your Aetna Concierge for more information on Resources For Living.

Mental health
resources



Stretch your health care dollars

Here are some ways your Aetna® plan can help you save.

Use the Over-the-Counter Health Solution (OTCHS) program

With this program, each enrolled member will **receive a \$200 annual credit** to use in CVS® stores on both CVS and other nationally branded over-the-counter wellness products. Use your credit for pain relievers, cold medications, bandages and much more.

Stay on top of preventive care

Getting preventive care — like annual physicals, shots and screenings — can help prevent or catch problems early when they're easier and less costly to treat. And it's covered at 100% with an in-network provider, so it's also good for your wallet.

Save and pay with tax-free accounts

These tax-free accounts may be included with your medical plan. They can help you budget for qualified health care or dependent care expenses.

Health Savings Account (HSA) — use funds now or save for later; yours to keep even if you leave the plan

Flexible Spending Accounts (FSAs) — must use funds by the plan-year deadline

- **Health Care FSAs** for eligible health care expenses
- **Dependent Care FSAs** for eligible day care and eldercare expenses

Get discounts on products and services

Your Aetna plan includes built-in discounts on health care products and services, including:

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



This chart shows your Aetna® dental plan option for 2025.

Your plan covers two dental cleanings per year at no cost. Click [here](#) to see if your dentist is in our network. Here's what you'll pay under your new dental plan:

| Aetna Dental Care Reward SM PPO Plan | What you'll pay |
|---|-------------------|
| Individual | \$50 deductible* |
| Family | \$150 deductible* |
| Preventive services | Covered 100% |
| Basic services | 20% |
| Major services | 50% |
| Annual benefits maximum | \$2,000 |
| Orthodontic services (adult and child) | 50% |
| Orthodontic deductible | None |
| Orthodontic lifetime maximum | \$1,500 |

*Deductible applies to basic and major services only.

Aetna Dental/Medical IntegrationSM (DMI)

Our DMI program uses preventive dental treatment to help address ongoing health conditions. If you have diabetes, heart disease, high blood pressure or are pregnant, you may be eligible for extra services and support.

The DMI program covers one extra visit each year for a routine cleaning. This is provided at no cost to you and doesn't count toward your dental plan's annual maximum. If eligible, you'll automatically be included in the DMI program.

Ways
to save



Save on your medications

Ask your doctor to prescribe generics or preferred brand whenever possible

You can share your plan's formulary (list of covered drugs) with your doctor. Scan the code to access the formulary.



Get your medicine in your mailbox

With **CVS Caremark® Mail Service Pharmacy**, you can get your medicine sent to your home — or anywhere you choose. This service is for medicine you take regularly for chronic conditions, such as arthritis and high cholesterol. You don't pay extra for this service.

Know where to fill your prescriptions

Retail

Medications that require a prescription with or without preapproval can be filled at a retail pharmacy. To find network retail pharmacies near you, use the provider search tool on [Aetna.com](https://www.aetna.com).

Specialty pharmacy

Specialty medications usually require preapproval and must be filled through CVS Specialty®. Your doctor can order your prescription for you, and it will be shipped to your home.

Have questions? Call CVS Caremark® at **1-844-757-0447 (TTY: 711)**, or visit at [Aetna.com](https://www.aetna.com).

What is a specialty drug?

Specialty drugs treat complex, chronic conditions. A nurse or pharmacist will often support their use during treatment. These drugs may be injected, infused or taken by mouth. You may need to refrigerate them.



Save on your
medications



Compare and decide

This chart shows your Aetna® medical plan options for 2025.

| | | Open Choice PPO | | Open Choice PPO HDHP | |
|-------------------------------------|---------------|------------------------------------|--------------------|------------------------------------|--------------------|
| | | In network | Out of network | In network | Out of network |
| Annual deductible | Employee only | \$2,000 | \$2,000 | \$2,500 | \$2,500 |
| | Family | \$4,000 | \$4,000 | \$5,000 | \$5,000 |
| Annual out-of-pocket maximum | Employee only | \$5,000 | \$5,000 | \$6,450 | \$6,450 |
| | Family | \$10,000 | \$10,000 | \$12,900 | \$12,900 |
| What you pay for covered service | | | | | |
| Preventive care | | \$0 | 15%, no deductible | \$0* | 15%, no deductible |
| Doctor visit | | \$15 copay after deductible | 15%* | \$0* | 15%* |
| Specialist visit | | \$15 copay after deductible | 15%* | \$0* | 15%* |
| CVS MinuteClinic® | | \$0, in network only | NA | \$0* | 15%* |
| Other walk-in clinics | | \$15 copay after deductible | 15%* | \$0* | 15%* |
| Emergency care | | \$150 copay | \$150 copay | \$150 copay | \$150 copay |
| Urgent care | | \$15 copay after deductible | 15%* | \$0* | 15%* |
| Hospital (inpatient and outpatient) | | \$0 | 15%* | \$0* | 15%* |
| Prescription drugs | | | | | |
| Retail generic** | | Copay per prescription: | | Copay per prescription: | |
| | Retail | \$15 | \$15 | \$10* | \$10* |
| | Mail order | \$30 | \$30 | \$20* | \$20* |
| Retail brand** | | Copay per prescription: | | Copay per prescription: | |
| | Retail | \$30 | \$30 | \$25* | \$25* |
| | Mail order | \$60 | \$60 | \$50* | \$50* |
| Mail-order generic** | | Copay per prescription: | | Copay per prescription: | |
| | Retail | \$50 | \$50 | \$45* | \$45* |
| | Mail order | \$150 | \$150 | \$135* | \$135* |
| Specialty drugs | | Same as for generic or brand drugs | Not covered | Same as for generic or brand drugs | Not covered |

*After you meet the annual deductible.

**Covers a 30-day supply for retail or a 31- to 90-day supply for mail order. No charge for preferred generic FDA-approved women's contraceptives in network. After enrollment, you can log in at [Aetna.com](https://www.aetna.com) to view your formulary for more information on drug coverage.

Compare and decide



We're here for you

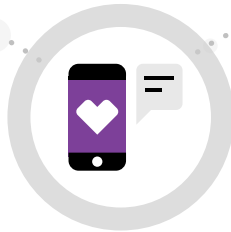
Choose your plan.



Find

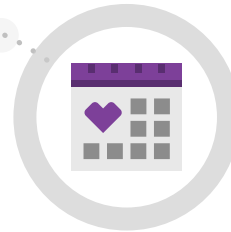
your doctor in the Aetna® network:

- Find a PPO network medical provider
- Find a dental provider



Get

answers to your questions. Call your Aetna Concierge at **1-833-541-7999 (TTY: 711)**.



Enroll

from **November 4 through 15, 2024**.



Transition-of-care benefits

Are you receiving ongoing treatment from a provider who's not in the Aetna network? If approved, you may continue seeing the provider and receive in-network benefits.

Here are some situations that may qualify for transition of care:

- Chemotherapy or radiation therapy
- Organ transplants
- Pregnancy
- Recent major surgery
- Terminal illness

To learn more and apply, call your Aetna Concierge at **1-833-541-7999 (TTY: 711)** and ask for a Transition Coverage Request form.

Choose
your plan

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.

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. Aetna does not provide care or guarantee access to health services. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional. 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. There may be fees associated with a Health Savings Account (“HSA”). Please see the HSA fee schedule online. Refer to **Aetna.com** for more information about Aetna plans.

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

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