



Healthier happens together[®]

Benefits designed for your unique needs

County of San Mateo

Member Presentation for Active Employees

1/1/27 Open Enrollment



**COUNTY OF
SAN MATEO**

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.

©2024 Aetna Inc.





Welcome

**Aetna Concierge Team
(Customer Service)**

1-833-576-2494

Monday thru Friday, 8am-6pm

Enroll at:



or visit:

<https://www.aetnaresource.com/p/cosm>

Your Aetna Medical Plan Benefits

Aetna HMO and Value Network (AVN) HMO Plans

Aetna HMO Plan

Patients seek medical care from a doctor participating in the plan's network. If you elect the Aetna HMO plan, you select a Primary Care Physician (PCP) and medical group within Aetna's network of providers, which are available in numerous states across the Country. Most services and prescriptions are covered with a low co-payment. Any specialty care you need will be coordinated by your PCP/medical group and will require a referral or authorization to a specialist who is in the same medical group as your PCP.

Aetna Value Network (AVN) HMO Plan

The Aetna Value Network (AVN) plan is also an HMO, but the provider network is only in California and is comprised of a preferred list of certain medical groups. In all other aspects, the AVN plan functions the same as the HMO plan described above. It is important that you check to ensure the provider you wish to see is affiliated with one of the medical groups within the AVN network.

NOTE: Many medical groups in San Mateo County provide in-network lab, radiology, urgent care and pharmacy services in the same building as your medical provider. To ensure that you are seeing in network providers, you can ask your provider to send your lab work to the national chains Quest or LabCorp and ensure that you are referred to in network radiology facilities.

Aetna® Value Network (AVN) HMO Plan (California Only)



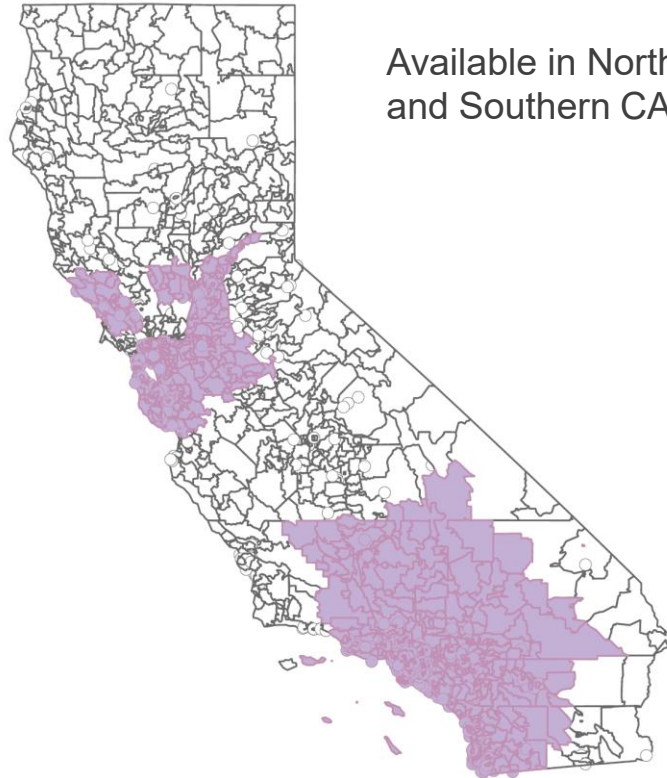
HMO Plan
In-network care only



PCP required



Referrals



Available in Northern
and Southern CA

Includes these Bay Area IPA/Medical Groups:

- All American Medical Group
- Dignity Health Medical Network – Santa Cruz
- El Camino Health Medical Network
- Hill Physicians Medical Group – Alameda
- Hill Physicians Medical Group – Contra Costa
- Hill Physicians Medical Group – Greater Sacramento
- Hill Physicians Medical Group – San Francisco/San Mateo
- Optum Care Network – Greater Bay Area
- Palo Alto Medical Foundation – PMC/Mills Peninsula Div.
- Santa Clara County IPA (SCCIPA)
- Sutter East Bay Medical Group
- Sutter East Bay Medical Group – Diablo Division
- Sutter Medical Group of the Redwoods
- Sutter West Bay Medical Group

You can change your PCP and/or medical group at any time by calling Aetna at the number above (which is also printed on the back of your ID card) or logging into the member website at

www.aetnaresource.com/p/cosm.

Aetna HMO Plan (available in 33 states - see map below)



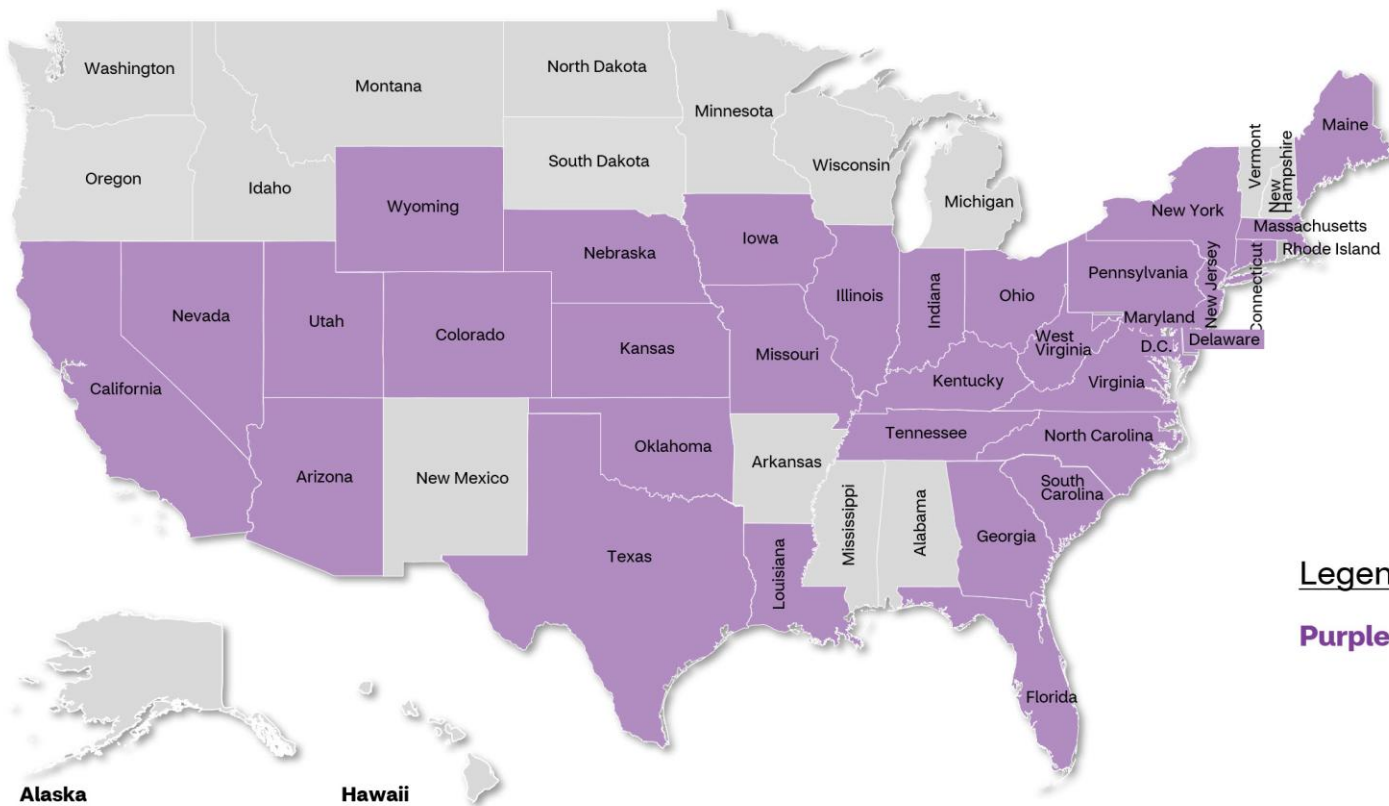
HMO Plan
In-network care only



PCP required



Referrals



Legend:
Purple = HMO State

You can change your PCP and/or medical group at any time by calling Aetna at the number above (which is also printed on the back of your ID card) or logging into the member website at www.aetnaresource.com/p/cosm.

AVN and HMO Tips

- You must get referrals from your PCP and approval from your medical group for most of your specialty care. You cannot just go directly to any in-network provider.
- Your PCP will generally refer you to a specialist within the same medical group.
- Referral/authorization requests for AVN/HMO members are reviewed by your medical group – not Aetna.
- Your PCP or specialist will refer you to a participating Lab/X-ray provider that is part of your medical group. You can also ask them to send your lab work to the national chains Quest or LabCorp.
- AVN/HMO members must obtain prescriptions from an in-network pharmacy (e.g., CVS, Costco, etc.) or via CVS Caremark Mail Service Pharmacy. The pharmacy network is called Aetna National Pharmacy Network.
- AVN/HMO members can self-refer to in-network acupuncturists and chiropractors. PCP approval is not required. To locate an in-network provider log into www.aetnaresource.com/p/cosm and search for Alternative Medicine.

PPO - Managed Choice POS (Open Access) Plans (OAMC for short)

OAMC PPO HDHP and OAMC PPO



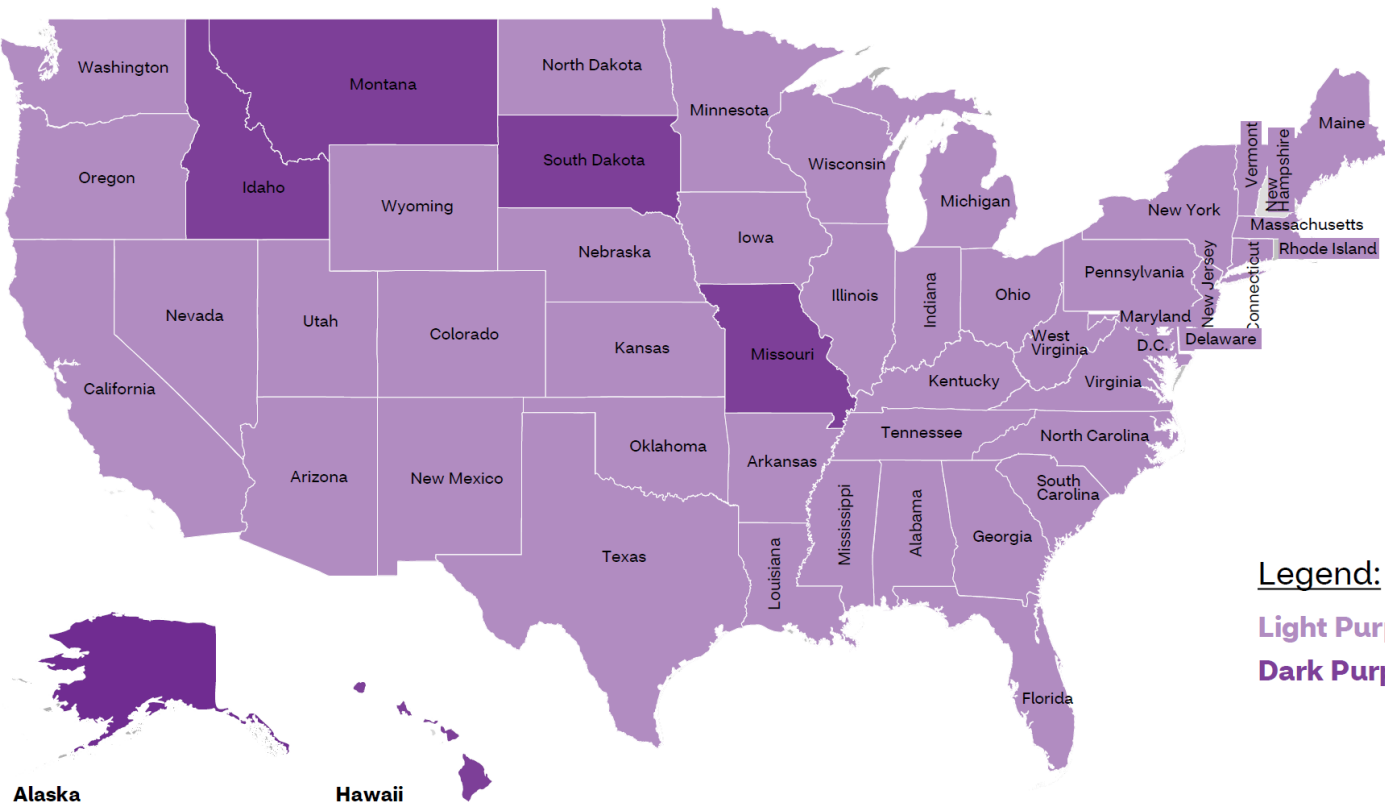
PPO Plan
In-network and
Out-of-network care



No PCP required



No Referrals



County of San Mateo – Aetna Medical Benefits

	AVN	HMO	OAMC PPO HDHP		OAMC PPO	
	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible Individual Family	None	None	\$1,750 \$3,500	\$3,000 \$6,000	\$300 \$600	
Annual Out-of-Pocket Maximum Individual Family	\$1,000 \$3,000	\$1,000 \$3,000	\$3,500 \$7,000	\$6,000 \$12,000	\$2,000 \$4,000	\$3,000 \$6,000
Coinsurance (Plan Pays)	100%	100%	90%	60%	80%	60%
What The Plan Pays for Covered Services:						
Preventive Care	100%	100%	100% No Deductible	Well-Child & Well- Woman Only	100% No Deductible	60% after Deductible
Primary Care & Specialist Office Visits	100% after \$15 Copay	100% after \$15 Copay	90% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible
Diagnostic Lab/X-Ray	100%	100%	90% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible

County of San Mateo – Aetna Medical Benefits

	AVN	HMO	OAMC PPO HDHP		OAMC PPO	
	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
What The Plan Pays for Covered Services:						
Hospital Emergency Room (Copay waived if admitted)	100% after \$100 Copay	100% after \$100 Copay	90% after Deductible	90% after Deductible	100% No Deductible	
Urgent Care	100% after \$15 Copay	100% after \$15 Copay	90% after Deductible	60% after Deductible	100% after Deductible	60% after Deductible
Inpatient Hospital	100% after \$100 Copay	100% after \$100 Copay	90% after Deductible	60% after Deductible	100% after Deductible	70% after Deductible
Outpatient Surgery in a Hospital	100% after \$50 Copay	100% after \$50 Copay	90% after Deductible	60% after Deductible	100% after Deductible	70% after Deductible
Outpatient Surgery in a Freestanding Facility	100%	100%	90% after Deductible	60% after Deductible	80% after Deductible	70% after Deductible

County of San Mateo – Aetna Medical Benefits

	AVN	HMO	OAMC PPO HDHP		OAMC PPO	
	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
What The Plan Pays for Covered Services:						
Outpatient Hospital other than Surgery	100%	100%	90% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible
Outpatient Short-Term Rehab (Physical Therapy)	100% after \$15 Copay	100% after \$15 Copay	90% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible
Spinal Manipulation Therapy (Chiropractic)	100% after \$10 Copay; 30 visits	100% after \$10 Copay; 30 visits	90% after Deductible	50% after Deductible 20 visits	80% after Deductible	60% after Deductible 20 visits
Acupuncture (Visits Separate from Chiropractic)	100% after \$10 Copay; 30 visits	100% after \$10 Copay; 30 visits	90% after Ded 20 visits	60% after Ded. 20 visits	80% after Deductible 20 visits	60% after Deductible 20 Visits
Inpatient Mental Health & Substance Abuse Treatment	100% after \$100 Copay	100% after \$100 Copay	90% after Deductible	60% after Deductible	100% after Deductible	70% after Deductible

County of San Mateo – Aetna Medical Benefits

	AVN	HMO	OAMC PPO HDHP		OAMC PPO	
	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
What The Plan Pays for Covered Services:						
Outpatient Mental Health & Substance Abuse Treatment	100% after \$15 Copay	100% after \$15 Copay	90% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible
CVS Virtual Care Consultation	100%	100%	100% after Deductible	N/A	100% No Deductible	N/A
Teladoc Phone or Video Visit General Medical; Cost Share may be higher for BH and Dermatology	\$15 Copay	\$15 Copay	90% after Deductible	60% after Deductible	80% after Deductible	60% after Deductible
Gene-based, Cellular, and other Innovative Therapies (GCIT™) Must use a GCIT™ designated facility	100% after \$50 Copay	100% after \$50 Copay	90% after Ded. 20 visits	60% after Ded. Combined	80% after Deductible 20 visits	60% after Deductible 20 Visits
Infertility Diagnosis and Treatment Including artificial insemination and IVF (see Evidence of Coverage for limitations)	Cost sharing depends on type of service and where you receive it	Cost sharing depends on type of service and where you receive it	Cost sharing depends on type of service and where you receive it	Cost sharing depends on type of service and where you receive it	Cost sharing depends on type of service and where you receive it	Cost sharing depends on type of service and where you receive it

County of San Mateo – Aetna Pharmacy Benefits

	AVN	HMO	OAMC PPO HDHP		OAMC PPO	
	In-Network Only	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
What The Member Pays for Covered Prescriptions:						
Deductible	None	None	Plan Deductible	Plan Deductible	None	None
Value Drug List Medications	\$0 Copay	\$0 Copay	\$0 Copay *	25% to Max. \$250 Copay *	\$0 Copay	25% to Max. \$250 Copay
Preferred Generic Retail (up to 31-day supply) Mail Rx (up to 90-day supply)	\$15 Copay \$30 Copay	\$15 Copay \$30 Copay	\$10 Copay * \$20 Copay *	25% to Max. \$250 Copay * N/A	\$10 Copay \$20 Copay	25% to Max. \$250 Copay N/A
Preferred Brand Retail (up to 31-day supply) Mail Rx (up to 90-day supply)	\$25 Copay \$50 Copay	\$25 Copay \$50 Copay	\$25 Copay * \$50 Copay *	25% to Max. \$250 Copay * N/A	\$20 Copay \$40 Copay	25% to Max. \$250 Copay N/A
Non-Preferred Generic or Brand Retail (up to 31-day supply) Mail Rx (up to 90-day supply)	\$40 Copay \$80 Copay	\$40 Copay \$80 Copay	\$40 Copay * \$80 Copay *	25% to Max. \$250 Copay * N/A	\$35 Copay \$70 Copay	25% to Max. \$250 Copay N/A
Specialty Rx Must be obtained from Aetna Specialty Pharmacy Network	20% to Max \$200 Copay	20% to Max \$200 Copay	30% to Max \$200 Copay *	N/A	30% to Max \$150 Copay	N/A

* Member must first satisfy plan deductible.

Your Aetna Value-Added Programs

Out-of-Area Dependent Children

AVN/HMO

If you have children going to school or living with a parent outside of the California Aetna AVN or HMO service areas, we can cover them.

- If they reside in another Aetna HMO network service area (e.g., Phoenix, Arizona) they can select a primary care physician (PCP) in that area.
 - Please provide The County with your dependent's local address (e.g., in Phoenix, Arizona).
 - Aetna will enroll your dependent in the same AVN/HMO plan as you with your SSN and the same Aetna W ID #.
 - Call the Aetna Concierge team at 1-833-576-2494 when you receive your dependent's ID card and select the new desired PCP in their area.
- If they do not reside in another Aetna HMO network service area, we can enroll them in a special Out-of-Area Dependent PPO Plan.
 - Please complete the special Out-of-Area Dependent PPO Plan enrollment form (available from the Benefits Office) and provide the dependent's local address.
 - Your dependent will be enrolled separately under their own SSN and issued their own Aetna W ID #.
 - Your dependent's benefits will mirror the County's OAMC PPO \$200 plan. The network will be Aetna's nationwide Open Choice PPO.

To find out if your dependent resides in another Aetna HMO network service area please call the Aetna Concierge team at 1-833-576-2494 and provide the zip code.

Managed Choice POS (Open Access) – aka OAMC PPO

Members in these plans have access to Aetna's nationwide network, so your dependents can use In-Network providers in any state.

If there are no In-Network providers available your dependents may use any licensed provider and will be covered at the In-Network level for emergency/urgent care, and the Out-of-Network level for everything else.

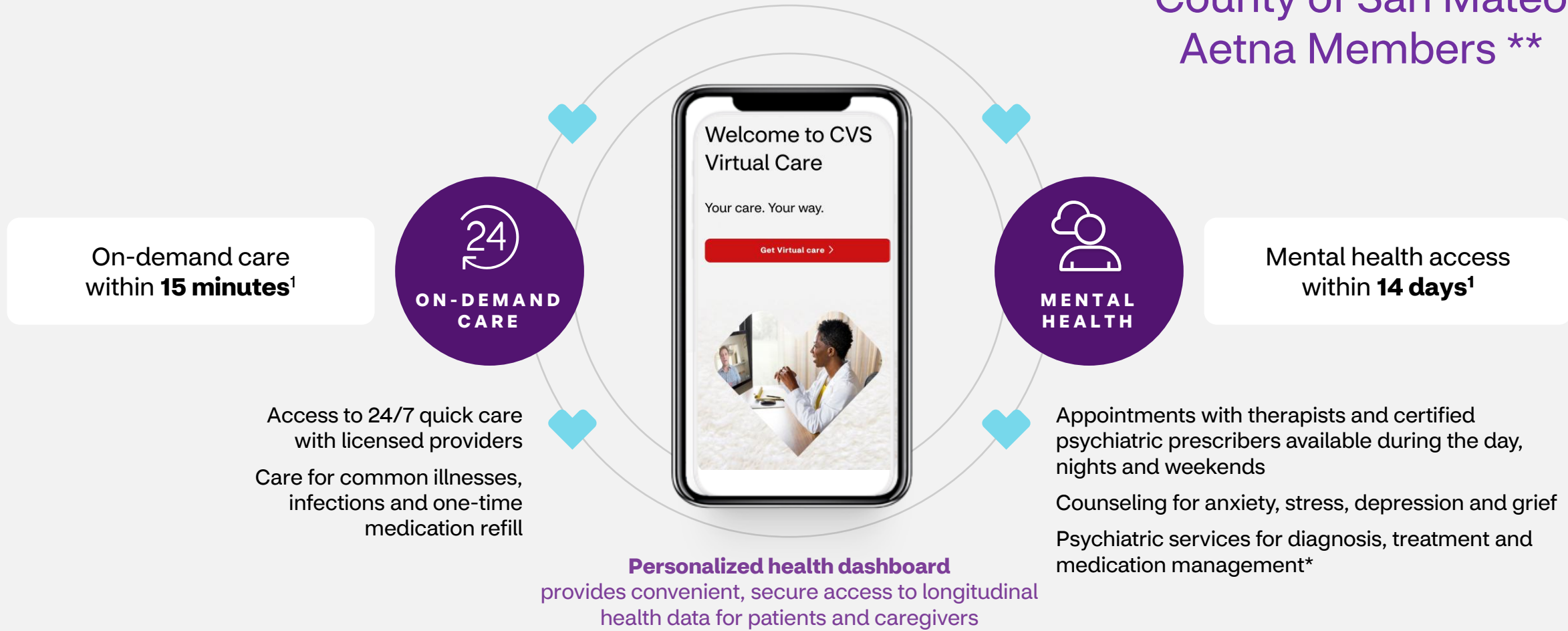
Pharmacy

Aetna's pharmacy network is nationwide, so your dependents will have access to their plan's pharmacy benefits wherever they reside.

Virtual care from anywhere

CVS Virtual Care

\$0 Copay for most
County of San Mateo
Aetna Members **



*Limitations may apply based on services and location. Controlled substances not prescribed.
1 Averages based on January through August 2023 CVS Virtual Care data – observed patient experience are subject to change.
** Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share.

Emergency & Urgent Care

Sometimes unexpected health problems can happen. Relax — and know that we're here to help. **You are covered for emergency and urgent care no matter where you are in the world.**

For emergency care use any licensed provider. We'll cover you at the In-network level of your plan, even if you are traveling outside of the U.S.

If you need urgent or non-emergency care you have several options available including:

- 24-Hour Nurse Line
- CVS Virtual Care
- Teladoc Health
- CVS MinuteClinic (not available in Northern CA)
- Urgent Care Center

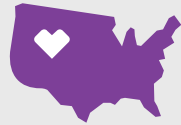
	Care from anywhere	In-person options for care			
	Non-emergency	Non-emergency	Non-emergency	Urgent	Emergency
Care options	 Teladoc® Teladoc gives you 24/7 access to board-certified doctors by phone, video or mobile app. Talk to a doctor in minutes and get a diagnosis, treatment, and prescription (when needed), for non-emergency medical needs.	 Primary care physician (PCP**) Your PCP is the best option for in-person, non-emergency care. To find in-network PCPs near you, log in to your member website.	 MinuteClinic® MinuteClinic offers convenient care 7 days a week from certified nurse practitioners and physician assistants at select CVS Pharmacy® and Target stores nationwide.	 Urgent care center Urgent care centers provide quick care for serious, but not life-threatening, situations. Many urgent care centers offer imaging, X-ray and lab services.	 Emergency room The emergency room (ER) is for emergencies that can permanently impair or endanger your life. Using the ER for non-life-threatening issues can be very costly and probably means a very long wait time.
When to use	• Allergies • Flu • Bronchitis • Sinus infection • Food poisoning • Rash • Poison ivy/oak • Sunburn • Sore throat • Headache/migraine • Eye infection and more	• Physicals (wellness, screening) • Vaccinations & injections • Chronic condition management (heart disease, diabetes, arthritis, etc.) • Acute care (sinus infections and injuries) • Urgent care may be available by appointment	• Minor illnesses & injuries • Screenings & monitoring • Skin conditions • Vaccinations & injections • Wellness & physicals • Women's services • Travel health Visit minuteclinic.com to confirm services available at your location	• Back/neck pain • Cuts that require stitches • Minor burns • Flu • Sprains • Fractures • Bronchitis • Headaches and more	• Chest pain • Severe abdominal pain • Trouble breathing • Uncontrollable bleeding • Symptoms that may put your life at risk
Availability	24 hours a day 7 days a week 365 days a year	Weekdays during business hours (May be open extended hours and/or Saturdays)	7 days a week (including evenings and weekends)	Many open 7 days a week with extended hours	24 hours a day 7 days a week 365 days a year
How to access	By phone: 1-855-Teladoc (1-855-835-2362) By video: Teladoc.com/aetna By mobile app: download the Aetna Health or Teladoc app to get started	By appointment only	At select CVS Pharmacy and Target stores Schedule an appointment at minuteclinic.com or through the CVS Pharmacy app	Walk in	Walk in

Teladoc Health

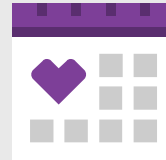
24/7 access to a doctor by phone or video



**Talk to a doctor
from your home***



**Available
anytime, anywhere****



**\$58 or less
per visit for general
medical**

*Teladoc can answer questions about the virus, assess your risk, and provide support to help relieve symptoms.
Due to COVID-19, the need for our care has never been greater and wait times can be a few hours.

**Idaho is video only; Arkansas and Delaware require video for first visit every 24 months.

Optional for self-funded plans.

**Talk to a doctor
anytime,
anywhere**

County of San Mateo – Teladoc Benefits at a Glance

	Full Cost	AVN	HMO	OAMC PPO HDHP	OAMC PPO
What you will pay:					
General Medical	\$58 / Visit	\$15 copay	\$15 copay	10% after deductible = \$5.80 *	20% after deductible = \$11.60 *
Mental Health – Therapist	\$90 / Visit	\$15 copay	\$15 copay	10% after deductible = \$9.00 *	20% after deductible = \$18.00 *
Mental Health – Psychiatrist – 1 st Visit	\$215 / Visit	\$15 copay	\$15 copay	10% after deductible = \$21.50 *	20% after deductible = \$43.00 *
Mental Health – Psychiatrist – Ongoing	\$100 / Visit	\$15 copay	\$15 copay	10% after deductible = \$10.00 *	20% after deductible = \$20.00 *
Dermatology	\$85 / Consult	\$15 copay	\$15 copay	10% after deductible = \$8.50 *	20% after deductible = \$17.00 *

* Amounts shown for OAMC PPO HDHP and OAMC PPO plans are what you will pay after you have satisfied your plan deductible.

CVS[®] HealthHUB[™] / MinuteClinic

A convenient and affordable option to help get you on the path to better health when traveling outside of Northern California.

Convenient

Open every day, including nights and weekends. Get the care you need on ***your*** schedule.

Affordable

\$0 Copay for Most Members *

MinuteClinic[®] services

- Minor illnesses and injuries
- Skin conditions
- Wellness and physicals
- Screenings and monitoring
- Vaccinations and injections
- Travel health
- Women's and men's health services
- Obstructive sleep apnea* screening assessment and diagnosis
- Point of care lab testing

Expanded MinuteClinic services available**

- Support managing certain chronic conditions like diabetes, sleep apnea, high cholesterol and more
- Diabetic services like diabetic retinopathy screening and imaging***
- Lifestyle support for heart health
- Pelvic exams, STI testing and more
- Colorectal risk assessment
- Chickenpox vaccination (Varivax[®])

* Members enrolled in the OAMC HDHP plan must first satisfy their plan deductible.

** Clinical services provided by a MinuteClinic nurse practitioner or physician assistant within a CVS HealthHUB location.

***Diabetic retinopathy diagnosis by an independent provider.



Visit <http://www.minuteclinic.com/>
to find a location near you when traveling
outside of Northern California.

24-Hour Nurse Line

Health information is
a phone call away

- Get information 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



1-800-556-1555

Introducing Aetna Healthy Chapters™

**Support for every chapter, every
change, every moment that matters**

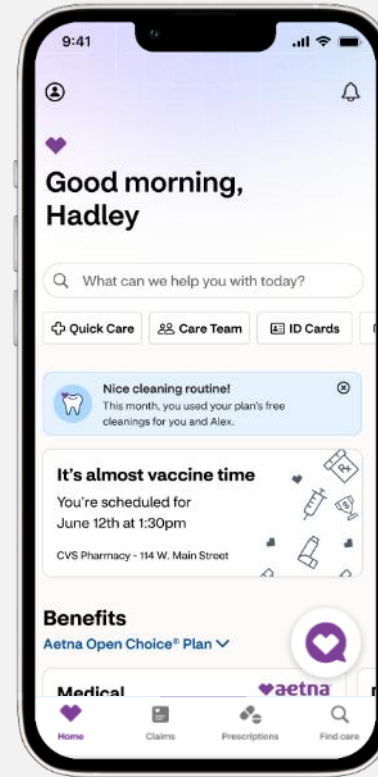
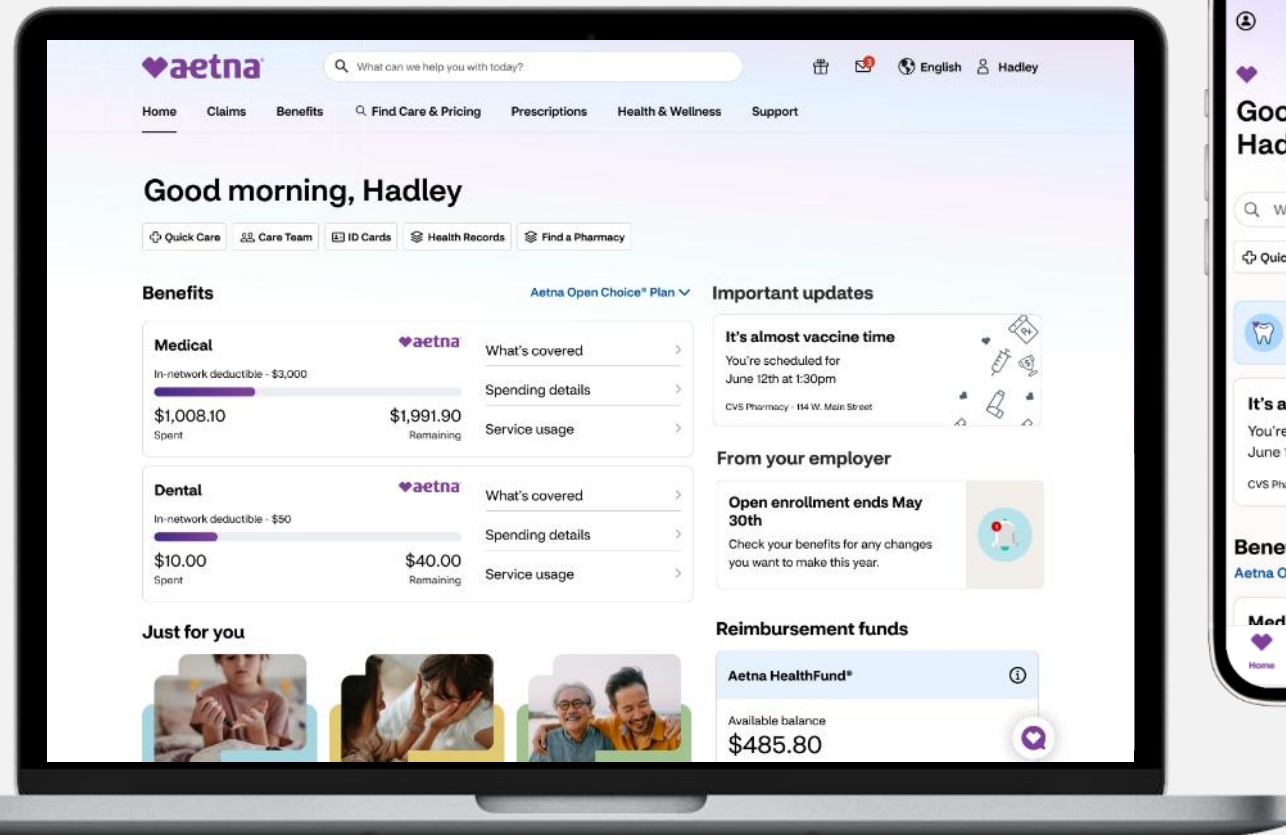
Our expanded family care program goes beyond traditional maternity — delivering inclusive, personalized support across all life stages.

With expanded virtual care and 24/7 access, fertility and maternity navigators, and even men's health support.

This program is part of your plan — there's no extra cost to you.



Aetna Member Website - 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

Just visit www.aetnaresource.com/p/cosm to create an account and log in to your member website.

Count on savings with the Aetna® Discount Program*

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

* Discount programs are NOT insurance and program features are not guaranteed under the plan contract and may be discontinued at any time. Discount programs are in addition to any plan benefits and may require a separate charge to access such programs. Discount programs are NOT available to New York policyholders.



Enhancing your member experience with Aetna Health Your Way™

Personalized guidance to help you achieve your health goals, monitor progress and earn rewards for engaging in healthy activities

♥ AETNA HEALTH YOUR WAY

My Health100 Score: Snapshot of your health

Health Assessment-Complete your Health Assessment to calculate your My Health100 score

Pathways-curated activities personalized to for goals

Rewards-complete activities & tasks to earn hearts redeemable for rewards. \$100 in gift cards per adult members

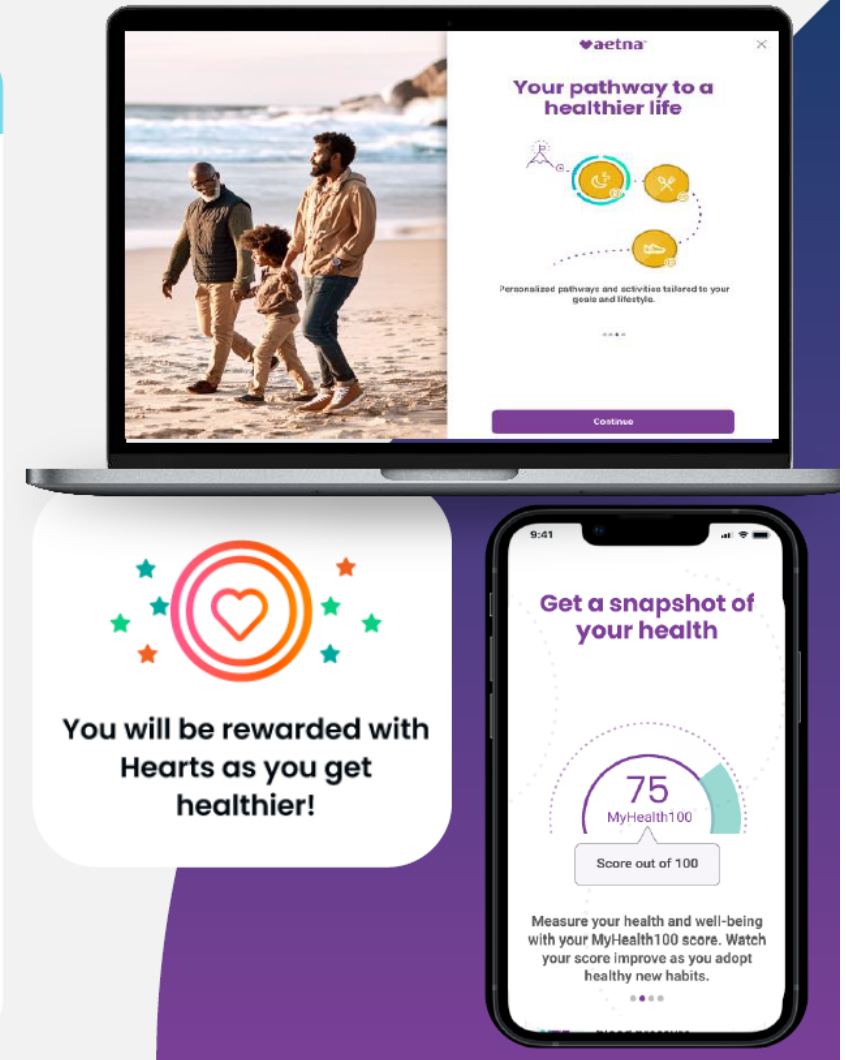
Device & Trackers- Sync a device to earn rewards for daily physical activity goals.

Personal Challenges-weekly physical activity challenges

Lifestyle & Condition Coaching – Work with a coach to improve health or manage conditions

Explore resources : Read, watch or listen to content on a variety of health topics based on your preferences.

Watch Wellness Webinars. Access recipes. See what's trending among other users.



Earn Hearts redeemable for gift card rewards



Adult members including employees, spouses and adult dependent children 18+ can earn up to \$100 a year in gift cards by completing heart-based activities.

\$20 in e-gift cards for every 2,000 hearts you earn.

1

Know your risks

Health Assessment
Preventive screenings
Mental health check-in

2

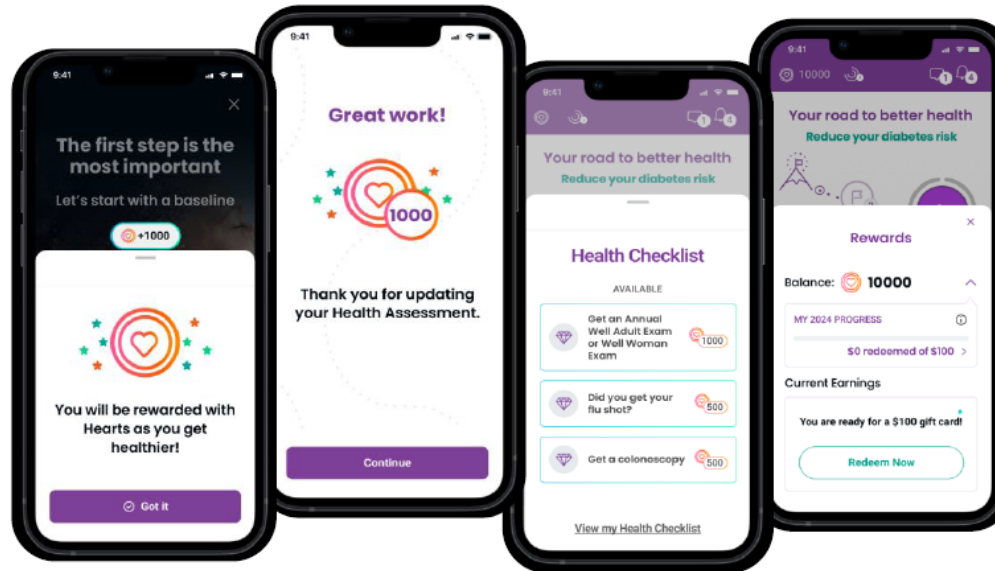
Stay active

Verified daily activity through trackers
Personal activity challenges

3

Improve your health

Pathway Activity
Well-being content
1:1 coaching by phone
Immunizations & more



Activities and Hearts values are for illustrative purposes and may vary.

Rewards



Q&A



This material is for information only. 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. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change.

Discounts for non-covered dental services may not be available in all states. Providers participating in the Aetna Vision network are contracted through EyeMed Vision Care, LLC. EyeMed and Aetna are independent contractors and not employees or agents of each other. Participating vision providers are credentialed by and subject to the credentialing requirements of EyeMed. Aetna does not provide medical/vision care or treatment and is not responsible for outcomes. Aetna does not guarantee access to vision care services or access to specific vision care providers and provider network composition is subject to change without notice. Vision insurance plans contain exclusions and limitations. Not all vision services are covered.

Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Health benefits and health insurance plans contain exclusions and limitations.

Aetna, CVS Pharmacy® 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.

©2022 Teladoc, Inc. All rights reserved. Teladoc® is not available to all members. Teladoc and Teladoc physicians are independent contractors and are not agents of Aetna. Visit **Teladoc.com/Aetna** for a complete description of the limitations of Teladoc services. Teladoc, Teladoc Health and the Teladoc Health logo are registered trademarks of Teladoc Health, Inc.

Information is believed to be accurate as of the production date; however, it is subject to change.

For more information about Aetna plans, refer to **Aetna.com**.

Policy forms issued in Idaho by Aetna Health of Utah Inc. include: HI ID GrpAg 05, HI SG HGrpAg 03.

Policy forms issued in Idaho by Aetna Life Insurance Company include: GR-29/GR-29N, AL HGrpPol 05, AL HGrpPol-Vision 01.

Policy forms issued in Oklahoma include: AL COC00010, HC COC00010, AL-HCOC-Dental PPO 04, AL HCOC-Dental CD04, AL HCOC Vision AVP01.

Policy forms issued in Missouri include: AL HGrpPol 01R5, HI HGrpAg 05, HO HGrpPol 04, AL HGrpPol-Vision 01, AL HGrpPol-Dental 01, DM HGrpAG-Dental 02.