



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

Benefits designed for your unique needs

**Pinellas County Schools**  
2025 Health Care Benefits

**Aetna.com**



3124938-01-01 (6/24) 2025 PCS



# 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 Health<sup>SM</sup> app

## Questions?



Call us  
for medical, **866-253-0599 (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 Health<sup>SM</sup> 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** 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.

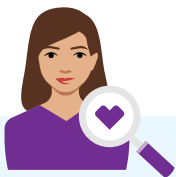
### How it works

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

## Open Access Aetna Select<sup>SM</sup> health benefits plan

### Visit any doctor in the Aetna<sup>®</sup> 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.

# 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<sup>®\*</sup> 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.

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



## Our network



When you need to find the right care, it's always reassuring to know you have choices. Our vast network includes trusted primary care doctors and specialists, hospitals and other health care providers.

And it's never been easier to connect with care. Just use our provider search tool on your member website or use the Aetna Health<sup>SM</sup> app when you're on the go.



# Our network

## 24-Hour Nurse Line\*

### A simple call can make all the difference

Have questions about upcoming medical visits and choices? You can talk to a registered nurse for information about tests, procedures and treatment options, 24 hours a day, 7 days a week. And the call is free. To find the phone number, just visit **Aetna.com** and log in to your member website.

\* While only your doctor can diagnose, prescribe or give medical advice, our 24-Hour Nurse Line nurses can provide information on a variety of health topics. Contact your doctor first with any questions about your health care needs

## 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.<sup>1\*\*</sup> Many are open seven days a week, with easy appointment 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.<sup>\*\*\*</sup>

\*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\*<sup>1</sup>

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

## Institutes of Excellence®

### Specialized care when you need it

As an Aetna® member, you'll have access to the Institutes of Excellence. These selected facilities can help people who are facing a transplant or going through treatment for infertility. And the facilities must meet our strict standards for clinical quality and efficiency. We measure factors like the number of procedures performed and success rates. To see our list of Institutes of Excellence facilities, go to **Aetna.com** and choose "Find a doctor." Then use the filter tool to select "Institutes of Excellence facilities."<sup>®</sup>

## National Medical Excellence Program® transplant care

### Our program puts your needs first

You may never need an organ transplant, bone marrow treatment or CAR-T therapy.

But you can rest a little easier if you do, because you have access to this special program. It helps you get the care and resources you need — when you need them most.

You and your family get one-on-one support from:

- Dedicated medical directors
- Nurse care managers\* with special experience
- Dedicated claims and Member Services staff

\*While only your doctor can diagnose, prescribe or give medical advice, the nurse care managers can provide information on a variety of related topics.

<sup>1</sup> Participating locations data accessed June 2021. For illustrative purposes only.

# Our network

## Gene-based, Cellular and other Innovative Therapies (GCIT®) Designated Networks

### Our program puts your needs first

You may never need treatment for a rare disease. But you can rest a little easier if you do because you have access to a special program. We'll help you get the care and resources you need — when you need them most.

### One-on-one support for you and your family

We'll be there to support you with:

- Dedicated medical directors
- Nurse care managers\* with special experience
- Dedicated claims and Member Services staff

And as part of the program, you'll have access to facilities that specialize in treating certain genetic conditions. Visit **Aetna.com** to find a list of these providers and look for "gene, cellular and other innovative therapies (GCIT)" designated facilities.

\*While only your doctor can diagnose, prescribe or give medical advice, the nurse care managers can provide information on a variety of related topics.

## 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.

## CVS Health Virtual Primary Care™

### It's your care, your way

From wellness visits to quick care, we've got you covered. Easily schedule a virtual care appointment from anywhere. CVS Health Virtual Primary Care™ is in addition to your traditional network of providers. Access is included in your medical plan, made available through Aetna®, a CVS Health® company. Another way healthier happens together®

Primary care services:

- Choose a dedicated provider. Have access to a

supporting Care Team for answers to your questions – they will respond within 24 hours.

- Schedule a primary care visit with your selected provider in days, not weeks.
- Plan a virtual visit for illnesses (infections, flu and minor injuries), medication refills, wellness and health screenings, or chronic condition support.
- Opt-in to receive a no-cost blood pressure and heart rate monitor to prepare for your visit.

Mental health services:

- Appointments available 7 days a week including evenings for convenient care. Includes counseling with a therapist for anxiety, stress, grief and psychiatry services for prescriptions and medication management.

On-demand care:

- Access 24/7 quick care with licensed providers for common illnesses (cough, colds, flu), and infections (ear, sinus, skin, urinary) and one-time medication refills (some restrictions apply).

Additional benefits

- Get coordination to in-person care when needed at nearby MinuteClinic® locations\* or in-network provider clinics.
- Enjoy affordable care with some visits as low as \$0 for primary and on-demand appointments.\*\*
- Access your health information, lab results and personalized tips from anywhere via your online health dashboard.

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

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

CVS Health Virtual Primary Care™ services are only available in the U.S. Limitations may apply based on service, location or health plan. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share. This material is for informational purposes only. Refer to **Aetna.com** for more information about Aetna plans and for a full list of participating providers.

\*MinuteClinic in-person services are not included with this product

<sup>1</sup> Participating locations data accessed June 2021. For illustrative purposes only.



# Our network

and are subject to plan benefit. □

\*\*Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share.

## CVS Health Virtual Care

### It's your care, your way

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

Here's what's included:

On-demand care:

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

Mental health services:

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

Additional benefits:

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

### What's next?

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

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## 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 Choice

### Helping you find your way through current health challenges

This program is an industry-leading care management\* program. Our focus is to help you and your family work through the health system, which we know can be confusing. This lets you focus on what really matters — your health and well-being.

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

### Dedicated nurse support to help you improve your health

This program combines digital and nurse support\* to help you get or stay healthy. And a single nurse is responsible for supporting you and your family. The program also:

- Helps you use your benefits wisely and stay

motivated

- Finds health hurdles and helps you decide which health goals are most important
- Provides support and focuses on real-time care
- Helps you take care of continuing health issues

Your dedicated team\* supports everything from clinical preapproval and help during your care, to short and long-term care management. And they'll provide support based on what you want and need.

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

## Resources for Living<sup>SM</sup> program

### Stress less and live more to improve your well-being

We know that big and small life changes can affect your well-being. So we're here for you and your household members 24/7. From phone support to short-term counseling in person or through a virtual visit, we'll connect you to the resources, products and services to help you feel your best.

Just log in at **Resources for Living** to get:

- Helpful articles
- Live and on-demand webinars
- Videos
- Podcasts
- Self-assessments and more

And download the Aetna **Resources for Living** mobile app. You'll get anywhere access to work/life balance tips, monthly features, a mood rater, service request forms and other tools.

# Programs & resources

## Behavioral Health Condition

### Management program

#### **We'll get to know you with personalized support**

Everyone occasionally feels sad or anxious. But when these feelings interfere with the way you think, sleep and engage in daily activities, it might be time to seek help to feel better. With our confidential program, you'll work side by side with your care team. We'll help you find your way through the health care system, so you can get care earlier and feel better sooner. And our care managers can connect you with the right support at the right time — and help you set realistic goals. You'll also get:

- Early screening for early help
- Online tools to check your risk for a condition
- Strategies and tips for everyday living and more

## Aetna Autism Spectrum Disorder

### **The right support when you need it**

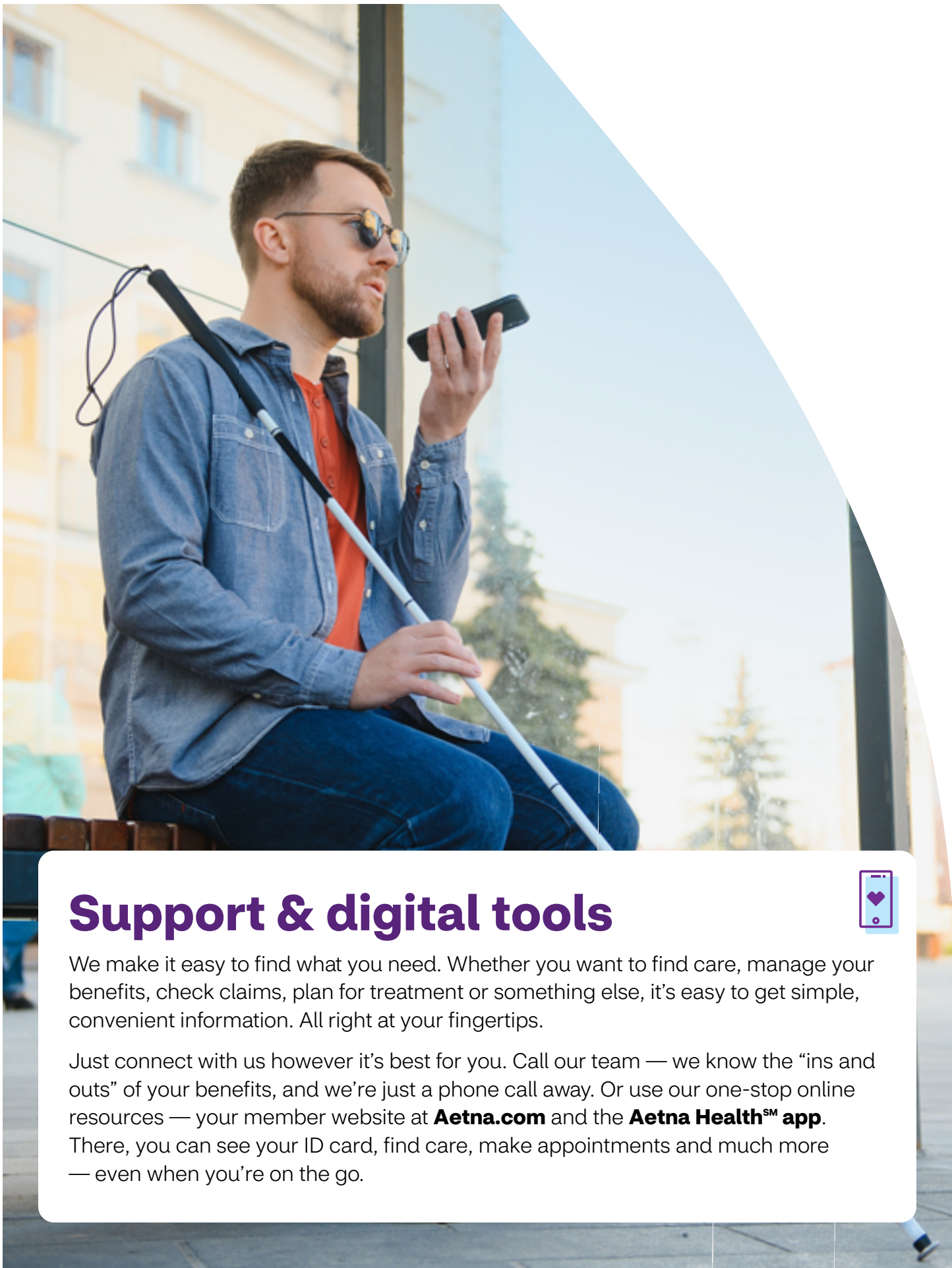
Families with children on the autism spectrum can face hurdles, like finding providers or figuring out plan coverage. But we're here to help, every step of the way.

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).







## Support & digital tools



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

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

# Support & digital tools

## Digital member ID card

### Access your member ID card whenever you need it

Have your digital ID card on hand, whenever you want, wherever you are with our Aetna Health<sup>SM</sup> app. Or find it by going to **Aetna.com** and logging in to your member website. Want to print your ID card? No problem. Just look for that option at the top of the page.

## Cost transparency

Make more informed decisions by getting cost estimates before you get care right from the app or website. The costs for common procedures like MRIs, X-rays and lab work can vary greatly from facility to facility. It's best to know before you go. Estimates are based on your specific plan and where you are with meeting your deductible. You can also review your plan summary so you know what to expect for doctor visits, including specialists, virtual care, urgent care, hospital stays and more.

Estimated costs are not available in all markets or for all services. We provide an estimate for the amount you would owe for a particular service based on your plan at that very point in time. It is not a guarantee. Actual costs may differ from an estimate for various reasons including claims processing times for other services, providers joining or leaving our network or changes to your plan. Health maintenance organization (HMO) members can only get estimated costs for doctor and outpatient facility services.

## 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<sup>®</sup> 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 Health<sup>SM</sup> app

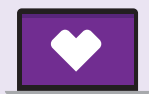
Manage your benefits, connect to care, handle claims — from anywhere.

## As a member, you can:

- ✓ View your health plan summary and get information about coverage
- ✓ Track spending and progress toward your deductible or maximums for you and your family
- ✓ View the cost breakdown, including what your plan covers and your responsibility
- ✓ Use tools to help you choose quality in-network providers
- ✓ Get personalized reminders to help improve your health



## Once you're a member, here's how you can connect:



### Your Aetna member website

Go to **Aetna.com** to create an account and log in to your member website.



### The Aetna Health app

Get the Aetna Health app by texting "GETAPP" to **90156** for a link to download and create an account. Message and data rates may apply.\*



### Provider search tool

You can find providers by **name, specialty and location.**

You'll also find maps, directions, languages spoken and more. Visit **Aetna.com** to get started.

 App Store

 Google Play

\* Terms and conditions: [Aetna.com/3oiM59q](https://aetna.com/3oiM59q). Privacy policy: [Aetna.com/legal-notice/privacy.html](https://aetna.com/legal-notice/privacy.html). By texting **90156**, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna Health app. Consent is not required to download the app. The app is also available on the Apple® 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.

## Aetna Vision Discounts

### The clearer way to enjoy savings

Your vision may be just fine. Or it may need a little help. Either way, you can save with our vision discounts.

You'll get discounts on:

- Eye exams

- Prescription eyewear
- LASIK laser eye surgery
- Non-disposable contact lenses
- Designer frame options

You can even save on things that don't need a prescription, like sunglasses, eyeglass chains, lens cases and cleaners.

Offer not valid in the state of Texas.

## Natural Products & Services/ChooseHealthy®

### Give your health a natural boost

Enjoy instant discounts on therapeutic massage, acupuncture ... even chiropractic visits.\* This perk is included with your Aetna® benefits and insurance plan.

\* Natural products and services are offered through ChooseHealthy®, a program provided by ChooseHealthy, Inc. which is a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a registered trademark of ASH and is used with permission.

## Aetna HealthFund® Health Reimbursement Arrangement (HRA)

### Make paying for health care easier on your wallet

This helps you pay for health expenses, especially with the deductible part of your plan. Here's how it works:

An HRA\* is paired with a medical plan and funded by your employer. You can then use HRA funds to cover eligible health expenses that your employer determines. Plus, you get the funds tax-free!

Keep in mind — you should check to see what expenses are eligible. And visit your member website at **Aetna.com** to make the most of your HRA.

\*HRAs are currently not available to HMO members in Illinois and Small Group members in Florida.





# 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)**

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