

# Welcome to the Aetna® 2022 Medical Plans Open Enrollment webinar for Adobe.



We'll be starting five minutes after the hour

#### Housekeeping items:

- Please note that the Q&As are visible to everyone. There isn't an option to post and reply privately.
- If you have a question you don't want others to see via the Q&As, please call the Aetna Concierge team at **1-800-884-9565 (TTY:711)**.
- Your lines are muted for the duration of the meeting.
- The recording of today's meeting will be posted within 24 hours on **Benefits.Adobe.com**





**Adobe**

**Aetna® 2022 Medical Plans  
Open Enrollment**

Quality health plans & benefits

Healthier living

Financial well-being

Intelligent solutions



# Aetna® 2022 medical plan options

Aetna HealthSave\*

Aetna HealthSave Basic

Aetna HealthSave OOA

## Common features across Aetna plans:

- Network is Open Access Choice POS II.
  - **Utah uses: “Utah Connected” network.**
- Option to see network and out-of-network providers, but you’ll pay more out of pocket for out-of-network care.
- No PCP election or specialist referrals required.
- Pharmacy, mental health and substance abuse are integrated.
- Deductible applies to all services unless otherwise noted. Deductible waived for preventive medications.
- On-demand access to physicians, mental health providers and dermatologists through Teladoc®.
- National preferred lab vendors are Quest Diagnostics and LabCorp.

\*If you're enrolled in Medicare/TRICARE, you can elect HealthSave (without HSA). Contact the Adobe Benefits Support Team for assistance.



# What's new for 2022

## Aetna® Virtual Primary Care powered by Teladoc®

### Enhanced Aetna Maternity Program features:

- Phone-based genetic counseling and screening, as well as convenient, confidential and cost-effective genetic testing
- Guidance and support to help stop smoking
- A personal nurse, if you have health conditions that may affect your pregnancy

### Removal of annual maximum for nutritional visits

### Expanded Institutes of Quality® locations and services

### Medicare Transition Services

- [Guided Medicare coverage options](#) by a licensed insurance agent for you and your spouse

### COVID vaccine Information:

- The cost of the COVID-19 vaccine and its administration is 100% covered by your plan – including the booster.
- You may obtain a vaccine in many [locations](#), including pharmacies, doctor's offices and through [state programs](#).
- Your doctor is your best resource for vaccine questions and deciding what's best for your personal situation.
- General information about the vaccine is available on our website [FAQs](#) or by calling the 24/7 Nurse Line at **1-800-556-1555 (TTY: 711)**.



# What's new for 2022

## Aetna® Virtual Primary Care powered by Teladoc®

A more connected virtual primary care experience

♥ **Built into all of Adobe's Aetna plans**

Provides access to a wide network of doctors and specialists when in-person care is preferred

♥ **Member-selected, dedicated, virtual care provider**

from first 30- to 45-minute visit to every visit thereafter

♥ **Dedicated care team access**

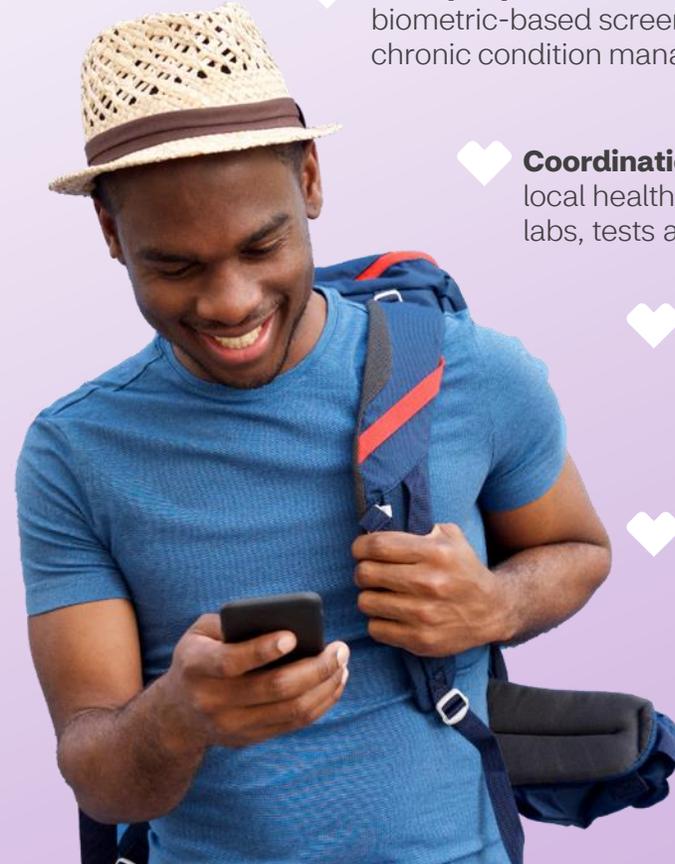
**24/7** via in-app SMS or phone for pre-, during and post-visit support

♥ **In-depth preventive care** with biometric-based screening and chronic condition management

♥ **Coordination of in-person care,** local health care services including labs, tests and more

♥ **After deductible: \$0** for virtual primary care provider (PCP) visits and covered in-person services at MinuteClinic® and CVS® HealthHUB™ locations.\*

♥ **Until deductible is met:** PCP virtual visits cost \$145 for initial visit and \$65 for follow-up visits. Costs for MinuteClinic services vary.



\*Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. Once the deductible has been met, such members will be able to access MinuteClinic services at no cost-share. Applies only to covered services at MinuteClinic. Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are both within the CVS Health® family.

# Aetna HealthSave\*

	In network	Out of network
Provider choice	See any doctor but pay less with in-network doctors.	
Network	Open Access Choice POS II (& Utah Connected)	
Deductible	\$1,400 employee only \$2,800 family	\$2,800 employee only \$5,600 family
Preventive care	100% covered	After deductible, 100% of recognized charges
Office visits, behavioral health, infertility	After deductible, 90% covered	After deductible, 70% covered
Prescriptions**	After deductible, you pay copays: \$15 generic, \$45 brand, \$65 other brand	After deductible, 50% covered
Out-of-pocket maximum	\$3,000 employee only \$6,900 family	\$5,600 employee only \$11,200 family

**Adobe HealthEquity HSA Contribution: \$850/employee only, \$1,700/family (and you can contribute too)**

HealthEquity [webinars](#): Wednesday, November 3, 1 PM–2 PM PT (4 PM–5 PM ET) or Tuesday, November 9, 10 AM–11 AM PT (1 PM–2 M ET)

\*Because this plan has employer HSA contributions, if you're not [eligible for an HSA](#), you cannot elect this plan. Those enrolled in Medicare/TRICARE **can elect this plan**, but without an HSA. For all others: Unavailable. See [Medical plans overview](#).

\*\* Medications on the preventive list bypass deductible

# Aetna HealthSave Basic

	In network	Out of network
<b>Provider choice</b>	See any doctor but pay less with in-network doctors.	
<b>Network</b>	Open Access Choice POS II (& Utah Connected)	
<b>Deductible</b>	\$1,700 employee only \$3,400 family	\$3,400 employee only \$6,800 family
<b>Preventive care</b>	100% covered	After deductible, 100% of recognized charges
<b>Office visits, behavioral health, infertility</b>	After deductible, 80% covered	After deductible, 60% covered
<b>Prescriptions*</b>	After deductible, you pay copays: \$15 generic, \$45 brand, \$65 other brand	After deductible, 50% covered
<b>Out-of-pocket maximum</b>	\$4,400 employee only \$8,150 family	\$7,700 employee only \$15,400 family

**Adobe HealthEquity HSA Contribution: None (but you may open an HSA and contribute)**

HealthEquity [webinars](#): Wednesday, November 3, 1 PM–2 PM PT (4 PM–5 PM ET) or Tuesday, November 9, 10 AM–11 AM PT (1 PM–2 PM ET)

\*Medications on the preventive list bypass deductible

# 2022 Rx plan design

## 2022 Rx copays

Retail generic:	<b>\$15</b>	Mail order:	<b>\$30</b>
Brand (preferred list):	<b>\$45</b>	Mail order:	<b>\$90</b>
Brand (non-preferred):	<b>\$65</b>	Mail order:	<b>\$130</b>



Rx is subject to the deductible, then you pay copays up to the out-of-pocket maximum.

You may fill 90-day scripts for maintenance medications at a CVS Pharmacy® location.

**Formulary name:** **Standard Opt Out**. This formulary opts out of formulary exclusions.

## Step therapy required for Auvi-Q®

You must try epinephrine or Epipen® first. If you've already tried one of these in the past under our plan, you will not have to retry them – you may continue to take Auvi-Q. If you have not tried epinephrine or Epipen, you will be required to do so first.

## Preventive medications covered at 100%.

To see the full list go to the [Health Care Reform Drug List](#).

## Prescriptions for chronic conditions

Some medications for chronic conditions bypass your deductible, including prescriptions to help you treat asthma, diabetes, hypertension and more. To see the full list go to the [Preventive Medicine](#) drug list.

## Specialty medications are required to be filled through CVS Specialty® Pharmacy:

- Medications include injectable, infused and select oral therapies.
- Patient support programs are staffed by a clinical team of patient care coordinators, pharmacists and registered nurses, 24/7. For more information, visit [CVSpecialty.com](#).

# When do I pay?

## Medical/behavioral claims:

- Show your providers your Aetna® ID card.
- They will generally bill Aetna first on your behalf.
  - ❖ Billing Aetna first ensures you get the negotiated rate and your deductible/coinsurance credit.
- Once Aetna processes the claim, we advise your provider how much is your member responsibility.
- The provider will bill you for your portion.
- You can choose to pay with your HSA or out of pocket.

## Pharmacy claims:

- Show the pharmacy your Aetna ID Card.
- Claims are processed in “real-time.”
- You’ll receive your negotiated rate.
  - ❖ Once your deductible is met, you only pay a copay.
- You can choose to pay with your HSA or out of pocket right at the pharmacy.

## Health Savings Account (HSA):

Learn more about HSAs by attending an upcoming webinar hosted by HealthEquity. Click [here](#) and scroll to Webinars.



# Medical/Rx – network providers cost less

**Use network providers:** lower deductibles, lower out-of-pocket maximums, negotiated rates, no balance billing.

*Out-of-network providers cost more.*

Outpatient surgery for knee arthroscopy		
	In network	Out of network
<b>Total billed charges from doctor and facility</b>	\$29,375	\$29,375
<b>Aetna adjusted rate</b>	\$4,550 (negotiated rate)	\$18,200 (recognized charge)
<b>Plan pays</b>	\$4,095 (90% of negotiated rate)	\$12,740 (70% of recognized charge)
<b>Your coinsurance</b>	\$455 (10% of negotiated rate)	\$5,460 (30% of recognized charge)
<b>Additional amount you may owe</b>	\$0	\$11,175 (amount of total charge above recognized charge)
<b>Total amount you pay</b>	\$455	\$16,635 (amount over recognized charge plus coinsurance)

Want to learn more, click [here](#).

Example assumes deductible has been met.



**Let's take a short poll**

# Achieve your best health



## Engage with a primary care physician (PCP) to help guide your care.

PCPs can help you better manage your care and build a personal care plan for you.

They can address most health care needs, and when you do get sick, they already know you and your medical history.

When necessary, PCPs can refer you to needed specialists.

Need a network doctor? Use our provider search tool at **Aetna.com** or on the **Aetna Health<sup>SM</sup> app**.

Love virtual engagement? Consider Aetna<sup>®</sup> Virtual Primary Care powered by Teladoc<sup>®</sup>.



## Schedule your annual preventive care and well-child visits.

These include annual checkups, routine gynecological exams, vaccines, [flu shots](#) and wellness exams for children.

Also included are screening checks, such as:

- Cholesterol (for adults of certain ages or at higher risk)
- Colorectal cancer (for adults over age 45)
- Breast cancer (mammography every one to two years for women over 40)
- Prostate cancer (for men ages 40 and older)

To see the full list of what's covered, read through [this](#) brochure.

Complete a health assessment by logging in at **Aetna.com** > Stay Healthy.

[Flu shots](#) are covered under your medical or pharmacy benefit at 100%.

Please check this list to ensure your [pharmacy is covered](#) under our plan.

# Focus on your emotional well-being

## The Aetna Behavioral Health Condition Management program can help you with:

- Grief, loss and stress
- Depression and anxiety
- Substance abuse
- Eating disorders
- Bipolar disorder and other conditions
- Accessing in-network [inpatient support](#)

## An Autism Advocate can help you access your autism benefits, including:

- Applied behavior analysis (ABA)
- Pairing you or your child with the right professionals, including a growing number of [ABA Institutes of Quality locations](#)
- Making sure treatment is effective
- Connecting you with resources for caregivers and family support
- Coordinating with integrated autism care providers and caregivers
- Connecting you with torchlight via Bright Horizons
- Expanding habilitative benefits



## Teladoc® behavioral health services

Behavioral health counseling and sessions with a psychiatrist are available via secure video.

Visits are covered according to the Aetna® medical plan you're enrolled in.



## Costs of Teladoc video appointments:

Psychiatrist (initial visit): **\$190/session**  
Psychiatrist (ongoing visit): **\$95/session**

Psychologist, licensed clinical social worker, counselor or therapist:  
**\$85/session**

[Teladoc.com/Aetna](https://www.teladoc.com/Aetna)

**1-855-TELADOC**  
**(1-855-835-2362)**

# Focus on your emotional well-being

AbleTo offers emotional support when you're going through a difficult time. With this virtual eight-week program, you get the support of a therapist and a behavior coach to help you after a medical diagnosis or during a life transition.

**Consider AbleTo support** if you've experienced one of these health conditions or life changes:

Alcohol and substance abuse

Breast or prostate cancer recovery

Breathing problems

Caregiving stress (child, elder or autism)

Depression, anxiety or panic

Diabetes

Digestive health issues

Grief and loss

Heart issues

Infertility

Military transitions

Pain management

Postpartum depression



**Infertility support** is designed for women and men who are managing infertility and the emotions that can come with it.



Learn more by calling your Aetna Concierge at **1-800-884-9565 (TTY: 711)**.

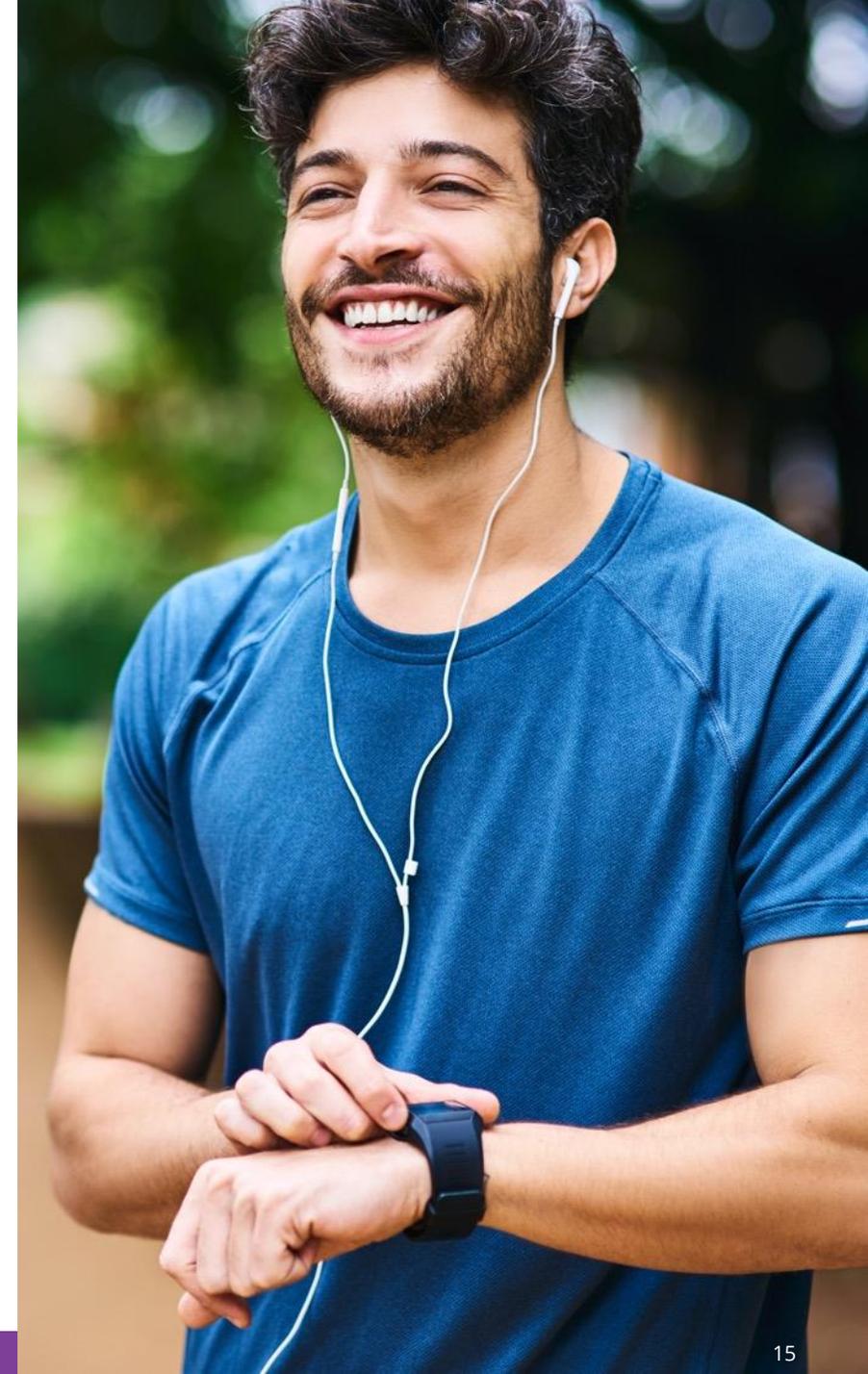
# Get help managing your health

## Talk to a registered nurse 24/7 with the no-cost 24-Hour Nurse Line:

- Learn about health conditions
- Find out more about a medical test or procedure
- Get help preparing for a doctor visit
- Receive emails with videos that relate to the question or topic
- Ask questions about the COVID-19 vaccine



Call anytime, day or night, at **1-800-556-1555 (YYT:711)**



# Get help managing your health

**An Aetna® nurse care manager can help you manage an acute health event or chronic condition.**

You'll have one-on-one help and support from a trained nurse. Your [nurse](#) will serve as a trusted resource for you and your family.

**Enroll in the Aetna Maternity Management program before your 16th week of pregnancy.**

This program can help you make choices for a healthy pregnancy, lower your risks for early labor, cope with postpartum depression and stop smoking.

**Turn to the Aetna Compassionate Care<sup>SM</sup> program during your toughest moments.**

If you or a loved one has been diagnosed with a serious illness or disease, [Aetna Compassionate Care program](#) can help.

**Teladoc® medical experts will help you get an expert second opinion on any medical diagnosis or treatment plan.**

Contact Teladoc at **1-800-835-2363** or visit [Teladoc.com/MedicalExperts](https://www.teladoc.com/MedicalExperts).

## **Fertility Advocate**

Get help finding the right in-network doctors and facilities. Learn about procedures and medications you may encounter. Get more information at [Aetna fertility benefits](#).



# Member engagement platform: your path to well-being

## FEATURES

Take a health assessment

Enroll in digital coaching programs, such as:

- Getting more active
- Losing weight
- Eating healthy

Sync activity data with your wearable device

Participate in chat groups and other safe social support communication

Access clinically backed materials in online resource library

The screenshot displays the user interface for the ActiveHealth Management platform. At the top, a blue navigation bar includes the language 'Español' on the left and the user's name 'Sandy' with a profile icon on the right. Below this, the 'ActiveHealth MANAGEMENT' logo is positioned on the left, and a horizontal menu with 'Home', 'Coaching', 'Actions', 'Records', 'Library', and 'Messages' is in the center. On the right side of the menu, there is a '1 LEVEL' indicator and a heart icon with a '0' next to it. The main content area features a large banner image of a man and a woman jogging outdoors. Overlaid on the banner is the text 'Welcome, Sandy' in a large white font, followed by the subtitle 'Reach your health goals with tools, coaching, and insights designed just for you'. Below the banner is a grid of eight purple buttons, each with a white icon and a label: 'Health assessment' (document icon), 'Coaching' (laptop and phone icon), 'Health Actions' (warning triangle icon), 'Devices and apps' (lightbulb icon), 'Records' (checklist icon), 'Library' (apple icon), 'Health Decision Support' (person with heart icon), and 'Social communities' (speech bubbles icon).

# Medical/Rx – ways to save

- Use the cost estimator tool on **Aetna.com** before elective services.
- Call the 24-Hour Nurse Line 24/7 at **1-800-556-1555 (TTY: 711)** for no-cost health information and support.
- Use Teladoc®, walk-in clinics or urgent care centers versus the emergency room whenever possible.
- When you need [lab services](#), use Quest Diagnostics or LabCorp.
- For Rx, ask if there's an over-the-counter (OTC) equivalent, generic or preferred brand available.
- See how much a drug will cost before you fill any new prescriptions – and check those you use now for generic additions or lower-cost tier options.
- Use mail order or pick up a 90-day supply of maintenance medications at a CVS Pharmacy® location. After the deductible, you'll pay two copays for a three-month supply of medicine.



# Health Decision Support

**Diagnosed with a medical condition?**

**Unsure about treatment options?**

**Facing possible surgery?**

- You can get easy-to-understand medical information at your fingertips with Health Decision Support – a library of online learning programs.
- Some of the most popular programs include: chronic low back pain, knee or hip replacement, bariatric decision making, type 2 diabetes, hypertension, heart disease, C-section, breast cancer and more.
- You can access the programs from **Aetna.com**. Click “Stay Healthy” and select Health Decision Support from Emmi.

The screenshot shows the Emmi website interface. At the top right, there is a link for "Ver este sitio web en Español". The main header is blue with the "Emmi" logo on the left and "Help" and "Log out" buttons on the right. Below the header, a greeting says "Hello, | Welcome to Emmi®.". The main heading is "HEALTH DECISION SUPPORT". A paragraph of text explains that users can learn about health conditions, treatment options, and surgeries in minutes, check for recommendations, and save programs for 90 days. To the right of this text is an illustration of a doctor in a white coat talking to a patient in a hospital bed. Below the text, there is a section titled "CHOOSE A PROGRAM:" with a dropdown menu labeled "Select a Category..." and a search bar with the word "search" and a magnifying glass icon. At the bottom of the page, there is a copyright notice: "Copyright ©2021 Emmi Solutions, LLC. All Rights Reserved. Emmi is a registered trademark of Emmi Solutions, LLC."

# Ask Emma

**Need help choosing the right plan?** Get personalized medical plan decision-making support as part of the enrollment process. Log in to the Adobe benefits enrollment site and Ask Emma. Emma can also help with other plan choices, such as dental and vision!

## Do you need help choosing a plan?

With my **virtual, guided** experience, I can:

- **Explain** how each of your plan options work
- **Estimate** what you could pay under each plan
- **Recommend** which plan could save you the most

Want a personalized plan recommendation?

Yes, recommend a plan for me

No, not right now

[Continue](#) [Cancel](#)



# Institutes of Quality® facilities

## Put your trust in facilities known for quality care

It's important to choose a facility known for providing quality care. As an Aetna® member, you have access to a special network of hospitals and other facilities known as Institutes of Quality.

## These top-notch facilities specialize in certain procedures:

<b>Bariatric (for weight loss)</b> Surgery for people living with extreme or morbid obesity	<b>Cardiac (for the heart)</b> Rhythm disorders Heart surgery Certain heart treatments	<b>Orthopedic (for the joints and spine)</b> Spine surgery Knee replacement Hip replacement
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## Find an Institutes of Quality facility near you

Log in at [Aetna.com](https://www.aetna.com) and click “Find Care & Pricing.” You can also search for doctors on the **Aetna Health<sup>SM</sup>** app.

**Tip:** When looking for a specialist, look for hospital affiliation. Then click the name of the hospital to see if it's an Institutes of Quality facility.

## Aetna Behavioral Health also has designated select facilities to the Institutes of Quality (IOQ) network. These facilities provide inpatient treatment for:

Substance abuse disorders		Eating disorders		Mental health
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These facilities have shown consistent, high-quality care and commitment to continuous improvement.

# Teladoc®

## General medical

Avoid a walk-in clinic, urgent care center or potentially even the emergency room. Access Teladoc 24/7 for general medical care. By phone or video chat, you can talk with a licensed, board-certified physician to get care for:

- Earaches
- Coughs/bronchitis
- Pink eye
- Acute sinus issues
- Flu
- Infections
- Sore throat
- **Cost of appointment:** \$49/visit

## Dermatology services

- Connect with a licensed dermatologist by online video chat or app with Teladoc.
- Visits are covered according to the Aetna® medical plan you're enrolled in.
- Log in to your Teladoc account to upload images of your skin issue.
- Receive a response through Teladoc's secure online message center within two business days.
- Treat ongoing or complex issues like psoriasis, eczema, acne and more.
- **Cost of appointments:** \$75/visit

[Teladoc.com/Aetna](https://www.teladoc.com/Aetna)

1-855-TELADOC (1-855-835-2362)

Teladoc app



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

## FUNCTIONALITY

### Access digital ID card

- Share digital ID card via text and email.
- iOS users can add to Apple Wallet®.

### Search doctor or facility

- Call your doctor with the tap of a finger, and get directions to their office.
- Get lower-cost options in search results, such as Teladoc® and MinuteClinic® locations.

### View coverage and benefit information (available Jan. 1, 2022)

### Get a summary of medical plan balances

- Deductible and coinsurance data summary, including plan limits, amounts applied to date and remainders.

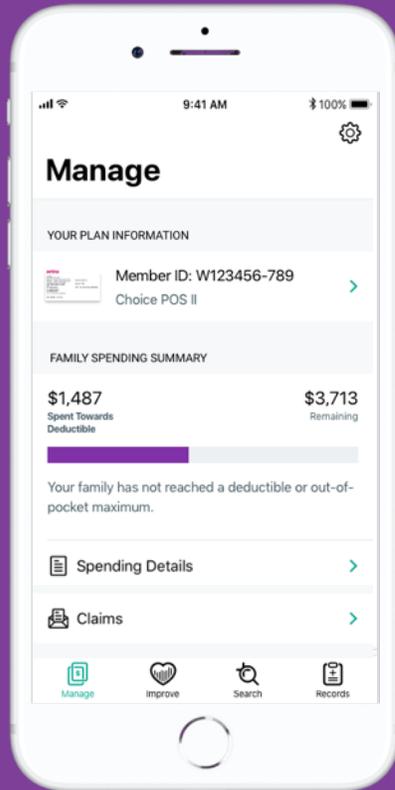
### Look up claims

- See the status of your most recent claims.
- Pay claims through the app.
- Review summary of claims and doctor payments.

**View your personal health record** including alerts and reminders, emergency information, medications, and tests and procedures (as available).

### Check drug prices

- Provides both mail-order and local retail pharmacy costs based on coverage and benefits.



App screens are a composite of real situations.  
All names and identifying information are fictional.

# We're here to help!

## HEALTH CONCIERGE

- Explain in detail how your benefits work
- Walk you through how all the member tools work
- Help solve claim issues
- Help explain all programs available to you
- Available to chat through member website
- Connect you to an Autism or Fertility Advocate

## NURSE CARE MANAGERS

- Single nurse serves as your “point person”
- Assistance for acute (short-term) or chronic (ongoing) health care needs
- One nurse for your whole family (if needed)
- Helps coordinate care
- Completely free and voluntary – however, please take the call!



**We're here to help!**  
**1-800-884-9565 (TTY: 711)**

**Thank you**