

Welcome to the Aetna® 2024 Medical Plans Open Enrollment webinar for Adobe.

7 We'll be starting two 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 Service Advocate 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 48 hours on Benefits.Adobe.com





Adobe

Aetna® 2024 Medical Plans
Open Enrollment

Quality health plans & benefits

Healthier living

Financial well-being

Intelligent solutions



What we'll cover

- Current Plans and any plan design changes for 2024 (Spoiler Alert – not many!)
- UTAH ONLY – Aetna Expanded Network!
- Network providers cost you less
- Achieve your best health
- Mental well-being support
- Help to manage your care
- Ways to save

Aetna® 2024 medical plan options

Aetna HealthSave*

Aetna HealthSave Basic

Aetna HealthSave OOA

Common features across Aetna plans:

- Aetna Advocates are available to help Monday – Friday, 8am – 6pm (local time)
- Network is Open Access Choice POS II.
 - **Utah will now use: “Aetna Extended Network.”**
- Option to see in-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.
- **New for 2024: Mind Companion!**

Adobe’s Benefits Website has a page just on helping members [find care](#) which includes Teladoc, Minute Clinics and Health Hubs, One Medical providers and more.

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



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 (& Aetna Extended in Utah)	
Deductible	\$1,600 employee only \$3,200 family	\$3,200 employee only \$6,400 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	\$3,200 employee only \$7,400 family	\$6,000 employee only \$12,000 family

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

Learn more about HealthEquity by attending one of the available [webinars](#).

*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
Provider choice	See any doctor but pay less with in-network doctors.	
Network	Open Access Choice POS II (& Aetna Extended in Utah)	
Deductible	\$1,900 employee only \$3,800 family	\$3,800 employee only \$7,600 family
Preventive care	100% covered	After deductible, 100% of recognized charges
Office visits, behavioral health, infertility	After deductible, 80% covered	After deductible, 60% covered
Prescriptions*	After deductible, you pay copays: \$15 generic, \$45 brand, \$65 other brand	After deductible, 50% covered
Out-of-pocket maximum	\$4,700 employee only \$8,650 family	\$8,100 employee only \$16,300 family

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

Learn more about HealthEquity by attending one of the available [webinars](#).

*Medications on the preventive list bypass deductible

2024 Rx plan design

2024 Rx copays

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



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.

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 [CVSSpecialty.com](#).

*Where available

Aetna HealthSave example



Brian's Aetna HealthSave medical plan has a **\$1,600** in-network **deductible**. Here's what that means to him during the course of a year:

Medical expense (in-network)		What Brian pays	Total this year
Routine doctor visit	\$75	\$75	\$75
Prescription (brand-name)	\$175	\$175	\$250
Urgent care visit	\$300	\$300	\$550
Prescription (generic)	\$90	\$90	\$640
Doctor visit	\$200	\$200	\$840
MRI	\$760	\$760	\$1,600*
Specialist visit	\$200	\$20 (10%)	\$1,620
Prescription (generic)	\$100	\$15 (copay)	\$1,635

Brian knows with his medical plan Adobe deposits **\$850** into his HSA every January that he can use to pay his share of these costs.

Deductible phase

Coinsurance and copay phase

*He's now paid **\$1,600** and met his medical plan's in-network **deductible**!

From this point until the end of the year, Brian's health insurance will pay 90%, and he will pay 10% for most in-network services. The amounts he pays will count toward his out-of-pocket maximum.

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 streaming a 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 and the coordinate with Aetna on your behalf.

Out-of-network providers cost more: You will be responsible for any charges above the plan's [recognized charges](#), and the charges the plan doesn't cover will not count toward your deductible or out-of-pocket maximum.

Outpatient surgery for knee arthroscopy

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

Example assumes deductible has been met.

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.

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

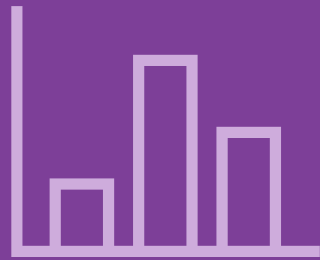
Want a personalized plan recommendation?

Yes, recommend a plan for me

No, not right now

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





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 HealthSM app.

Love virtual engagement? Consider [Aetna® Virtual Primary Care powered by Teladoc®](#).



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 under preventive care, read through [this](#) brochure and access a fun list on Aetna.com.

Complete a health assessment by logging in at [Aetna.com](#) > Health & Wellness.



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

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



Please note that OTC Covid Tests are no longer covered/reimbursable

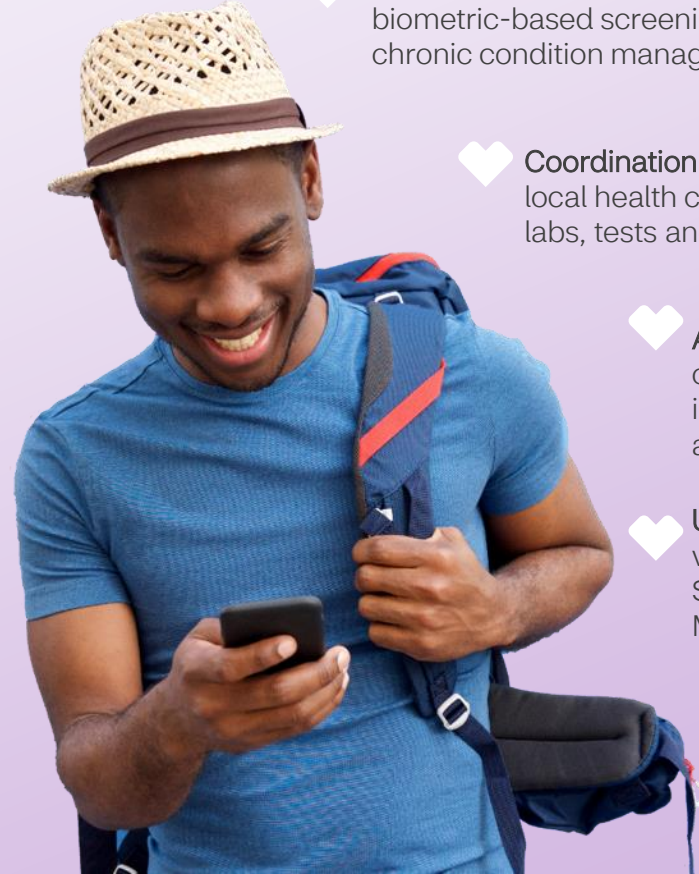
Learn more about Resources that are available for [Women's](#) and [Men's](#) health

Virtual Primary Care

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 \$85 for follow-up visits. Costs for MinuteClinic services vary.

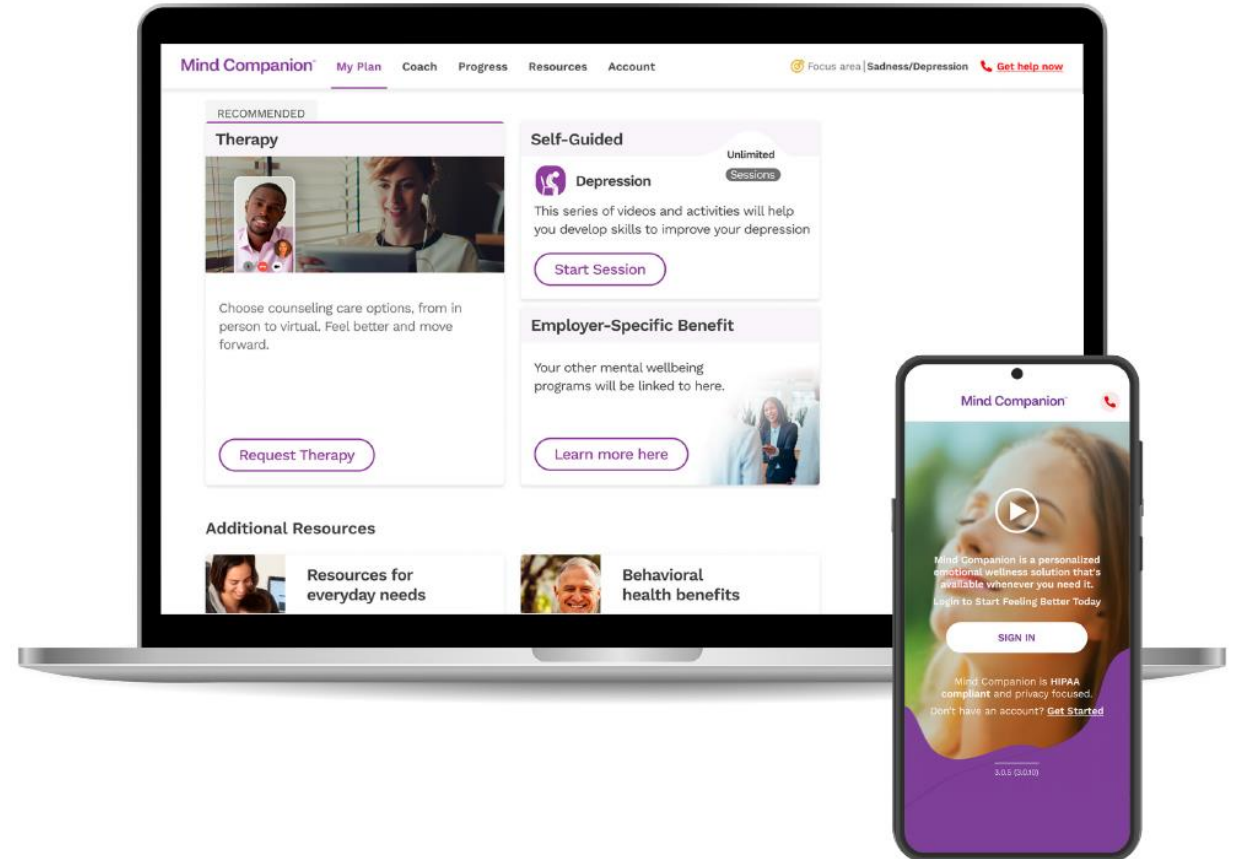
*Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. Once the deductible has been met, such members will be able to access 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.

Introducing Mind Companion – new for 2024

Mind Companion provides a single place to access your mental wellbeing benefits. After completing a digital assessment, you can enjoy these benefits:

- Digital Screener
 - Do a quick mental health check-in to help personalize recommendations
- Personal Navigator
 - Click Get help now for a direct link to a care navigator by phone
- Self-guided programs
 - Get support at your own pace
- Care plan options
 - Get actions tailored to your needs

You'll be able to use your same username and password as your aetna.com member portal



Focus on your emotional well-being

Did you know that you can access **12 free counseling sessions (age 6+)** for you or your dependents via [Spring Health!](#)

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): **\$215/session**

Psychiatrist (ongoing visit):
\$100/session

Psychologist, licensed clinical social worker, counselor or therapist:
\$90/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	Depression, anxiety or panic	Infertility
Breast or prostate cancer recovery	Diabetes	Military transitions
Breathing problems	Digestive health issues	Pain management
Caregiving stress (child, elder or autism)	Grief and loss	Postpartum depression
	Heart issues	

After deductible,
100% coverage!



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 Service Advocate at 1-800-884-9565 (TTY: 711).

You have many choices in virtual emotional well-being support

General Counseling and Psychiatry:

- Alma Health – ages 5+, 50 states
- Array at Home – ages 5+, 31 states
- Brightside – ages 18+, 50 states
- Headway Health – ages 18+, 13 states
- MDLive – ages 10+, 50 states
- Telemynd – ages 5+, 50 states

Specialized Substance Use:

- Eleanor Health – ages 18+, 6 states
- Workit Health – ages 18+, 50 states

Specialized Mental Health:

- AbleTo – 8-week program, ages 18+, 50 states
- Brightline – pediatric focus, ages 18 months to 17 years and parents, 50 states
- Charlie Health – teens/young adults, ages 12 to 28, 17 states
- CHE Behavioral – focus on those with multiple medical and BH issues, ages 18+, 12 states
- Equip Health – specializes in treating eating disorders, ages 6 to 24, 11 states
- Meru Health – 12-week program with focus on depression and anxiety, ages 18+, 50 states
- NOCD – specializes in OCD treatment, all ages, 50 states
- Valera Health – focus on children and parents, ages 6+, 12 states
- Vita Health – 12-week program for suicide prevention, ages 12+, 21 states

Pediatric mental well-being support with Brightline

A first-of-its-kind virtual pediatric behavioral health provider that offers kids, teens and caregivers a full system of personalized support*

- 18 months to 17 years
- Evidence-based pediatric care
- Dedicated multidisciplinary care team
- Personalized care plan
- 1:1 video visits with coaches, therapists and prescribers
- On-demand coach chat
- Peer support
- Interactive digital exercises and content
- Validated clinical assessment and progress reporting
- Access anywhere



How to find mental health virtual support on Aetna Health

Provider searches for care returns a banner for Mental Health Virtual Care in addition to localized provider options:

The screenshot shows the Aetna Health website interface. At the top left is the Aetna logo. Below it are navigation links: Home, Claims, Plan Overview, Find Care & Pricing, Pharmacy, Health & Wellness, and Support. A search bar contains the word "Depression". Below the search bar are "Related Searches" for Clinical Psychology, Psychiatry, and Anxiety and Stress Management Counseling. A "Filters" section includes buttons for "Located Within", "Accepting New Patients", "Gender", "Virtual Care", and "All Filters". The main results area shows "50 in-network results for Michael near Hartford, CT". A red box highlights the "Mental Health Virtual Care" result, which includes a description and a "View Care Options" link. To the right is a map of the Hartford area with several purple location pins. A red arrow points from the search bar to the highlighted result, and another red arrow points from the map to a detailed view of the Mental Health Virtual Care service.

This detailed view shows the "Mental Health Virtual Care" service. It includes a description: "With mental health virtual care, you have another way to see providers in your network. You can get care where and when you need it, with support for mental health counseling and medications. One virtual session will cost the same as an in-person office visit." Below the description are filters for "Condition". The service is presented in a grid of six provider cards:

- Alma Health**: Conditions: Depression, Anxiety, Mental Well-Being; Ages: 5+; Available: Nationwide; Phone: 1-800-442-8938.
- Array at Home**: Conditions: Depression, Anxiety, Mental Well-Being; Ages: 5+; Available: Nationwide; Phone: 1-800-442-8938.
- Brightside**: Specialties: Depression, Anxiety, Mental Well-Being; Ages: 18+; Available: Nationwide; Phone: 1-415-360-3348.
- Telemynd**: Conditions: Depression, Anxiety, Mental Well-Being; Ages: 5+; Available: Nationwide; Phone: 1-866-991-2103.
- CVS Minute Clinic**: Conditions: Depression, Anxiety, Mental Well-Being; Ages: 18+; Available: CVS Minute Clinic® Markets; Phone: 1-855-417-2486.
- Vita Health**: Specialties: Suicide Prevention; Ages: 18+; Available: AZ, CA, CO, CT, FL, IL, MA, MD, MO, NC, NJ, NV, OH, PA, RI, SC, TX, UT, VA, WA; Phone: 1-844-866-8336 (1-844-866-TEEN).

At the bottom, there is a disclaimer: "Plan coverage terms may vary. Not all plans cover these services. Before your first virtual care visit, check your member website to see if you are eligible. Or call the number on your ID card."

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: \$56/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: \$85/visit**

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

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

Teladoc app



After deductible,
100% coverage!

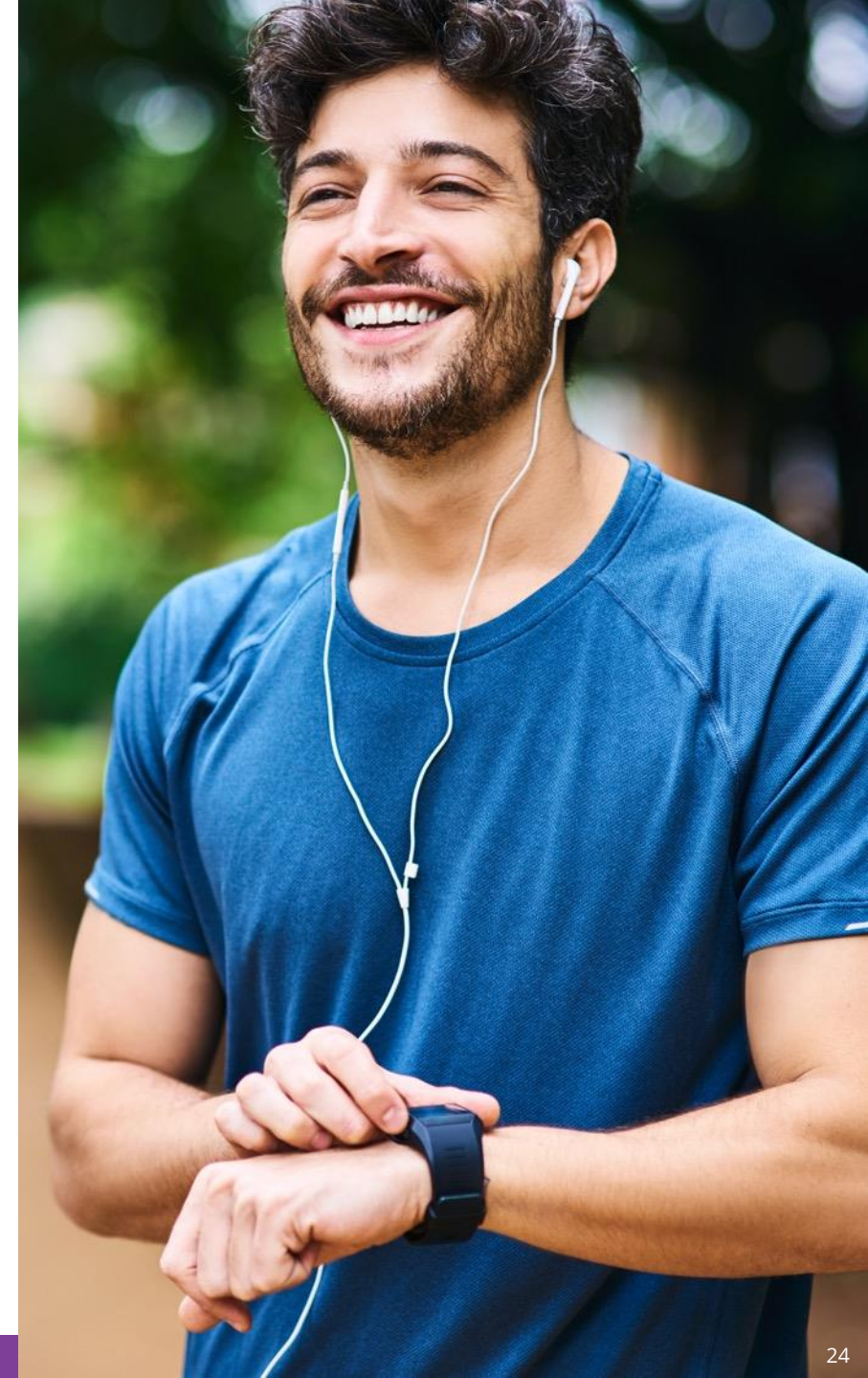
Get help managing your health

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 Enhanced 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.

Specialty Advocates

Get help finding the right in-network doctors and facilities. Learn about procedures and medications you may encounter. Receive support with precertification. Get more information at [Aetna fertility benefits](#), [Aetna gender affirming benefits](#), and [Aetna mental health benefits](#).

Turn to the Aetna Compassionate CareSM 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).



Transform Diabetes Care[®] 2.0



Blood sugar and blood pressure monitoring

Pharmacists and nurses looking out for you

Refill reminders and home delivery options

Preventive health screenings

Nutrition plans for your likes and needs

Health Optimizer™ app

The Transform Diabetes Care[®] 2.0 program is a 12-month program that helps keep your diabetes in check — at no extra cost to you. It gives you customized guidance based on your specific needs.

- With access to the **Health Optimizer™** app, you can:
 - Monitor your glucose and track and share readings
 - Learn more about diabetes and maintaining a healthy lifestyle
 - Make meals that align with your dietary restrictions; and more
- Get personalized support from Certified Diabetes Care and Education Specialist nurses. That's in addition to the support from your care management program.
- Virtual care gives you access to support from the comfort and safety of home.

If you're managing diabetes, you're enrolled automatically.

For questions about diabetes, or for additional support, please call Aetna[®] Service Advocates at 1-800-884-9565 (TTY:711)

Institutes of Quality® and Excellence (facilities & providers)

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:

Bariatric (for weight loss) Surgery for people living with extreme or morbid obesity	Cardiac (for the heart) Rhythm disorders Heart surgery Certain heart treatments	Orthopedic (for the joints and spine) Spine surgery Knee replacement Hip replacement	Fertility Providers who offer excellent quality and high-value infertility care
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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 HealthSM 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 | Applied Behavioral Analysis

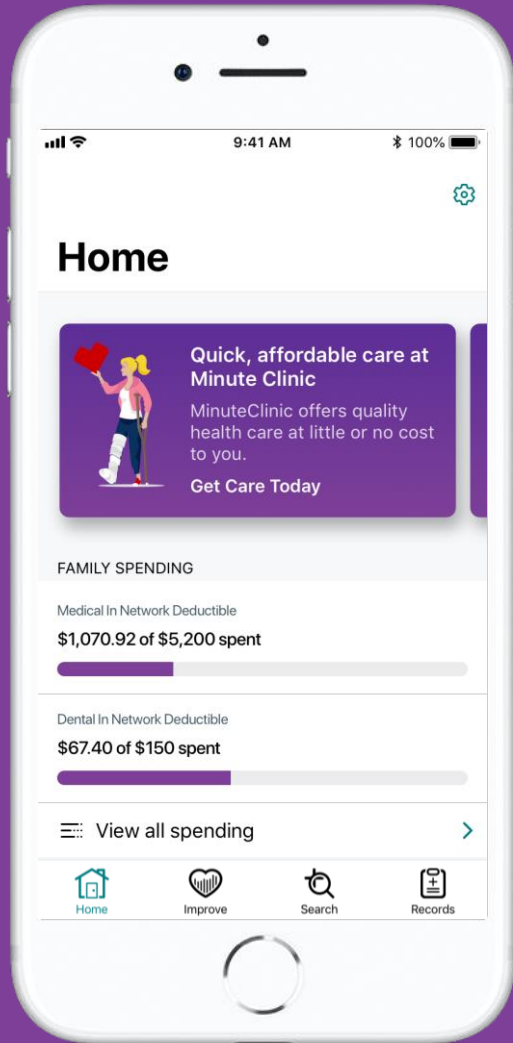
These facilities and providers have shown consistent, high-quality care and commitment to continuous improvement.

Medical/Rx – ways to save

- Use the cost estimator tool on [Aetna.com](https://www.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.
- Engage with Nurse Care Managers and specialty Advocates for complex conditions, surgeries, treatment plans



Aetna HealthSM app



- Get cost estimates for visits, procedures and medications
- Get 24/7 access to a licensed doctor by phone or video
- View your health plan summary and get information about what's covered
- View up to two years of claims for your whole family
- Pay claims directly from the app
- Track family and individual spending and progress toward meeting deductibles
- Access your digital ID card
- Get personalized health actions based on your profile

[Learn more and download the app](#)

We're here to help!

Aetna Service Advocates

- 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