



2024

Individual & Family plans

New Jersey, Maryland, Missouri



Health plans are offered or underwritten or administered by Aetna Life Insurance Company (Aetna) or Aetna Health Inc. (Pennsylvania) (Aetna). Aetna is part of the CVS Health® family of companies.

©2023 Aetna Inc.
2505948-01-01



Introducing Aetna CVS Health[®]

It's time you got more than you expect from a health insurance company.

Aetna CVS Health has been providing coverage you can count on for over 170 years. Our affordable individual & family plans bring the quality network of doctors, specialists and hospitals from Aetna[®], plus the convenient care options of CVS[®].

That's how **healthier happens together[™]**.

Quality network of doctors and hospitals

With our local network of primary care doctors, specialists and hospitals, you'll find the affordable care you need, close to home. All plans also include mental health care at in-network providers to support your emotional well-being.

FIND A PROVIDER



Scan the QR code or go to AetnaCVSHealth.com/VP to search for doctors, hospitals and specialists.

Affordable care options

Our many \$0 and affordable care offerings make it easy to take care of your health. You decide which plan offers the copay, deductible and coinsurance amounts that are right for you.



- Preventive care
- Virtual care*
- MinuteClinic® visits at CVS®*

Convenient access to MinuteClinic care

Get care anytime with convenient online options or at your local CVS location.

- 1,000+ MinuteClinic locations nationwide. Find one near you at CVS.co/minuteclinicsearch
- Many other in-network walk-in clinics
- 24/7 virtual care*

Many are open 7 days a week with extended evening and weekend hours. Just schedule a visit online or walk in to get an appointment.*



Example MinuteClinic services include:

- Allergy treatment
- Illnesses & infections
- Vaccines
- Women's health
- And more

*FOR \$0 VIRTUAL CARE: Members may be required to pay a cost-share based on what medical services were received and the type of a provider a member visits. Please consult benefit documents for more details. 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. CVS Virtual Care is only available in the United States. Limitations may apply based on services and location.

*FOR MINUTECLINIC CARE AND SCHEDULING: For a complete list of participating walk-in clinics, log in to Aetna.com and use our provider search tool. Includes select MinuteClinic services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. 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. This benefit is not available in all states. Access to walk-in clinics varies by geography. Walk-in appointments are based on availability and not guaranteed. Online scheduling is recommended. Age and service restrictions may apply.



All essential health benefits are covered

- Ambulatory patient services
- Emergency services
- Hospitalization
- Pregnancy, maternity and newborn care
- Mental health services
- Prescription drugs
- Rehabilitative and habilitative services
- Laboratory services
- Preventive and wellness services
- Chronic disease management
- Pediatric services*



Prescription drug coverage in every plan

We cover a range of prescription drugs and keep your out-of-pocket costs low through our in-network pharmacies, including CVS Pharmacy® locations.

Most plans include generic prescriptions for \$5 or less to help you keep up with your medicine while keeping costs low.*



Managing your plan

- ✓ Review claims and check your deductible limits with your Aetna HealthSM app and member website
- ✓ Get a digital ID card that you can print or save on your phone for fast access
- ✓ Pay your bill multiple ways: set up autopay, pay online in seconds or pay bills up to \$999 at CVS Pharmacy store locations

*FOR PEDIATRIC SERVICES: In Maryland, Pediatric Dental is covered for on-exchange and off-exchange. In New Jersey and Missouri, Pediatric Dental is covered off-exchange only.

*FOR \$5 OR LESS GENERIC PRESCRIPTIONS: Not included in New Jersey. Pharmacy benefits are administered by an affiliated pharmacy benefit manager, CVS Caremark®.

You may qualify for financial help

Many individuals and families are eligible for subsidies, so you may get extra savings on your monthly premium, deductibles and copays. See if you qualify for financial help before you shop.



Find a plan in your area

Open enrollment begins November 1, 2023



Enter your ZIP code at
[AetnaCVSHealth.com/VP](https://www.aetna.com/VP)
to see if plans are available in your area.

[1-833-732-2180](tel:1-833-732-2180) (TTY: [711](tel:711))
Mon. to Fri. 8 AM to 9 PM ET



Health benefits and health insurance plans contain exclusions and limitations, please visit [Aet.na/EL](https://www.aetna.com/EL) for a complete list.

Visit [Aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html](https://www.aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html) to view or print your medical, dental, or vision plan disclosures. Here, you can also find state requirements and information on the Women's Health Care and Cancer Right Act.

Aetna®, CVS Pharmacy®, Inc., which owns CVS® HealthHUB™ locations, and MinuteClinic®, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health® family of companies.

