

Aetna Health Inc.

Consumer choice plan disclosure statement

This health plan does not include the same level of benefits required in other plans.

This HMO plan is a consumer choice plan. This plan doesn't include the same level of benefits that are in Texas health plans known as state-mandated plans.

To see all benefits offered by this plan, go to the plan's "Summary of Benefits and Coverage".

Benefit/coverage:	This plan:	A health plan with required benefits (state-mandated plan):
<p>Deductible** The amount you pay for care before the plan begins to share the cost.</p>	<p>Has a deductible.</p>	<p>Has no deductibles for in-network care.</p>
<p>Out-of-pocket costs The amount you pay when you receive care, up to an annual limit.</p>	<p>Includes out-of-pocket costs that meet federal requirements but may sometimes be more than in a state-mandated plan.</p>	<p>A copay must be less than 50% of the total cost of the service. Annual out-of-pocket costs must be capped at 200% of your annual premium cost if you alert the plan.</p>
<p>Early intervention services for children with developmental delays The offer of coverage for children with developmental delays is eligible to the extent recommended in child's individualized family service plan and includes: occupational therapy evaluations and services; physical therapy evaluations and services; speech therapy evaluations and services; and dietary or nutritional evaluations.</p>	<p>Not offered/Not covered</p>	<p>Offered</p>
<p>Rehabilitation Services Care that helps you improve skills for daily living.</p>	<p>Includes a limit on the number of visits per year for speech therapy, occupational therapy, and physical therapy.</p>	<p>No limit on visits</p>
	<p>Important Note: When the service or therapy is considered medically necessary by your physician, your service or therapy will continue as long as the service or therapy meets or exceeds treatment goals.</p>	
<p>Spinal Manipulation/Chiropractic Care Care that helps you improve skills for daily living.</p>	<p>Includes a limit on the number of visits per year.</p>	<p>No limit on visits</p>

** The Deductible does not apply to the AI/AN \$0 deductible plans.

If you want a plan with all required benefits:

We also offer a state-mandated plan that includes all required benefits. This plan is not on Healthcare.gov and does not allow you to get help with premiums and out-of-pocket costs.

To learn more about this plan, call 1-844-365-7373 (TTY: 711).

By signing this form, you acknowledge the following:

- I understand the consumer choice plan I am applying for does not provide the same level of coverage required in other Texas health plans (state-mandated plans).
- I understand if my health changes and this plan does not meet my needs, in most cases I won't be able to get a new plan until the next open enrollment period.
- I understand I can get more information about consumer choice plans from the Texas Department of Insurance's website, www.tdi.texas.gov/consumer/consumerchoice.html, or by calling the Consumer Help Line at 1-800-252-3439.

**Don't sign this document if you don't understand it.
No firme este documento si no lo comprende.**

Print the name of the person applying: _____

Signature of the person applying: _____

Date of signature: _____

Name of business, if applicable: _____



2024 Texas

Individual & Family plans



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



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 convenient local care options.

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](https://www.aetna.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*
- In-network walk-in clinic visits*

Convenient access to MinuteClinic[®] care

Get care anytime with convenient online options or at one of the 1,000+ MinuteClinic locations nationwide.

Many MinuteClinic locations are open 7 days a week with extended evening and weekend hours.* Find a location near you at [CVS.co/minuteclinicsearch](https://www.cvs.com/minuteclinicsearch)

Example MinuteClinic services include:

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

*FOR PRIMARY CARE DOCTORS: PCP is known as physician (primary care).

*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 WALK-IN CLINIC AND MINUTECLINIC: For a complete list of participating walk-in clinics, log in to [Aetna.com](https://www.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.*

Up to a \$100 yearly allowance

Get up to a \$100 yearly allowance to use on over-the-counter health and wellness items at CVS® retail stores and online.* You can choose from hundreds of CVS Health® brand products like cold and allergy medicines, pain relief and more.

WATCH THE VIDEO



Scan the QR code to watch the video about the yearly allowance.

20% OFF CVS HEALTH BRAND PRODUCTS*

Your member ID card gets you 20% off CVS Health brand products anytime you shop at CVS retail stores – only for individual and family plan members.

*FOR PEDIATRIC SERVICES: Pediatric dental care only covered through Aetna® on off-exchange plans.

*FOR \$5 OR LESS GENERIC PRESCRIPTIONS: Pharmacy benefits are administered by an affiliated pharmacy benefit manager, CVS Caremark®.

*FOR \$100 ALLOWANCE: \$25 allowance each quarter to use on select CVS Health brand products. Unused allowance does not carry over to the next quarter.

*FOR 20% OFF CVS HEALTH BRAND PRODUCTS: Excludes sale and promo items, alcohol, prescriptions and co-pays, pseudoephedrine/ephedrine products, pre-paid gift cards, and items reimbursed by any health plan. Not combinable with other offers. 20% discount is not valid on other CVS brands such as CVS Pharmacy, Beauty 360®, CVS, Gold Emblem® or Gold Emblem abound®. CVS reserves the right to apply the 20% discounts to qualifying items in any order within the transaction. For in-store use only. In Texas, discount programs are NOT insurance and program features are not guaranteed under the plan contract and may be discontinued at any time.

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

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 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 for a complete list.

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.

