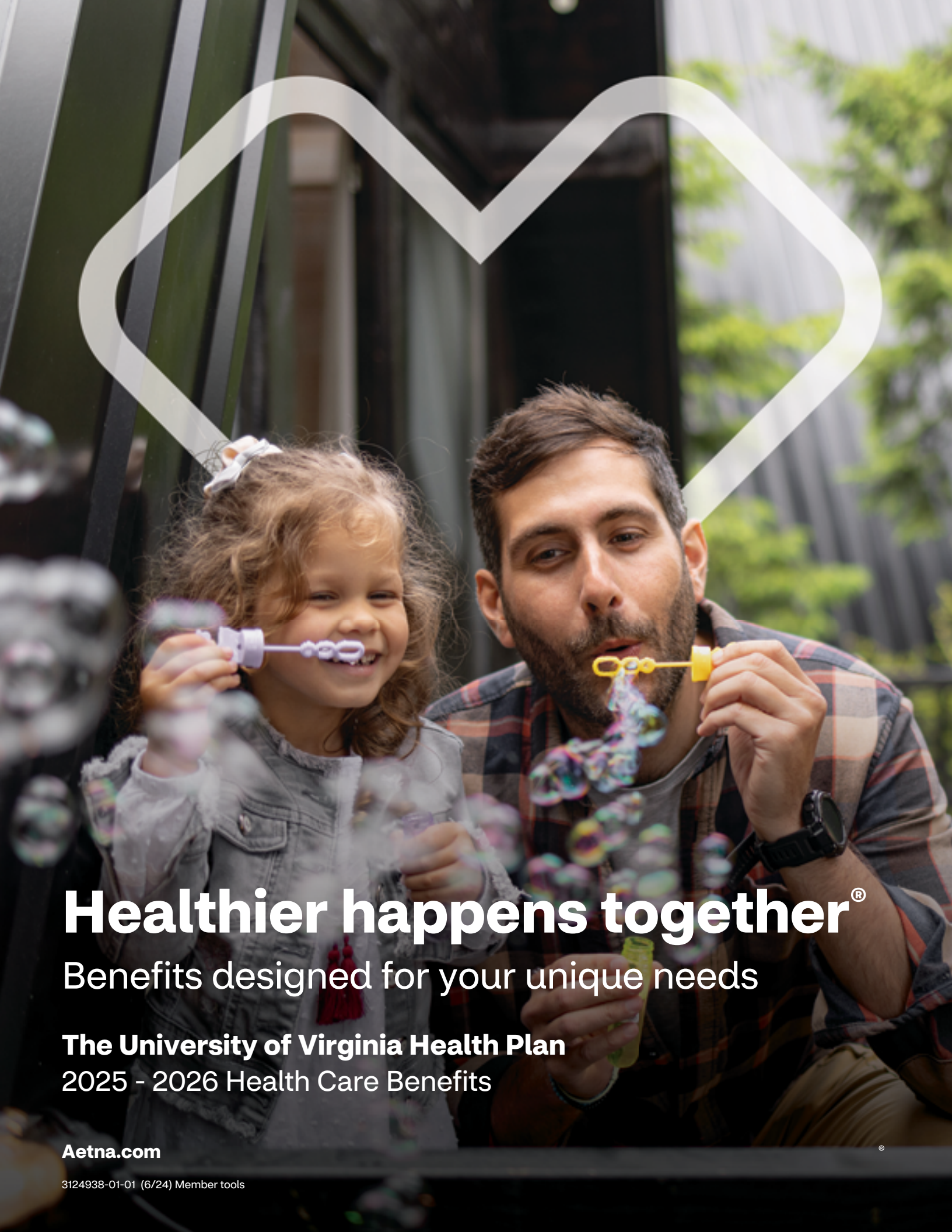




Healthier happens together[®]

Benefits designed for your unique needs

The University of Virginia Health Plan
2025 - 2026 Health Care Benefits

Aetna.com

3124938-01-01 (6/24) Member tools



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 HealthSM app

Questions?



Call us
for medical, **800-987-9072 (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 HealthSM 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

Aetna® Open Choice® PPO health insurance plan

Known as Open Choice PPO plan in CA

Choose any doctor, in or out of network

You don't have to choose a primary care physician (PCP)*, and you don't have to get referrals for care. Network doctors handle your claims and get approval from us before providing some services. And you usually pay less when you see a network doctor.

Keep in mind — you can visit any licensed doctor out of our network. But if you do, you may have to file your own claims and pay more out of pocket.



*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 HealthSM 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

Teladoc Health® general medicine services — by phone or video

24/7 access to quality care

After hours? Can't get to the doctor's office? Teladoc Health connects you with board-certified doctors anytime. They can treat many non-emergency medical issues by phone or video. This may help you avoid urgent care and emergency room visits, which can be costly and time-consuming.

And it's easy to use — you can speak to a doctor “on demand” in minutes.* Or just schedule a time that's more convenient for you. You can request visits by either:

- Going to **Teladoc.com/Aetna**
- Downloading the TeladocHealth app

Visit **Teladoc.com/Aetna** to find out more and set up your account.

*Ten minutes is the average wait time for an on-demand visit but wait times may be longer during peak hours or seasons.

TeladocHealth® mental health

Get the care you need from wherever you are most comfortable

Meet with a therapist 7 days a week and get support for anxiety, depression, stress and more.

You can:

- Choose from board-certified psychiatrists, licensed psychologists, therapists or counselors

- Talk to the same therapist each time for anxiety, eating disorders, depression, grief, family difficulties and more
- Connect with your therapist 7 days a week, from 7 AM–9 PM local time, by video
- TeladocHealth Mental Health is available to eligible individuals ages 13+.*

Visit **Teladoc.com/Aetna** for more information.

*Limited to therapy only for eligible members ages 13-17. Teladoc does not provide psychiatric services or mental health medication management to adolescents.

TeladocHealth® dermatology

Keep your skin healthy with virtual care visits

Have a concern about your skin? With Teladoc dermatology services, you'll get access to board-certified dermatologists

via **Teladoc.com/Aetna** or the Teladoc app. Simply provide details about your condition, upload images (if needed) and get a response in just 2 business days.

Keep your skin healthy with virtual care visits. Have a concern about your skin?

- Provide treatment for skin conditions like psoriasis, skin infections, rosacea and more
- Prescribe approved medicine
- Ask follow-up questions for up to 7 days after your first consult
- Answer any questions you have

Visit **Teladoc.com/Aetna** for more information.

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

Our network

- 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.

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.

Aetna Second Opinion™, provided by 2nd.MD

Speak with a specialist for another opinion

Have a new or existing diagnosis, want confirmation on a current treatment plan or an upcoming surgery? With Aetna Second Opinion provided by 2nd.MD, it's easy, convenient (virtual) and comes at no cost to you.

Here's how it works

After 2nd.MD collects all your pertinent records, you:

- Select one of three specialists from more than 120 recognized specialties
- Talk to the specialist by video or phone (usually

within three days)

- Receive the specialist's written recommendation within 24 hours, as well as referral for follow-up care, if necessary

Personalized care for better health

2nd.MD can help you make more informed health decisions and give you peace of mind. And that can go a long way in helping you be your best.

In-network care

Who pays for what

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](https://www.aetna.com) to find a network provider.

Benefits

- ✓ Lower out-of-pocket costs
- ✓ No balance billing
- ✓ Less paperwork

How it works



Doctor visit

Visit your doctor and show your Aetna® member ID card. There's no need to pay at your visit unless you have a copay. (Out of network, you may need to pay the full amount at your visit.)



Claims

- **Your doctor files your claim.** (Out of network, you file your own claims.)
- **The plan pays your doctor any amount it owes based on the negotiated rate.** (Out of network, the plan pays you back what it owes, up to the "reasonable and customary" limit.)
- **Your doctor bills you for any amount you owe.**



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 Maternity Program

Giving you and your baby a healthy start

By participating in this program, you'll learn more about:

- What to expect before and after delivery
- Early labor symptoms
- Newborn care
- Breastfeeding, and more

And if you have certain risk factors, you'll also get special support to help avoid an early delivery.

Plus, this program is part of your plan — there's no extra cost to you. You'll have access to the Maternity Support Center* on your member website. On the site, you'll get helpful tools and resources, information about pregnancy stages, personalized benefit details and more.

*Our maternity program and support teams do not diagnose or treat members. We assist you in getting the care you need and our program is not a substitute for the medical treatment and/or instructions provided by your health care providers.

Aetna One Advisor™

Health is a journey. Don't make it alone.

One phone number for the help you need, when you need it. Managing your health and benefits can be challenging — but you don't have to do it alone. With Aetna One Advisor, you have the focus and attention of an entire team behind you. We'll be right by your side to help you simplify your health care and live your best life. And there's just one phone number to call to reach us.

Your advisor team can:

- Put together your designated personal care team
- Call your doctor to work out billing issues
- Help you set personal goals
- Check in with you to see how you're doing, when it's convenient for you
- Connect you with community resources

Personalized care to help you be your best

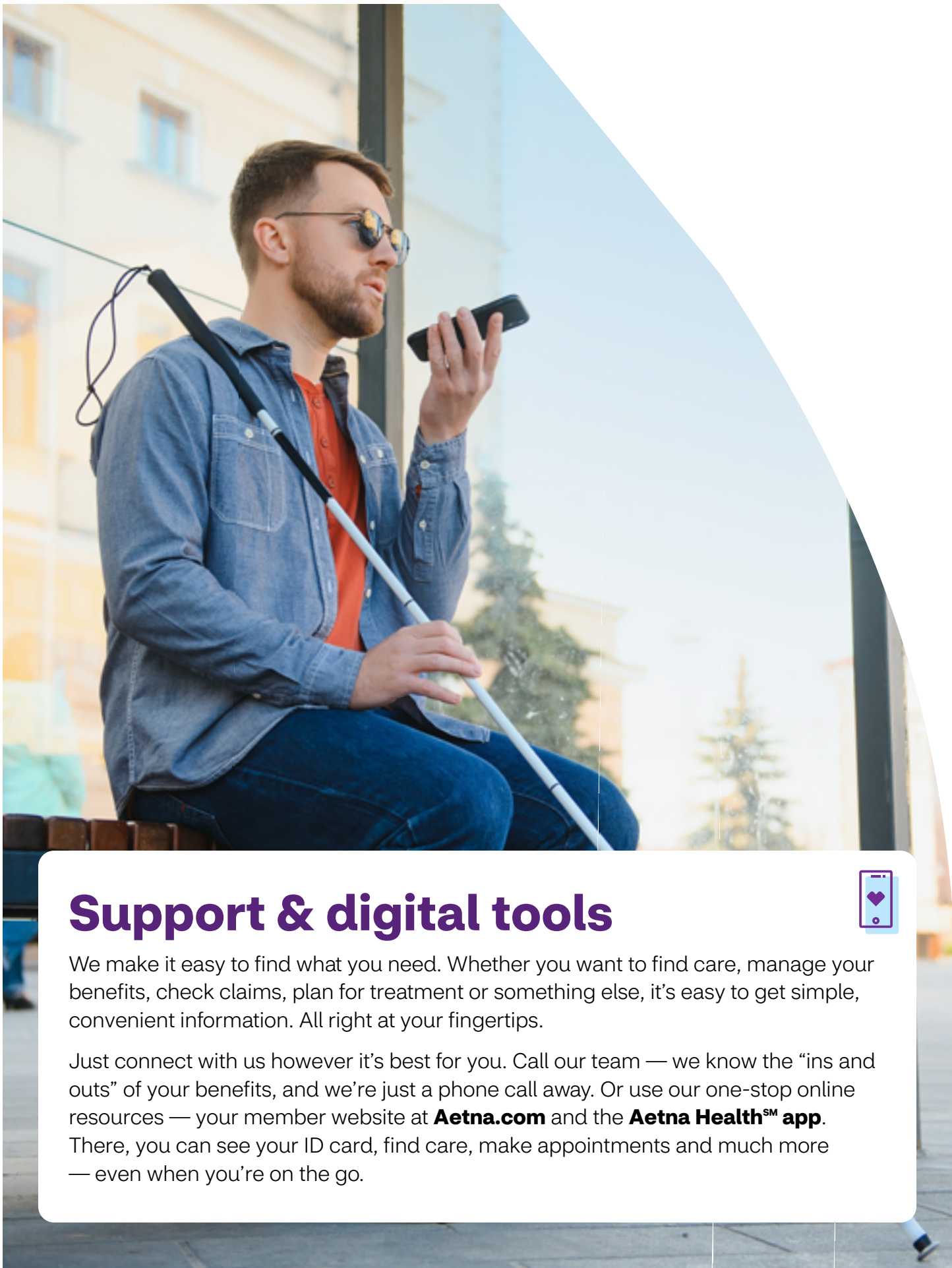
Your team includes member advocates, clinical advocates (nurses), well-being advocates, pharmacists, dietitians and more. And we'll get to know you and your family to help you on your path to better health.

We'll help you meet a whole range of goals —whether you want to run a marathon, get tips for a successful surgery or plan for a new bundle of joy. And this same team will stay with you for as long as you need.

How we'll connect with you

You can reach us at the phone number on your member ID card. But we won't wait for you to call us to provide support. We'll regularly reach out to you first by phone, email or text if there's a chance to help you stay healthy or save money.

*While only your doctor can diagnose, prescribe or give medical advice, the Aetna One Advisor team can provide information on a variety of health topics.



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 HealthSM 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 HealthSM 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.

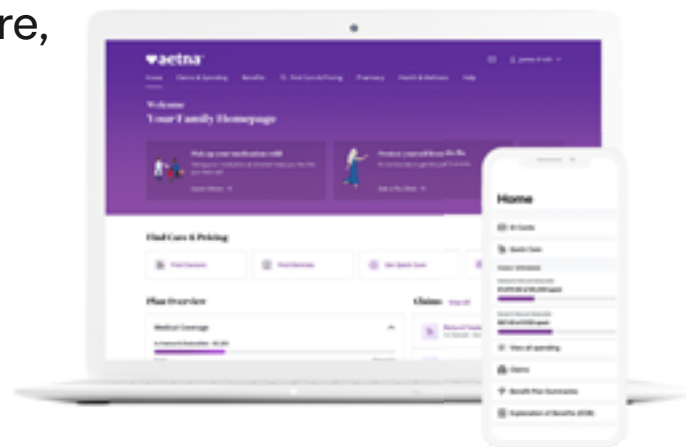
Estimated costs are not available in all markets or for all services. We provide an estimate for the amount you would owe for a particular service based on your plan at that very point in time. It is not a guarantee. Actual costs may differ from an estimate for various reasons including claims processing 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.

Aetna® member website and Aetna HealthSM 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.



* Terms and conditions: [Aetna.com/3oiM59q](https://aetna.com/3oiM59q). Privacy policy: [Aetna.com/legal-notices/privacy.html](https://aetna.com/legal-notices/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.



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)**

DISCOUNT OFFERS ARE NOT INSURANCE. They are not benefits under your insurance plan. You get access to discounts off the regular charge on products and services offered by third-party vendors and providers. Aetna makes no payment to the third parties — you are responsible for the full cost. Check any insurance plan benefits you have before using these discount offers, as those benefits may give you lower costs than these discounts. Non health related discounts are not available to New York Fully Insured policyholders.

Discount vendors and providers are not agents of Aetna and are solely responsible for the products and services they provide. Discount offers are not guaranteed and may be ended at any time. Aetna may get a fee when you buy these discounted products and services.

DISCOUNT OFFERS ARE NOT INSURANCE. They are not benefits under your insurance plan. You get access to discounts off the regular charge on products and services offered by third-party vendors and providers. Aetna makes no payment to the third parties — you are responsible for the full cost. Check any insurance plan benefits you have before using these discount offers, as those benefits may give you lower costs than these discounts. Non health related discounts are not available to New York Fully Insured policyholders.

Hearing products and services are provided by Hearing Care Solutions and Amplifon Hearing Health Care. Discount vendors and providers are not agents of Aetna and are solely responsible for the products and services they provide. Discount offers are not guaranteed and may be ended at any time. Aetna may get a fee when you buy these discounted products and services.

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