



2024 Aetna CVS Health® Individual and Family plans Member Renewal

Health plans are offered or underwritten or administered by Aetna Health of California Inc., Aetna Health Inc. (Florida), Aetna Health Inc. (Georgia), Aetna Life Insurance Company, Aetna Health of Utah Inc., Aetna Health Inc. (Pennsylvania), or Aetna Health Inc. (Texas) **(Aetna)**. Aetna 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.

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Agenda

The Aetna CVS Health® difference

Renewal communications

Renewal guidance

The Aetna CVS Health® Difference

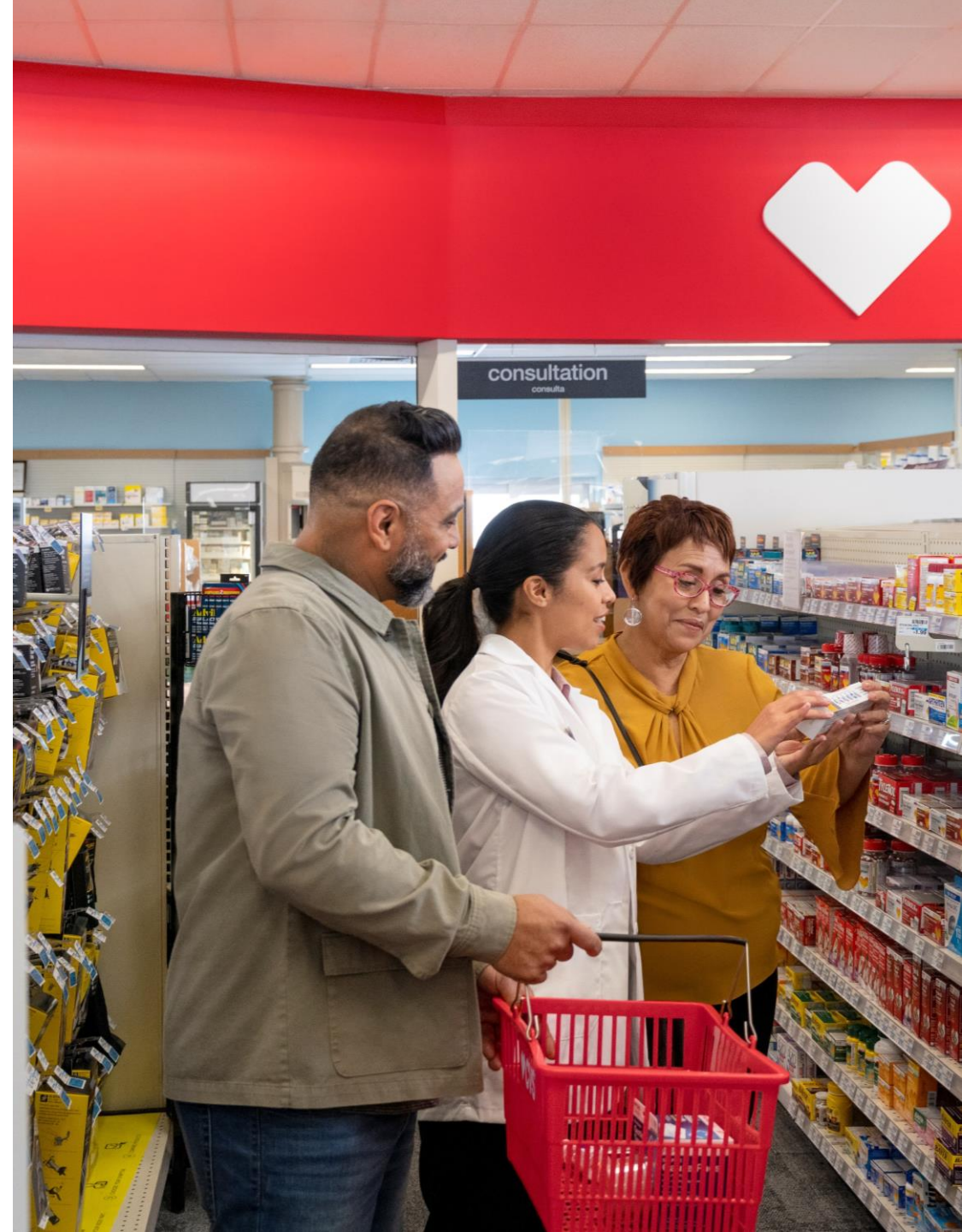
Over-the-Counter Health Solutions

Over-the-Counter, or OTC, is a dollar amount your member can use on many health and wellness items.

Eligible members will get up to a \$100 yearly allowance to use on over-the-counter health and wellness items at CVS® retail stores and online.*


Choose from hundreds of CVS Health® brand products like cold and allergy meds, pain relief and more.

*\$25 allowance each quarter to use on select CVS Health® brand products. Unused allowance does not carry over to the next quarter. [This benefit is not available in California, Missouri, Maryland, or New Jersey.]



Member Discounts

Members in eligible states will receive new membership ID cards.



Your members new member ID card gives them access to 20% off CVS Health brand products in CVS Retail stores.*



This feature cannot be used in combination with the OTC allowance.

*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. [These savings are just for individual & family plan members.]

MinuteClinic® - Affordable and Convenient Care



• **Affordable** with many services offered at \$0*

• **Convenient** with 24/7 access to CVS Health Virtual Care™ plus in-person care at 1,000+ CVS MinuteClinic locations nationwide**

*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 and on indemnity plans.**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. This benefit is not available in all states. Access to MinuteClinic and other participating walk-in clinics may vary by geography. Walk-in appointments are based on availability and not guaranteed. Online scheduling is recommended.

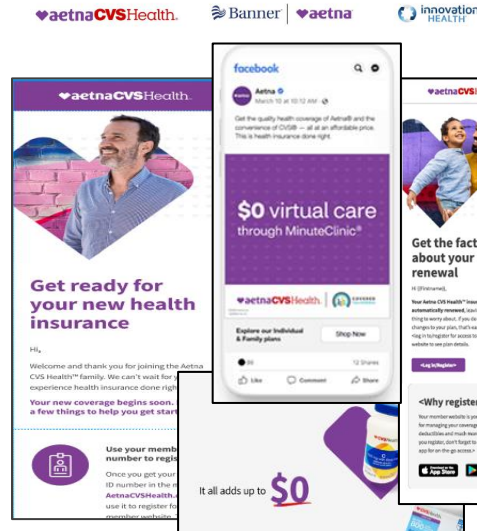
Renewal Communications

Our Individual and Family Plans broker renewal guide is available in Producer World® and contains information to assist you with renewing your membership.

Aetna CVS Health® wants to make renewing simple, which is why we have developed a strategy to assist consumers that includes:

- A Renewal Web Page
- Renewal video shared in emails
- Several targeted emails from October thru January
- Targeted media
- Direct mail pieces

The 2024 Individual and Family Plans broker renewal guide



The guide can be found in English and Spanish inside of Producer World®. Select the individual tab and then the Quote/Enroll/Renew tab to locate it.



Renewal Guidance

Automatic Renewals and the Role of the Broker

Even with members automatically renewing, you still play an essential role in the renewal process.

Here's how you can help clients during this critical time.

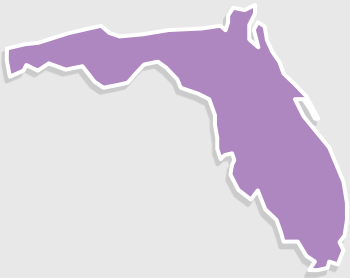
Member remaining in current plan:

- You don't need to do anything to renew these members, but it's important to have them update their contact details on their member website so they can keep receiving important information.

Member changing their plan:

- The easiest way for you to enroll a client into a new plan is to use the Broker Enrollment Tool on Producer World[®]. Please note, the tool may not be available for use with members who enrolled through their state or local exchange.

Miami-Dade and Broward Counties



Network

- Access to all in-network providers across the state
- Baptist South Florida
- Broward Health
- Cleveland Clinic Florida
- University of Miami

Product

- Silver S renewing to Silver S
- Consider new Silver 5 for consumers looking for lower MOOP compared to Silver S
- Consider new Silver 6 for consumers looking for lowest MOOP

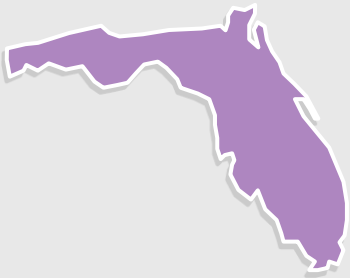
\$0 MinuteClinic® visits*

- 1,000+ locations inside select CVS Pharmacy® and Target locations
- Easy online scheduling or walk-in to make an appointment
- Open seven days a week, including evenings and weekends
- \$0 CVS Health Virtual Care™** available on all plans

Member / Broker Enhancements

- Get up to a \$100 yearly allowance to use on over-the-counter health and wellness items at CVS retail stores and online***
- New member ID card gives members access to 20% off to CVS Health® brand products in CVS retail stores****
- IFP Marketing Studio - allows brokers to customize and order promotional items

Palm Beach County



Network

- Access to all in-network providers across the state
- HCA
- Good Samaritan
- Palm Beach Gardens

Product

- Silver S renewing to Silver S
- Consider new Silver 5 for consumers looking for lower MOOP compared to Silver S
- Consider new Silver 6 for consumers looking for lowest MOOP

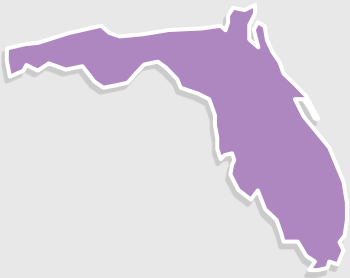
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Orange County



Network

- Access to all in-network providers across the state
- Orlando Health

Product

- Silver S renewing to Silver S
- Consider new Silver 5 for consumers looking for lower MOOP compared to Silver S
- Consider new Silver 6 for consumers looking for lowest MOOP

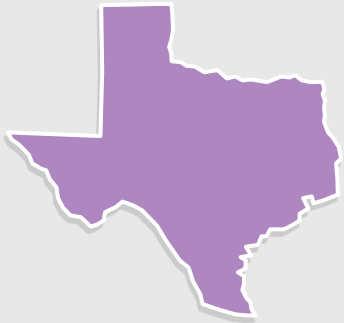
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- IFP Marketing Studio – allows brokers to customize and order promotional items

Bexar County



Network

- HCA – Methodist Hospital
- **Tenet - Baptist Health System**
- University Health System
- Community Medical Associates

Product

- Silver S renewing to Silver S
- Bronze being mapped to Silver S
- New Silver 5 plan for consumers looking for lower MOOP compared to Silver S
- Gold 4 - \$0 PCP copay, \$10 specialist copay, \$0 generic Rx

\$0 In-network walk-in-clinic visits*

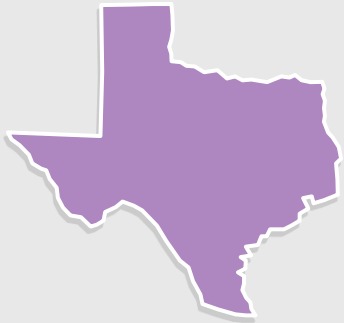
\$0 CVS Health Virtual Care™ available online and through the app **

- Services include minor illnesses and injuries, skin conditions, wellness exams, women's services, and much more

Member / Broker Enhancements

- Get up to a \$100 yearly allowance to use on over-the-counter health and wellness items at CVS retail stores and online***
- New member ID card gives members access to 20% off to CVS Health® brand products in CVS retail stores****
- IFP Marketing Studio – allows brokers to customize and order promotional items

Harris County



Network

- Kelsey-Seabold Clinic
- HCA – Houston Healthcare
- CHI – St Luke’s Baylor College of Medicine Medical Center

Product

- Silver S renewing to Silver S
- Bronze being mapped to Silver S
- Gold plans with a number of richer benefits compared to 2023 bronze at a lower premium than 2024 Silver plans
- Gold 3 - \$15 PCP copay, \$35 specialist copay, \$5 low cost generic
- Gold 4 - \$0 PCP copay, \$10 specialist copay, \$0 generic Rx

\$0 In-network walk-in-clinic visits*

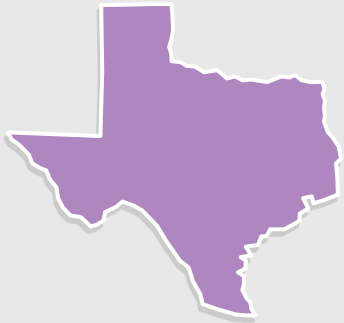
\$0 CVS Health Virtual Care™ available online and through the app **

- Services include minor illnesses and injuries, skin conditions, wellness exams, women’s services, and much more

Member / Broker Enhancements

- Get up to a \$100 yearly allowance to use on over-the-counter health and wellness items at CVS retail stores and online***
- New member ID card gives members access to 20% off to CVS Health® brand products in CVS retail stores****
- IFP Marketing Studio - allows brokers to customize and order promotional items

El Paso County



Network

- HCA – Del Sol Medical Center
- Las Palmas Del Sol Healthcare
- **Tenet – The Hospitals of Providence**

Product

- Silver S renewing to Silver
- Bronze being mapped to Silver S
- New Silver 5 plan for consumer's looking for lower MOOP compared to Silver
- Gold 4 - \$0 PCP copay, \$10 specialist copay, \$0 generic Rx

\$0 In-network walk-in-clinic visits*

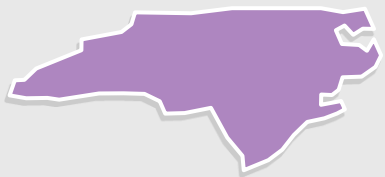
\$0 CVS Health Virtual Care™ available online and through the app **

- Services include minor illnesses and injuries, skin conditions, wellness exams, women's services, and much more

Member / Broker Enhancements

- Get up to a \$100 yearly allowance to use on over-the-counter health and wellness items at CVS retail stores and online***
- New member ID card gives members access to 20% off to CVS Health® brand products in CVS retail stores****
- IFP Marketing Studio – allows brokers to customize and order promotional items

Charlotte Region



Network

- Access to all in-network providers across the state
- Atrium Health
- CaroMont Health

Product

- Silver S renewing to Silver S
- Consider new Silver 5 for consumers looking for lower MOOP compared to Silver S
- Consider new Silver 6 for consumers looking for lowest MOOP
- CVS Health Virtual Primary Care™

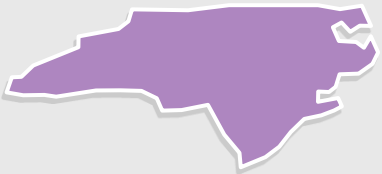
\$0 MinuteClinic® (\$0 after deductible on HSA compatible plan)*

- 1,000+ locations inside select CVS Pharmacy® and Target locations
- Easy online scheduling or walk-in to make an appointment
- Open seven days a week, including evenings and weekends
- \$0 CVS Health Virtual Care™** available on all plans (0% after deductible on HSA compatible plan)

Member / Broker Enhancements

- Get up to a \$100 yearly allowance to use on over-the-counter health and wellness items at CVS retail stores and online***
- New member ID card gives members access to 20% off to CVS Health® brand products in CVS retail stores****
- IFP Marketing Studio - allows brokers to customize and order promotional items

Triangle Region



Network

- Access to all in-network providers across the state
- Duke Health
- WakeMed Health
- Cone Health

Product

- Silver S renewing to Silver S
- Consider new Silver 5 for consumers looking for lower MOOP compared to Silver S
- Consider new Silver 6 for consumers looking for lowest MOOP
- CVS Health Virtual Primary Care™

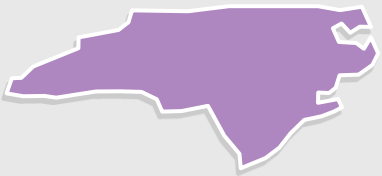
\$0 MinuteClinic® (\$0 after deductible on HSA compatible plan)*

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Member / Broker Enhancements

- Get up to a \$100 yearly allowance to use on over-the-counter health and wellness items at CVS retail stores and online***
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- IFP Marketing Studio – allows brokers to customize and order promotional items

Cumberland County



Network

- Access to all in-network providers across the state
- Cape Fear Valley Health
- Duke Health
- WakeMed Health

Product

- Silver S renewing to Silver S
- Consider new Silver 5 for consumers looking for lower MOOP compared to Silver S
- Consider new Silver 6 for consumers looking for lowest MOOP
- CVS Virtual Primary Care™

\$0 MinuteClinic® (\$0 after deductible on HSA compatible plan)*

- 1,000+ locations inside select CVS Pharmacy® and Target locations*
- Easy online scheduling or walk-in to make an appointment
- Open seven days a week, including evenings and weekends
- \$0 CVS Health Virtual Care™* available on all plans (0% after deductible on HSA compatible plan)

Member / Broker Enhancements

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2024 Footprint

Aetna CVS Health® Individual and Family plans service areas

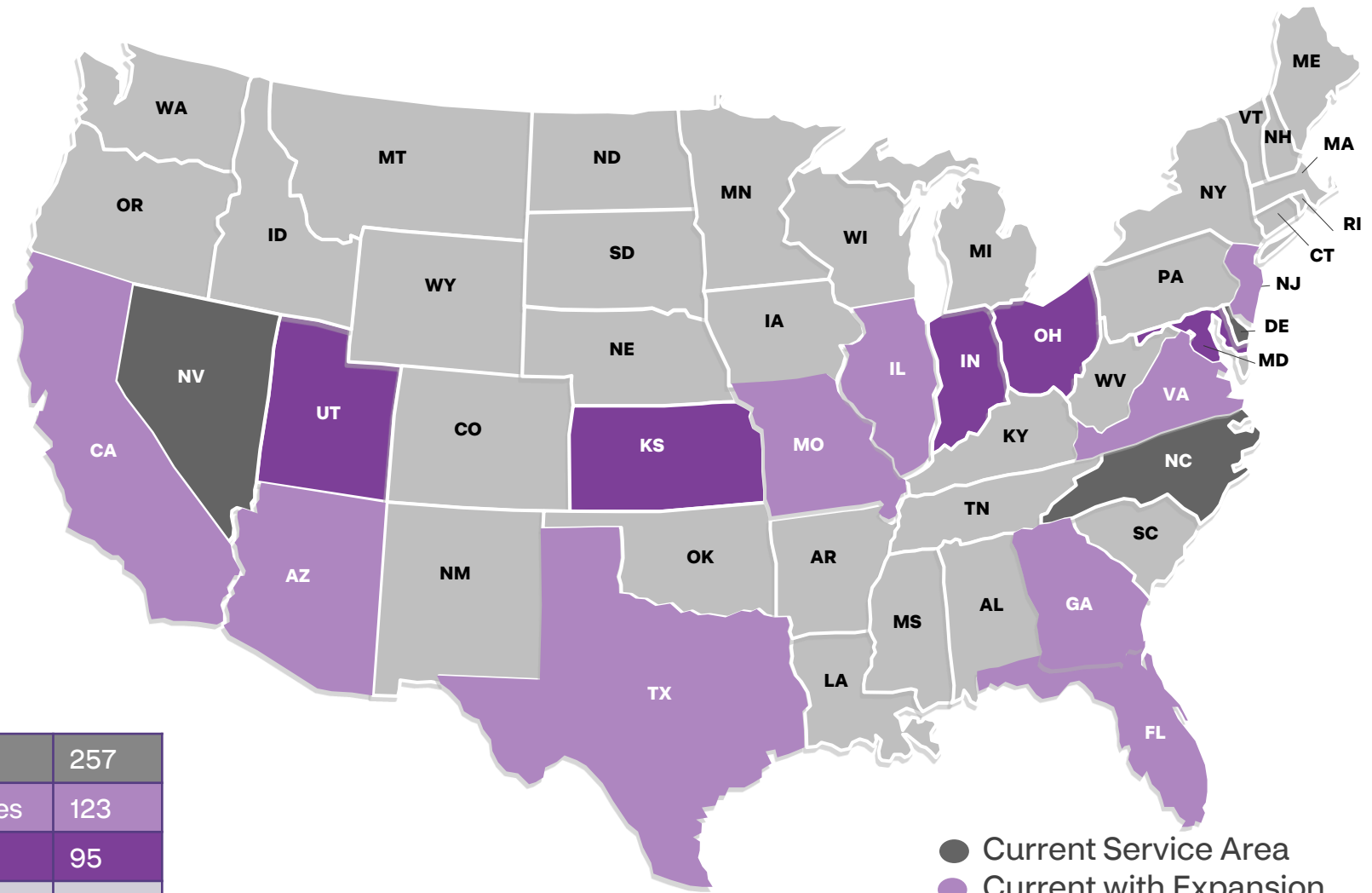
Arizona
California
Delaware
Florida
Georgia
Illinois
Missouri
Nevada
New Jersey
North Carolina
Texas
Virginia
Northern Virginia



NEW for 2024

Indiana
Kansas
Maryland
Ohio
Utah

Current Counties	257
2024 Expansion Counties	123
New Market Counties	95
Total Counties	475



- Current Service Area
- Current with Expansion
- New for 2024

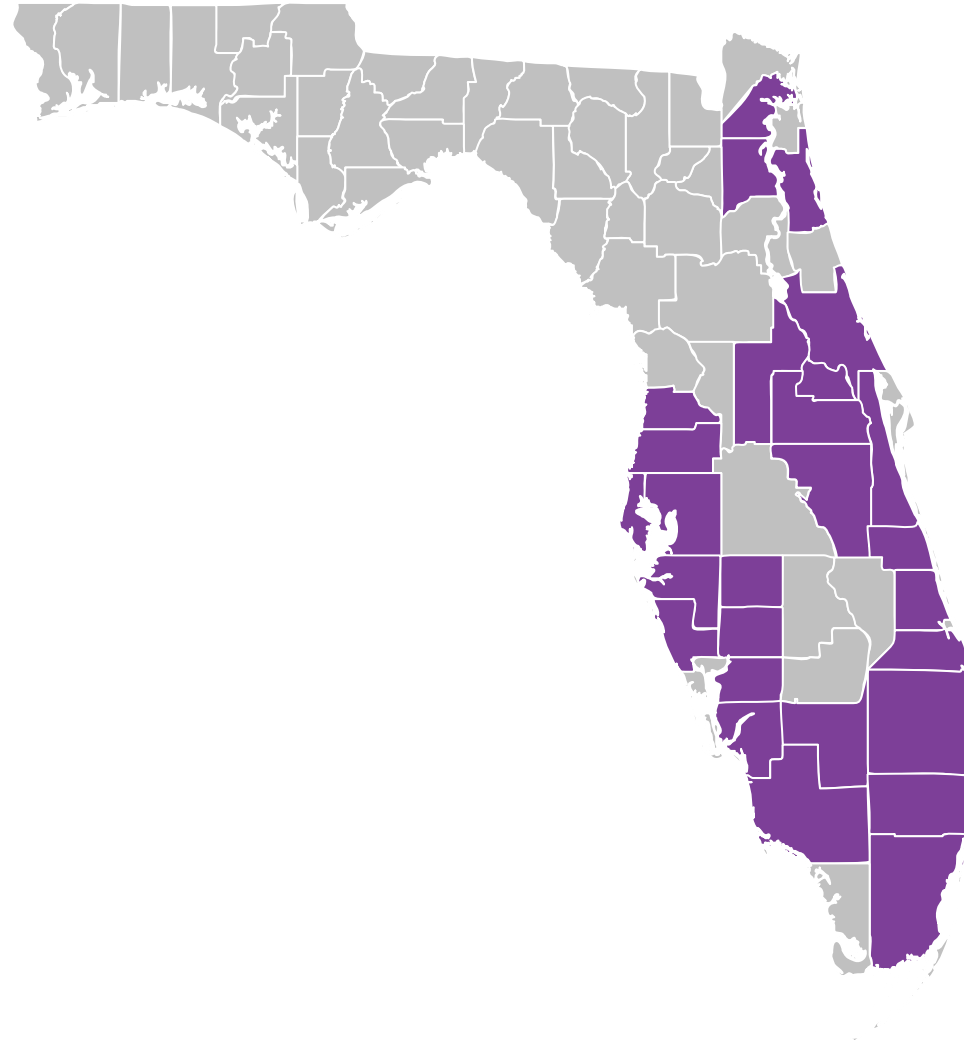
Tampa Bay

NEW for 2024

Network includes but is not limited to: HCA, Advent, and Baycare

Plan providers must be used to receive benefits

Primary care physician (PCP) and referrals required



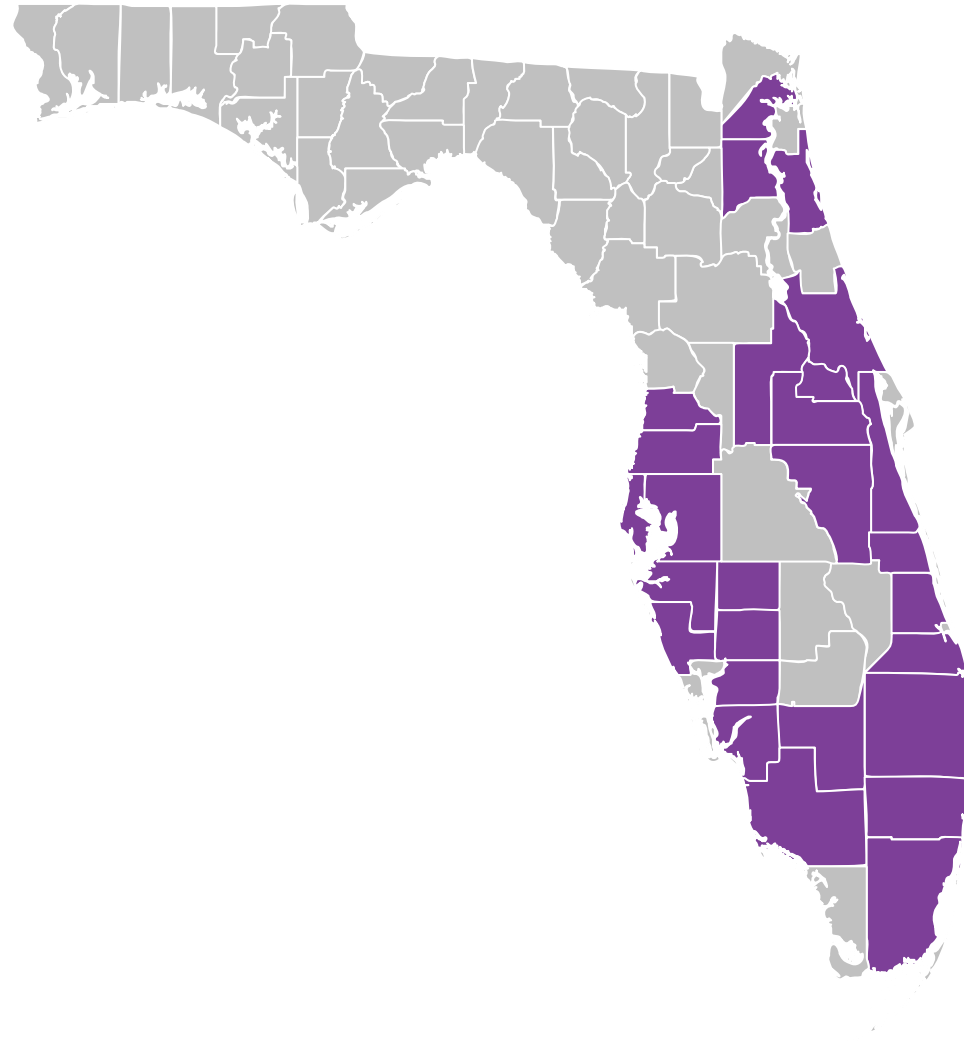
Volusia

NEW for 2024

Network includes but is not limited to: Advent Health

Plan providers must be used to receive benefits

Primary care physician (PCP) and referrals required



Chicago-PPO

NEW for 2024

Network includes but is not limited to: PPO- North Shore, Advocate-Aurora, Northwestern

PPO- PCP and referrals not required



* Aetna® internal study, 2023. Information is accurate as of the production date but may change.

** Visit **Aetna.com** and use our provider search tool for a complete list of participating walk-in clinics, pharmacies, and other health care providers and facilities.

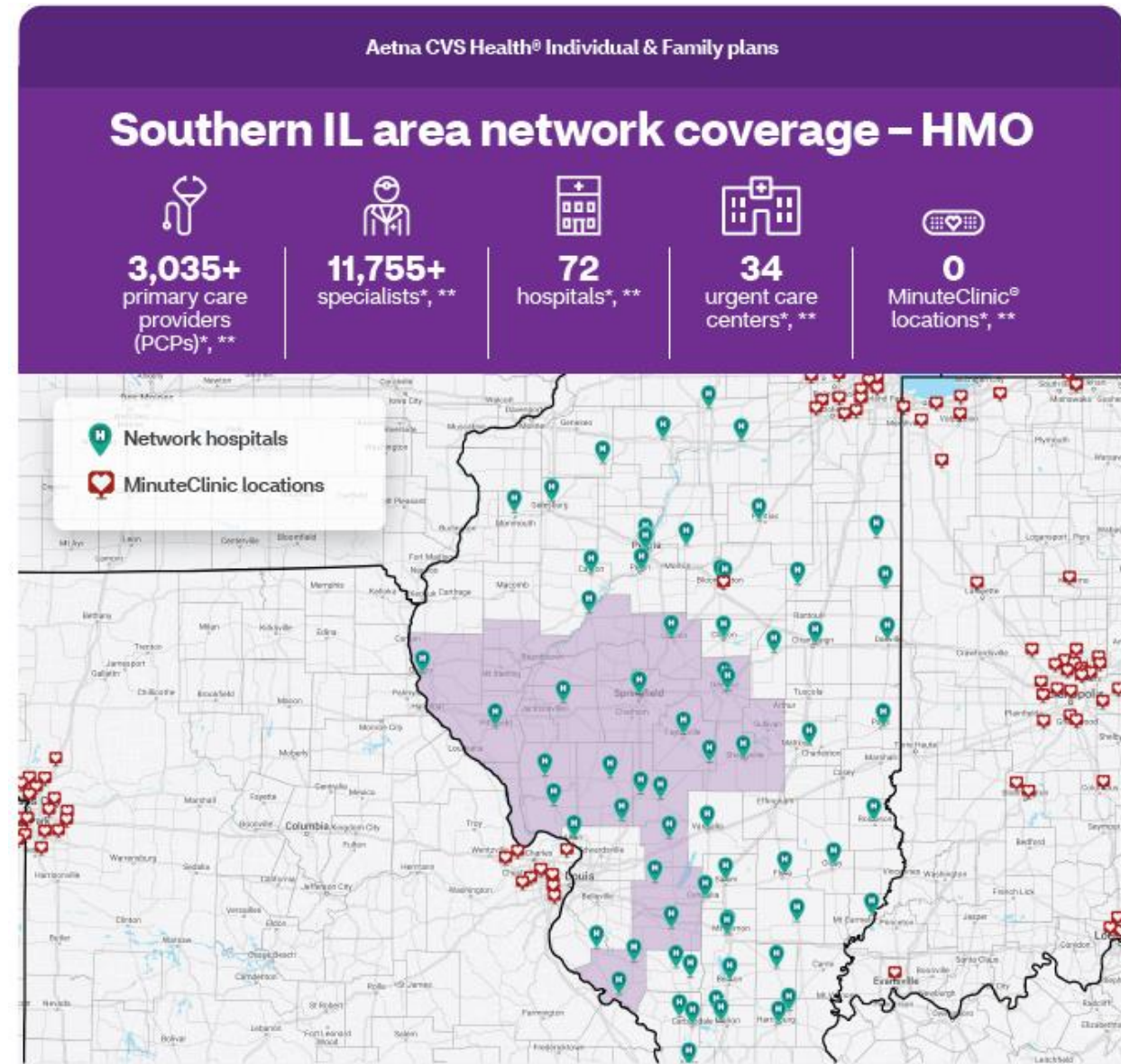
Springfield-Southern HMO

NEW for 2024

Network includes but is not limited to: Springfield Clinic

Plan providers must be used to receive benefits

Primary care physician (PCP) and referrals required



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Kansas

NEW for 2024

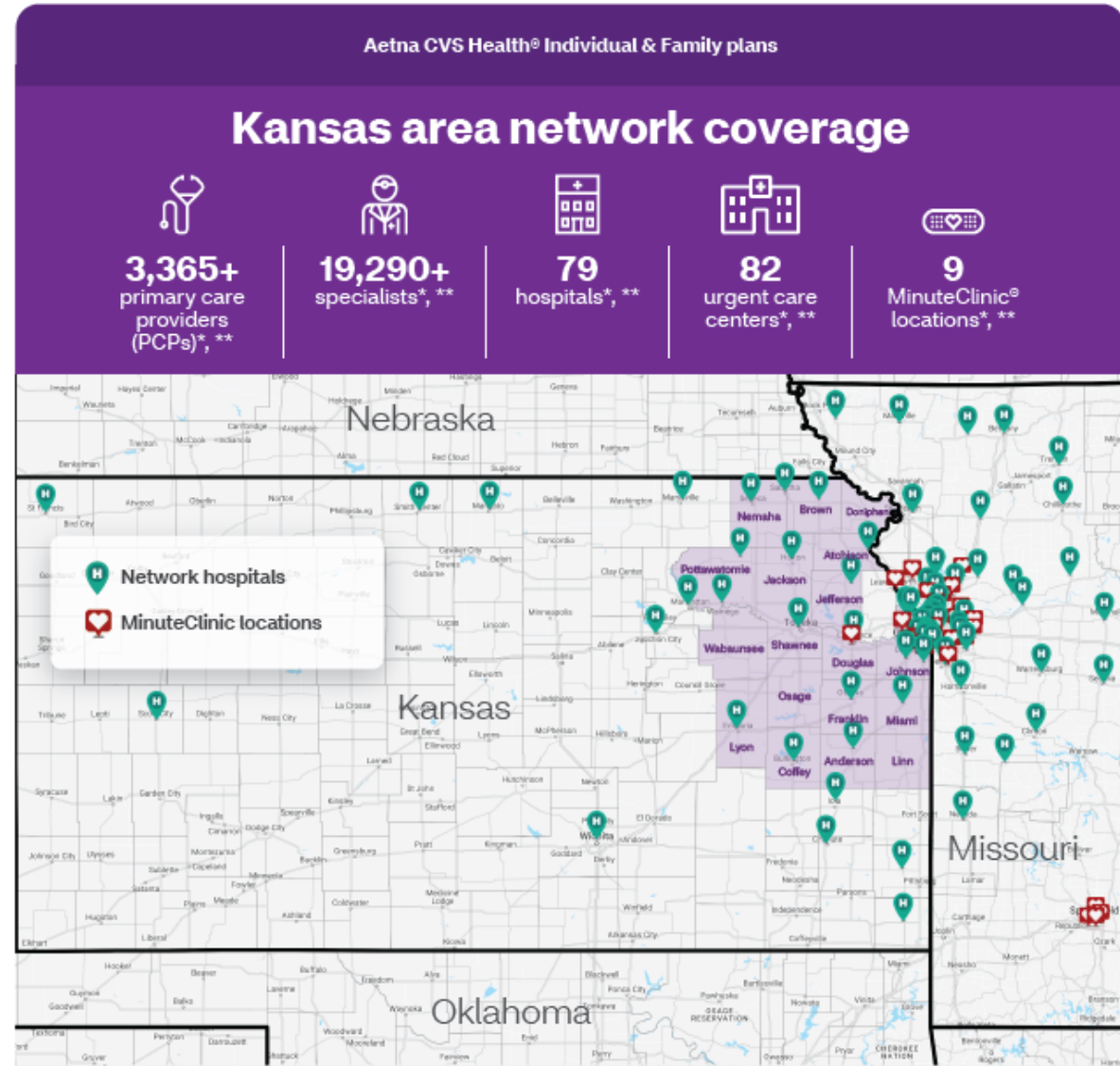
Counties Covered include:

Anderson, Atchison, Brown, Coffey, Doniphan, Douglas, Franklin, Jackson, Jefferson, Johnson, Linn, Lyon, Miami, Nemaha, Osage, Pottawatomie, Shawnee, Wabaunsee, Wyandotte

Network includes but is not limited to: Advent Health, St. Luke's South, University of Kansas, Lawrence Memorial, Overland Park Regional Medical Center,

Plan providers must be used to receive benefits

Primary care physician (PCP) and referrals not required



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Sacramento, El Dorado, Placer and Yolo Counties

2024

Participating Hospitals Include:

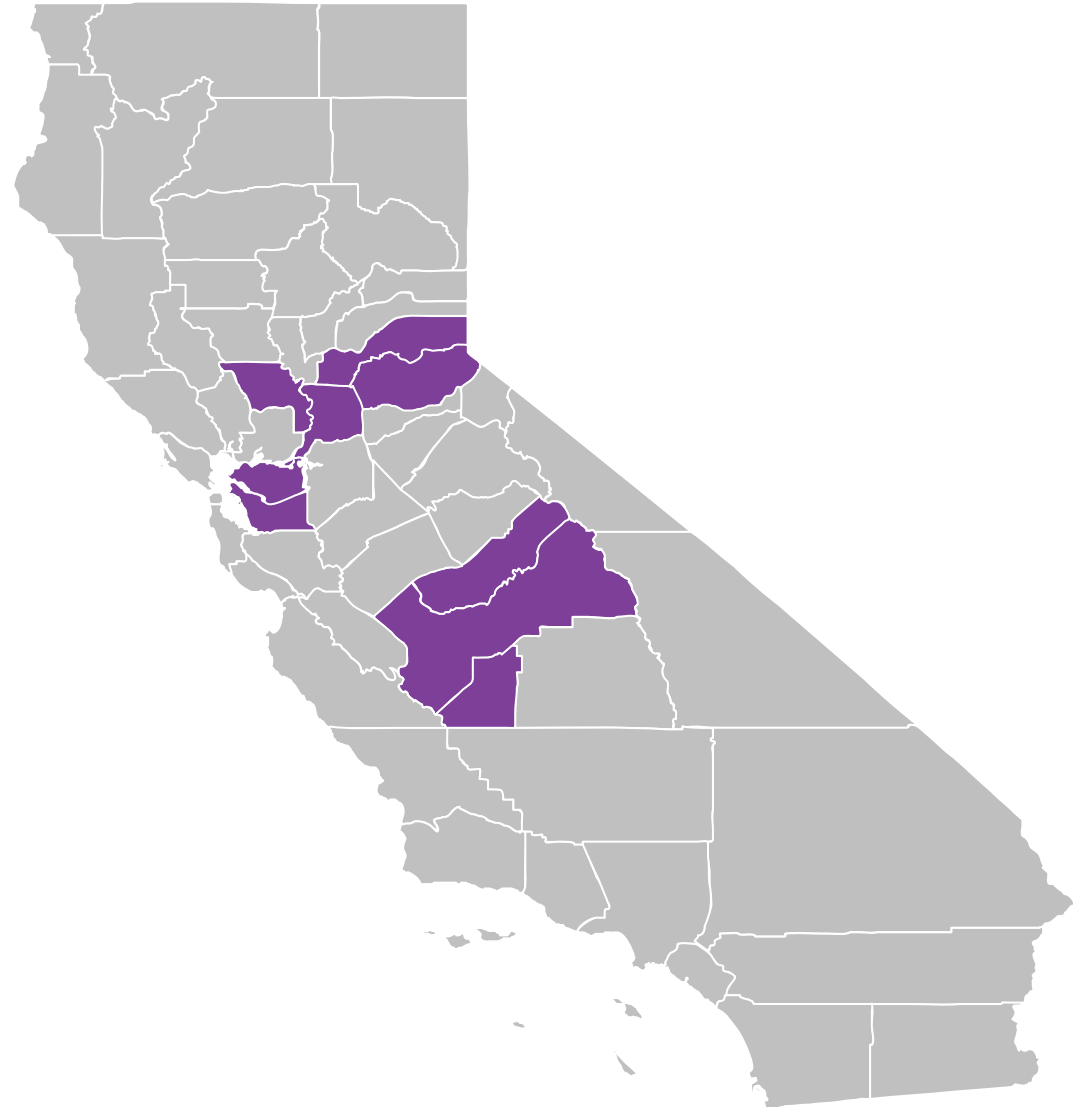
Barton Memorial Hospital
Marshall Medical Center
Mercy General Hospital
Mercy Hospital of Folsom
Mercy San Juan Medical Center
Methodist Hospital
Sierra Nevada Memorial Hospital
Tahoe Forest District Hospital
Woodland Memorial Hospital

Participating IPA's & Medical Groups:

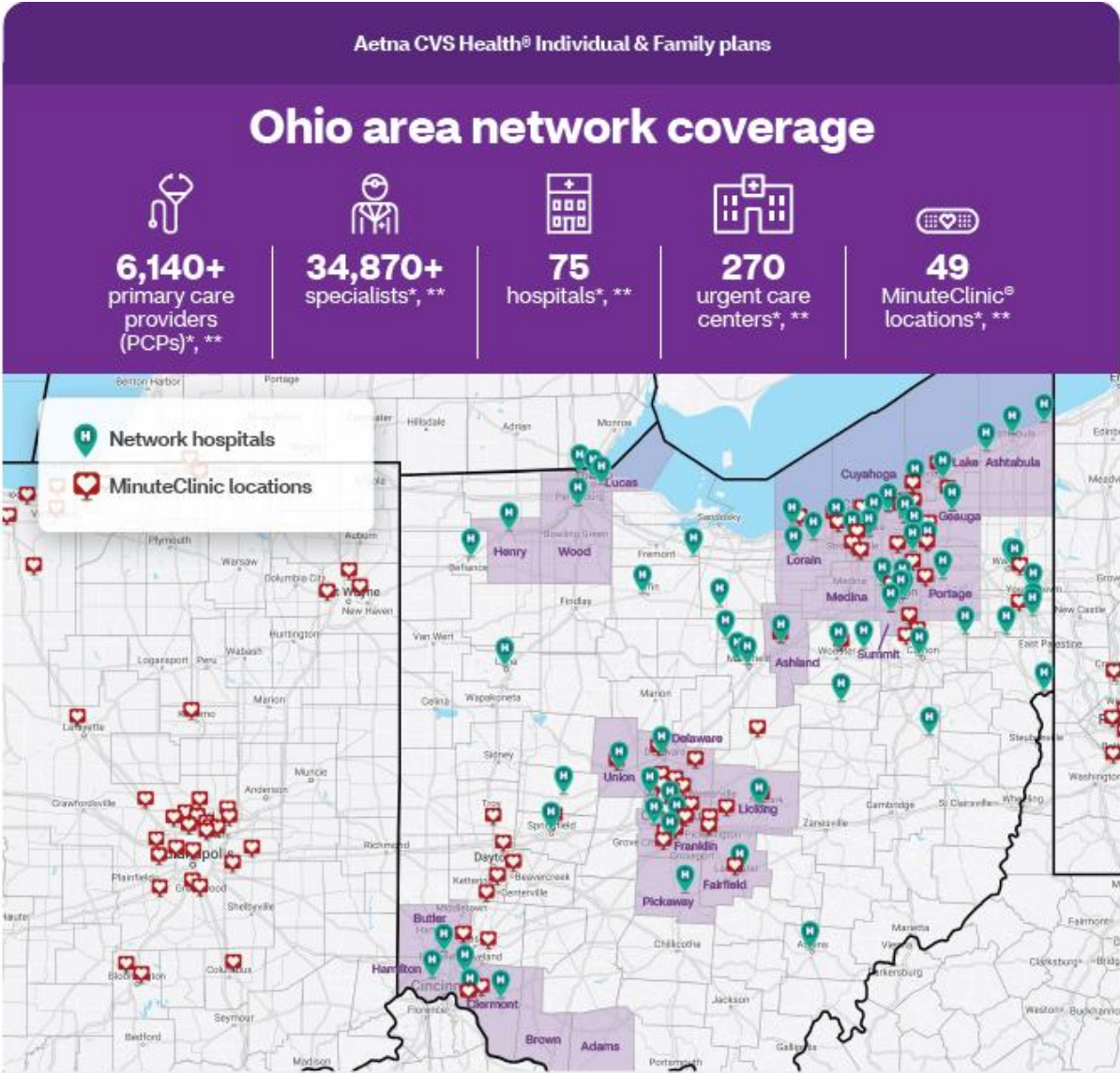
Barton Memorial Hospital Physicians, Hill
Physicians Medical Group, Mercy Medical
Group, Nivano, Tahoe Carson Valley
Medical Grp, Woodland Clinic

Plan providers must be used to receive
benefits

**Primary care physician (PCP) and
referrals required**



2024 Ohio State Overview



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Cincinnati/Toledo

NEW for 2024

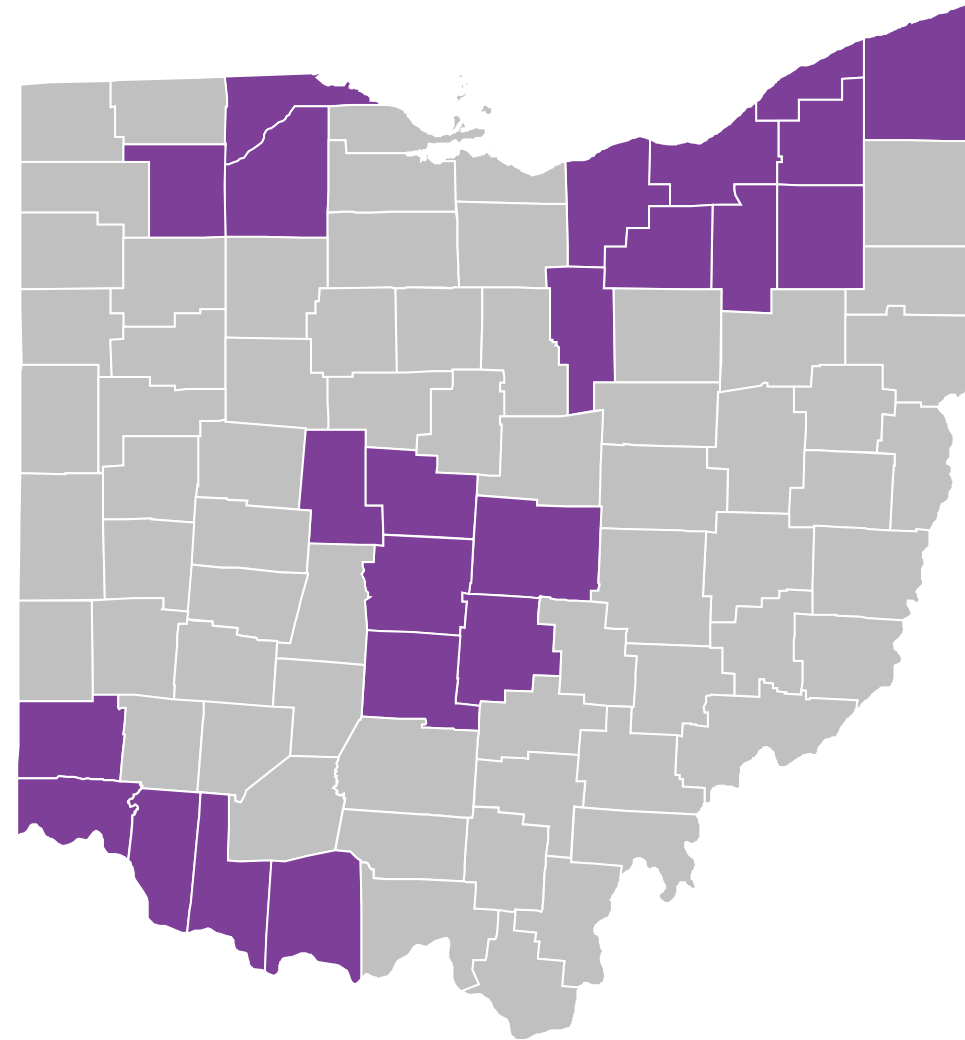
Counties Covered Include:

Henry, Lucas, Wood, Butler,
Hamilton, Clermont, Brown,
Adams

**Network includes but is not
limited to:** Mercy Health

Plan providers must be used to
receive benefits

**Primary care physician (PCP)
required, referrals are not
required**



Cleveland

NEW for 2024

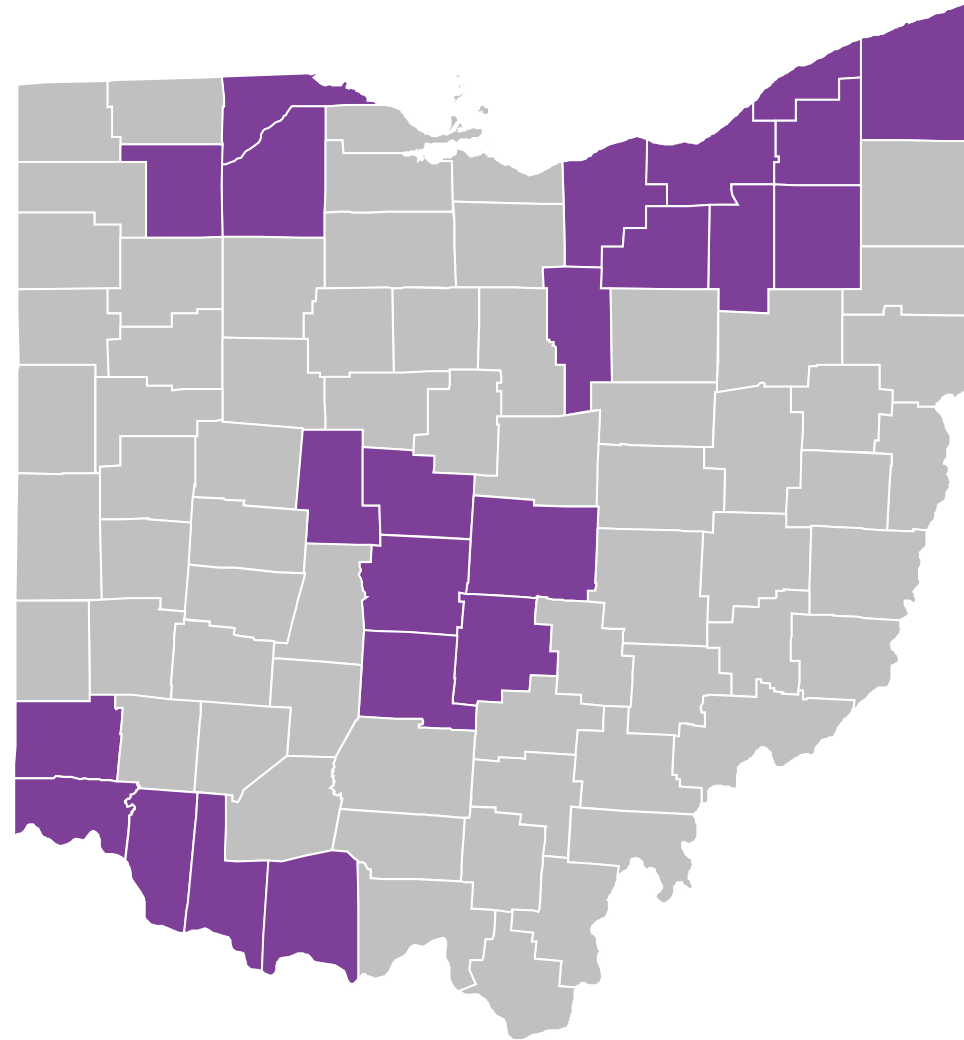
Counties Covered Include:

Ashtabula, Cuyahoga, Geauga,
Lake, Lorain, Ashland, Medina,
Portage, Summit

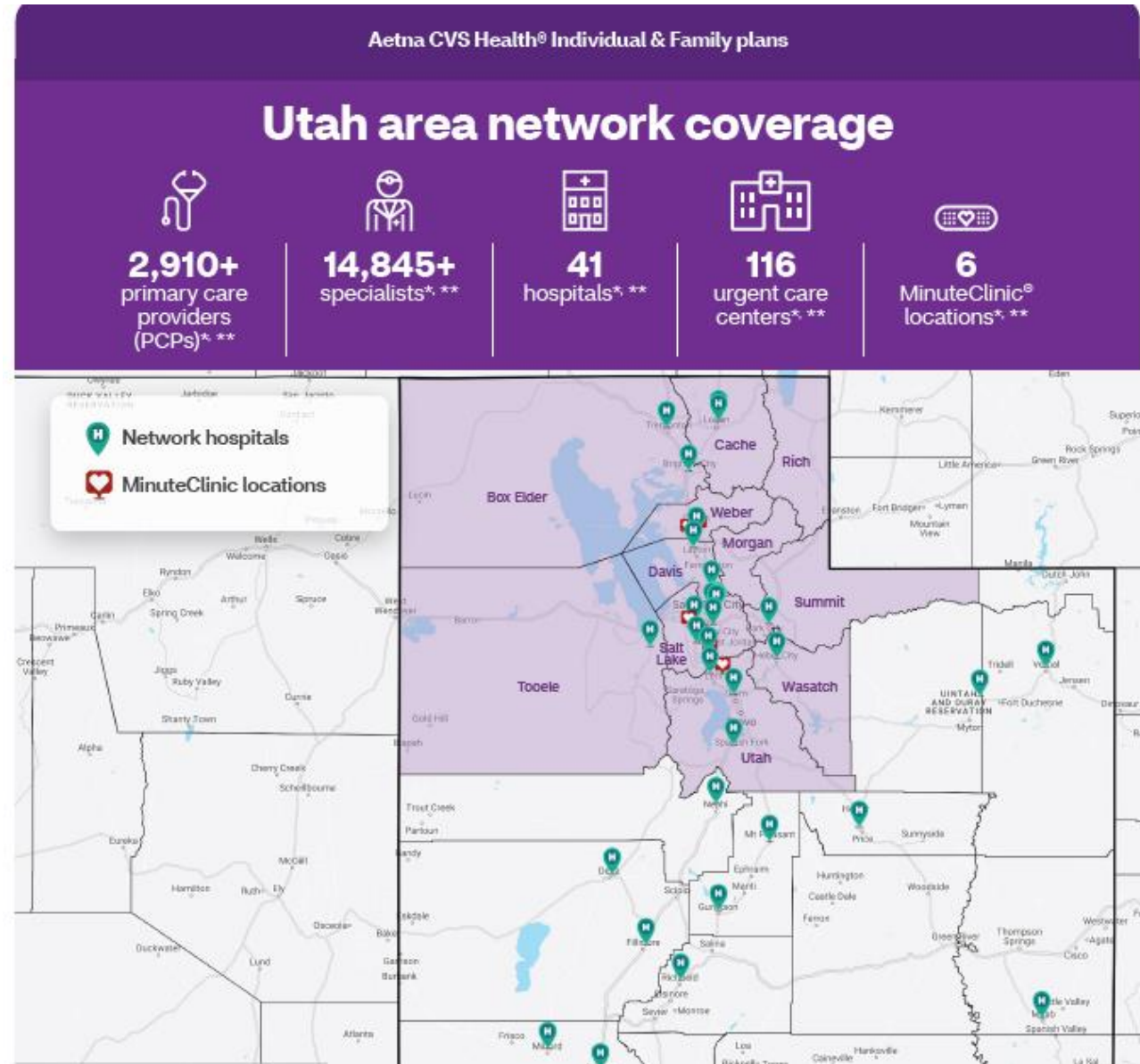
**Network includes but is not
limited to:** University Hospitals,
Summa Health, Metro Health

Plan providers must be used to
receive benefits

**Primary care physician (PCP)
required, referrals are not
required**



2024 Utah State Overview



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