



Your path to better health 2021 Aetna health plan options

Video transcript

Welcome. Your Aetna benefits plan includes comprehensive health benefits to help you on your path to better health. The State of Delaware contracts with Aetna to provide two health plans, an HMO Plan and the CDH Gold Plan, which is a consumer-directed health plan. These plans include the strength of the Aetna National Provider Network and they give you lots of tools and services to help you get and stay healthy. At the heart of the Aetna plans is exceptional member service. In fact, your State of Delaware colleagues have given us a customer satisfaction rating of 96%. Pretty impressive.

When you join an Aetna plan, you'll have access to lots of local providers as well as a broad nationwide network. Your coverage goes where you do, whether you're at home, traveling for work or on vacation. And when your kids are away at college, they can see network providers too. Finding a provider is easy with an online directory built just for State of Delaware members. And that's just one of the online features you'll have access to.

Our secure member website, lets you track claims, print an ID card and even check the cost of medical services in advance. There's also a wealth of information to help you get and stay health. When you're on the go, the Aetna Health mobile app, lets you manage your health plan from the palm of your hand. Have a health question? You can talk to a nurse 24 hours a day, seven days a week. That's the kind of support that gives you real peace of mind.

No matter which Aetna plan you choose, preventive care is covered at 100% when you use an in-network provider. We want to make it easy for you to get things like routine shots, wellness exams, and screening such as mammograms. We recognize that maintaining good mental health is critical to your overall wellbeing. So Aetna plans provide a range of behavioral health services, including telehealth visits whenever or wherever you need care. We also we'll have programs to help you lose weight and increase your physical activity to reduce your risk of developing a chronic condition like diabetes.

You can access the YMCA Diabetes Prevention Program and Solera online or in person programs. They are covered at no extra cost to you. With the Aetna Maternity Program, you can get support from the time you start planning a family through your pregnancy and well after your baby is born. Need a CAT scan or an MRI? We offer concierge radiology scheduling program from the US Imaging Network. When you contact US Imaging, they'll help you find a freestanding radiology facility that's less expensive for you and your State of Delaware health plan.

Both Aetna plans also offer many discounts on things like vision exams and glasses, hearing aids and exams, even gym memberships and massage therapy. While all of the benefits we've talked about are available no matter which Aetna plan you choose, there are some differences between them plans. Let's take a closer look. With the Aetna HMO Plan, you'll choose a primary care provider or PCP. Your PCP will work with you one-on-one to understand your needs and coordinate your care. There's nothing better than personalized care.

If you need to see a specialist, your PCP will coordinate the referral process. That's one less thing for you to worry about. You can check the online directory to be sure your PCP is included in the network. If you don't have a primary provider, you can use the simple search tool to find one or you can call our member service line. We're happy to help. The Aetna HMO Plan has a broad network of providers you can use for care. Remember to use these providers since the plan only covers in-network care.

If you have a simple issue like the sniffles or a rash, you can talk to a doctor anytime from anywhere using the Teladoc service. This convenient affordable option lets you have a video visit with a US board certified doctor or pediatrician 24 hours a day, seven days a week, 365 days a year at no extra cost to you. When you do need care, say for a chronic illness, the Aetna HMO Plan gives you the support you need.

Through CareVio, you can get care management and coordination services as well as wellness programs, CareVio partners with you and your doctor to give you enhanced clinical support to address medical, mental health and substance abuse issues, and there's no extra cost to Aetna HMO members. Now let's look at the CDH Gold Plan. This plan offers in and out of network care so you can see any doctor you'd like. The CDH Gold Plan comes with a health reimbursement account or HRA. Each year, the State puts funds into your HRA. You can use these funds to pay for eligible out-of-pocket healthcare expenses like your deductible.

Don't use all the funds in your account? Don't worry. Whatever amount you don't use rolls over to the next year as long as you are enrolled in the plan. CDH Gold members also have access to Teladoc for video visits 24 hours a day, seven days a week, 365 days a year for general medicine, dermatology and behavioral health services. It's a convenient way to get care from anywhere and it costs less than a visit to the ER. This plan provides a range of care management programs from disease management to mental health support when you need it.

You can also use our healthy lifestyle coaching program to boost your wellness. These are easy to use online courses you can complete at your own pace. You can even take them on your smartphone. It's your choice. Aetna health plans include lots of advantages - a broad national network, 24-hour nurse line, excellent member service, healthy lifestyle programs, and even discounts to save you money.

Ready to get on the path to better health? Visit the State of Delaware Benefits Office website, select your group, then select Aetna to learn more.