



Your path to better health 2024 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. This includes an Aetna One® Advisor team, which is a single point of contact for State of Delaware members to address their needs and help them meet their health goals. It's no surprise that your State of Delaware colleagues have given us a customer satisfaction rating of 97%. 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 provider search tool 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 healthy. 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 screenings such as mammograms. We recognize that maintaining good mental health is critical to your overall well-being. So, Aetna plans provide a range of behavioral health services, including telehealth visits whenever or wherever you need care. We also will 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 wellness programs at no extra cost to you. For diabetes prevention, you have the YMCA program for in-person or virtual support or the Solera program for online or in-person support. And with the Aetna Enhanced Maternity Program™, you can get support from the time you start planning a family through your pregnancy and well after your baby is born.

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 the 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.

You can check the online provider search tool to be sure your PCP is part of the network. And if you don't have a primary care provider, you can always do a simple online search to find one or call your Aetna One Advisor team. They're always happy to help.

Just remember: The Aetna HMO Plan only covers care received within the network. So you'll want to be sure to use providers who are part of our broad provider network.

When you need help with a simple health issue, such as the sniffles or a rash, you have another care option. You can talk to a doctor anytime, anywhere using the Teladoc Health® service. This convenient, affordable care option allows you to have a phone chat or a video visit with a U.S. board-certified doctor or pediatrician 24 hours a day, 7 days a week, 365 days a year at no extra cost to you.

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.

What happens when you 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're enrolled in the plan. CDH Gold members also have access to Teladoc Health for virtual visits 24 hours a day, 7 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, at no extra cost to you.

Aetna health plans include lots of advantages - a broad national network, 24-hour nurse line, excellent member service, and 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. Or just call us at **877-542-3862**. We're here to help.