



Healthier happens together[®]

Benefits designed for your unique needs



CTA Retiree Health Care Trust
2025 Health Care Benefits

Aetna.com

3124938-01-01 (6/24) 2025 Health Care





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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, **855-246-7404 (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.

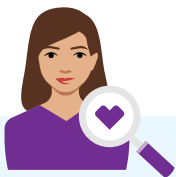
How it works

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 Choice® POS II health benefits and insurance plan

So many options for the doctors you need

You don't have to choose a primary care physician (PCP)* with this plan. But selecting a PCP is still important because they do more than give you a checkup. They:

- Get to know you and your medical history
- Guide you on important health decisions and direct your care
- File claims for you

Plus, you may pay less out of pocket for their care.

Keep in mind — you don't need a referral to see any network doctor. And you can visit any licensed doctor out of our network. But if you go out of network, you may have to file your own claims and pay more out of pocket.

This managed care plan may not cover all of your health care expenses. Read your contract carefully to determine which health care services are covered. To contact the plan if you are a member, call the number on your ID card; all others, call 1-888-98-AETNA (1-888- 982-3862) (TTY: 711).

Aetna SelectSM health benefits plan

You must choose an Aetna® primary care network doctor to direct your care

A primary care physician (PCP)* does more than give you a checkup. They:

- Get to know you and your medical history
- Guide you on important health decisions and direct your care
- File claims for you
- Give you required referrals to other network doctors

Plus, you will pay less out of pocket for their care.

This plan has in-network benefits only.

*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.

Participating retail walk-in clinics

Easy access, with no appointments needed

After office hours or inconvenient to get to the doctor? Try a retail clinic. Visit one for high-quality treatment of minor illnesses like strep throat, seasonal allergies, and even vaccines.

You'll enjoy:

- Convenient hours, with some open seven days a week with night and weekend hours

- Lower prices, such as an average of \$81 per clinic visit compared to \$750 to \$1,000 average emergency room (ER) price*¹

We have many stand-alone and store-based clinics nationwide. Find them in our online directory at **Aetna.com** — just select “Find a doctor.”

*Member responsibility may vary based on plan design; for some plans, copays apply. ER copays are typically higher than walk-in clinic copays

Institutes of Quality® facilities

Meet our highest standards — and yours

As an Aetna® member, you'll have access to the Institutes of Quality. This network of hospitals and facilities specializes in bariatric, cardiac and orthopedic procedures. You may even pay less out of pocket at an Institutes of Quality facility.*

These approved facilities must meet our strict standards for clinical quality and efficiency. We measure factors like:

- The level of patient care
- How often people return to the hospital after surgery
- The number of procedures a facility performs

To see our list of Institutes of Quality facilities, go to **Aetna.com** and choose “Find a doctor.” Then use the filter tool to select “Institutes of Quality facilities.”

*How much you pay depends on your health plan.

Institutes of Excellence®

Specialized care when you need it

As an Aetna® member, you'll have access to the Institutes of Excellence. These selected facilities can help people who are facing a transplant or going through treatment for infertility. And the facilities must meet our strict standards for clinical quality and efficiency. We measure factors like the number of procedures performed and success rates. To see our list of Institutes of Excellence facilities, go to **Aetna.com** and choose “Find a doctor.” Then use the filter tool to select “Institutes of Excellence facilities.”®

¹Average retail and ER pricing. Based on Participating locations data accessed June 2021. For illustrative purposes only.

Our network

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
- 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.

Online directory

Find network doctors, right at your fingertips

Need a doctor? Simply search by specialty and location in our online directory. You'll also find maps, directions and more. You can also look for doctors who speak different languages. Just visit **Aetna.com** and select "Find a doctor" to get started.

¹Average retail and ER pricing. Based on Participating locations data accessed June 2021. For illustrative purposes only.

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 One Choice

Helping you find your way through current health challenges

This program is an industry-leading care management* program. Our focus is to help you and your family work through the health system, which we know can be confusing. This lets you focus on what really matters — your health and well-being.

Your dedicated team will be right there to help you with short- and long-term care management. And they'll provide support based on what you want and need.

Dedicated nurse support to help you improve your health

This program combines digital and nurse support* to help you get or stay healthy. And a single nurse is responsible for supporting you and your family. The program also:

- Helps you use your benefits wisely and stay motivated
- Finds health hurdles and helps you decide which health goals are most important
- Provides support and focuses on real-time care
- Helps you take care of continuing health issues

Your dedicated team* supports everything from clinical preapproval and help during your care, to short and long-term care management. And they'll provide support based on what you want and need.

*While only your doctor can diagnose, prescribe or give medical advice, the care management nurses can provide information on a variety of health topics.

Behavioral Health Condition Management program

We'll get to know you with personalized support

Everyone occasionally feels sad or anxious. But when these feelings interfere with the way you think, sleep and engage in daily activities, it might be time to seek help to feel better. With our confidential program, you'll work side by side with your care team. We'll help you find your way through the health care system, so you can get care earlier and feel better sooner. And our care managers can connect you with the right support at the right time — and help you set realistic goals. You'll also get:

- Early screening for early help
- Online tools to check your risk for a condition
- Strategies and tips for everyday living and more

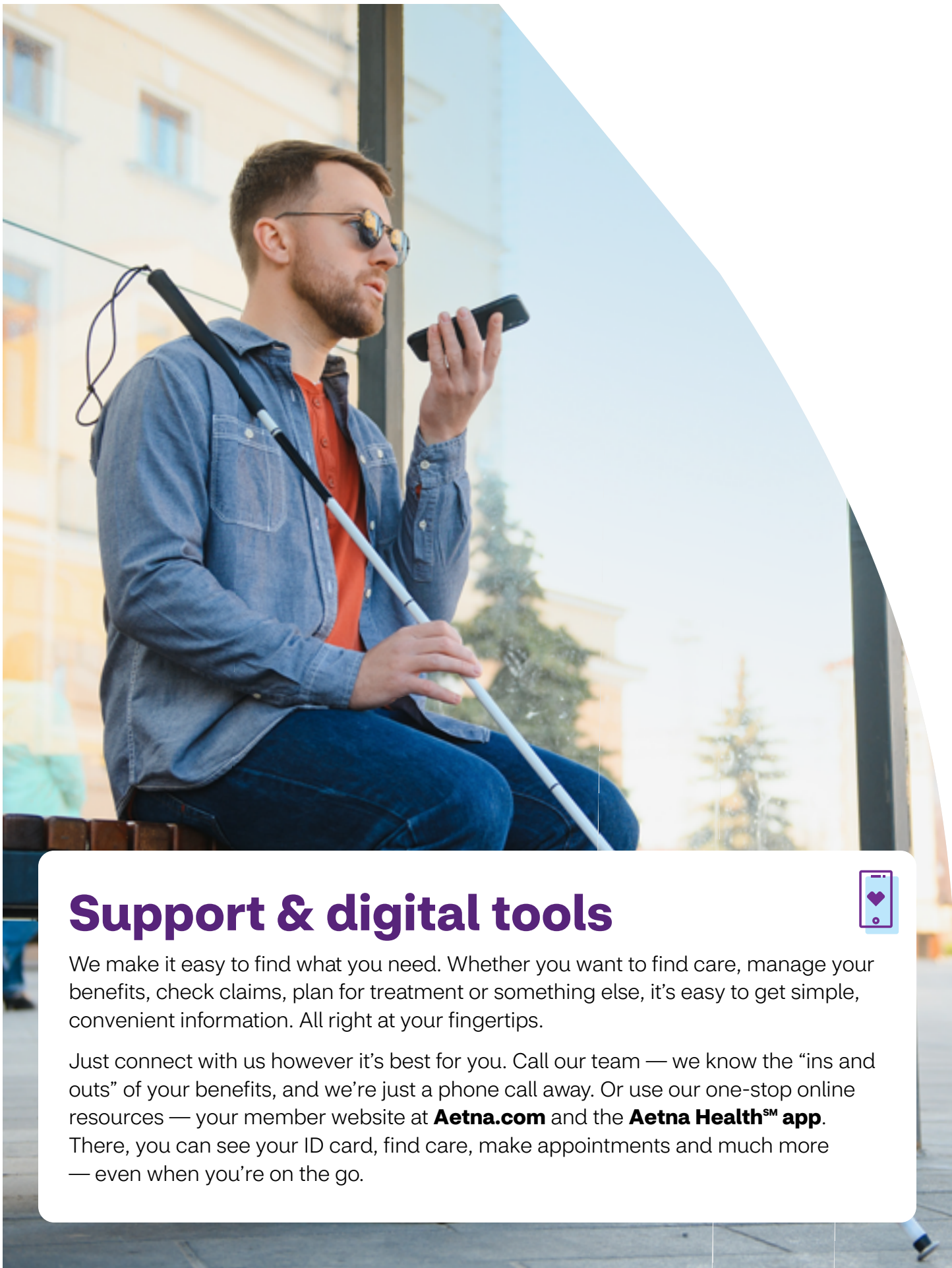
Aetna AbleTo Virtual Therapy

Focusing on health conditions and life changes

Sometimes life can be overwhelming, leading to worry, stress and sadness. But you don't have to go through it alone. With AbleTo, you'll get virtual, personalized support that can help you feel better. Plus, you'll learn how to better manage your emotions and improve your overall health in about eight weeks.

Once you connect with an Aetna® or AbleTo representative, they'll explain more about the program and how it can help. They'll also answer any questions you have.

Aetna® does not recommend the self-management of health problems. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional.



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

Aetna® Concierge

Your personal assistant for health care

Have questions about your benefits? Need solutions that fit your needs? Just ask your Aetna® Concierge* to help you:

- Get answers about a diagnosis
- Find a doctor in your network based on your medical needs
- Learn about your coverage or plan for upcoming treatment
- Use our online tools
- Schedule appointments, and more

To get started, just call the number on your Aetna member ID card. Or you can visit **Aetna.com** and log in to your member website.

*While only your doctor can diagnose, prescribe or give medical advice, your Aetna concierge can provide information on a variety of health -related topics.

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.

Health and wellness discounts

Log into your member website to see how you can save on a variety of expenses including eye care, fitness, weight management, dental care and nutrition services. You can even get discounted rates on LASIK laser eye surgery or hearing exams.

Aetna® member website and Aetna HealthSM app

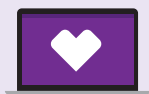
Manage your benefits, connect to care, handle claims — from anywhere.



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.

 App Store

 Google Play

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

Aetna Vision Discounts

The clearer way to enjoy savings

Your vision may be just fine. Or it may need a little help. Either way, you can save with our vision discounts.

You'll get discounts on:

- Eye exams

- Prescription eyewear
- LASIK laser eye surgery
- Non-disposable contact lenses
- Designer frame options

You can even save on things that don't need a prescription, like sunglasses, eyeglass chains, lens cases and cleaners.

Offer not valid in the state of Texas.

Natural Products & Services/ChooseHealthy®

Give your health a natural boost

Enjoy instant discounts on therapeutic massage, acupuncture ... even chiropractic visits.* This perk is included with your Aetna® benefits and insurance plan.

* Natural products and services are offered through ChooseHealthy®, a program provided by ChooseHealthy, Inc. which is a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a registered trademark of ASH and is used with permission.







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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