

Aetna Medical Plan Information **(January 1, 2020)**

Aetna Plan Assistance by Phone

Speak to Aetna's Member Services anytime during regular business hours. The toll-free number, (855) 586-6961, is on your Aetna ID card.

How to Find a Medical Care Provider

Finding a doctor who is in Aetna's network is easy. You can use Aetna's online directory at www.aetna.com to find doctors by name, specialty and/or location. For step-by-step instructions on using the website to find a provider, go to <https://www.aetna.com/individuals-families/find-a-doctor.html>. You can also locate pharmacies, laboratories, and other facilities through the Aetna website. Plus, once you register for Aetna Navigator (Aetna's member website), your search will be even easier because Aetna Navigator will only show you doctors in your network.

Mail Order Prescriptions and CVS Maintenance Choice Program

Do you take maintenance medications? There are two ways for you to save. You will pay the same amount either way with the Aetna Rx Home delivery mail order pharmacy or with CVS' Maintenance Choice Program. Under this program, when you send a prescription for a 90-day supply to Aetna's mail order program, you get the 90-day supply all at once. The prescription is mailed to your home, and you only pay two months-worth of copayments, saving one month's copayment. You can get the same three-months-for-the-copayment-of-two rate by submitting your 90-day prescription to CVS retail pharmacies. You can order refills and manage your prescriptions anytime at www.aetnavigators.com.

You need to submit a 90-day prescription to either the mail order program or CVS' retail pharmacy to use this program. The mail order program form is available at <https://www.bnl.gov/hr/Benefits/docs/medical/Drugs-ARxHD-Order-Form-General-GR68701.pdf>. For specialty drugs, go to <https://www.aetna.com/individuals-families/pharmacy/specialty-pharmacy.html>.

Prescription Drugs that Need to be Pre-certified

Some prescription drugs require a review and precertification by Aetna and are only approved when certain conditions are met. A list of such drugs is located on Aetna's website at www.aetna.com/formulary. The pharmacy plan type is the Aetna Standard plan. Your doctor must contact Aetna to request approval of coverage for these drugs. Aetna will notify your doctor of such approval or denial.

Durable Medical Equipment (DME)

Durable medical equipment may require pre-authorization by Aetna. If you or one of your covered dependents is using durable medical equipment (such as a CPAP device, hospital beds, etc.), you must contact Aetna at (800) 333-4432 to determine the process, if any, you will need to follow. Additional information is also available at www.aetna.com.

Precertification of Elective Inpatient Admissions and/or Selected Ambulatory Procedures and Services

Precertification and notification are the processes of collecting information before elective inpatient admissions and/or selected ambulatory procedures and services take place. Therefore, requests for precertification and notification must be received before rendering services. Your in-network physician will contact Aetna to pre-certify such services. If you utilize an out-of-network providers (other than in the case of an emergency), you must assure that such services are pre-certified.

24-hour Informed Health Line for Health Questions

Aetna's Informed Health Line is a useful place for you to turn to for helpful health information. Instead of an unneeded visit to the emergency room, you can get information from a registered nurse, anytime, any day of the year. The call is toll-free and there's no extra cost to you. While only a doctor can diagnose, prescribe, or give medical advice, the Informed Health Line nurses can provide information on more than 5,000 health topics. (You should still contact your doctor first with any questions or concerns regarding health care needs.) The Informed Health Line number is (800) 556-1555.

Teladoc: 24-hour Line for Doctor Consultation

In addition to the Informed Health Line, you have access to Teladoc. Under Aetna medical plans, you can use Teladoc which gives you access to quality medical care through phone and video consults 24 hours a day, 365 days a year. Teladoc doctors diagnose non-emergency medical problems, recommend treatment, and can even call in a prescription to your pharmacy of choice, when necessary. Note that Teladoc calls do require a copayment, which is the same as your plan's primary care doctor visit copayment. All Teladoc doctors are U.S. board-certified in internal medicine, family practice, emergency medicine, or pediatrics; are U.S. residents and licensed in your state of residence; and they average 15 years of practice experience. Teladoc can be reached at (855) 835-2362 or (855) TELADOC for conditions like respiratory infections, ear infections, urinary tract infections, allergies, colds and flu, sore throat, pink eye, and more. Visit <https://member.teladoc.com/aetna> to learn more.

Sign Up for the Aetna Navigator Website

Aetna provides many tools and resources to help you manage your health and benefits including looking up your claims and checking your coverage. All of your plan information is on the secure member website. Register at www.aetna.com.

Mobile (Smartphone) App

Aetna's mobile app has many useful features similar to the website. It's available for iPhone and Android mobile devices. Visit www.aetna.com/mobile for information on how to download this app.

Additional Information

Please refer to the Benefits Office website at www.bnl.gov/hr/benefits/ for additional information on the Aetna medical programs or you can contact the Benefits Office staff at ext. 5126, ext. 3724 or ext. 3724.

This information is intended to provide only highlights of the Aetna medical programs. If questions arise, official plan documents and insurance agreements are controlling and govern final determination of benefits consistent with applicable laws and regulations. BSA reserves the right to amend or terminate the benefit programs at any time and for any reason.