

2024 Aetna CVS Health® Individual & Family plans

Georgia Broker
training session



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.

Presentation Agenda

The Aetna CVS Health® Difference

New Updates for 2024

Footprint and Expansion

Network

Doctors, Specialists, and Hospitals

Member Services

Support for new and existing members

Renewal Information

Plan Overview

Broker Partnership

Getting Started

Marketing Items

Commissions/Bonuses

Contact and Support

1.1m

Number of active
IFP members

170

Years since the
founding of Aetna

The Aetna CVS Health® Difference

At Aetna CVS Health we believe healthier happens together™ and we are proud to partner with brokers across the country.

According to our membership reports we are now proudly serving 1.1 million members on our Individual and Family Plans and we are looking forward to serving even more in 2024!

We know brokers are concerned about the longevity of carriers, and we understand why. Founded more than 170 years ago, we know what it takes to be successful.

This message is for informational purposes only, is not medical advice and is not intended to be a substitute or proper medical care provided by a physician. Information is believed to be accurate as of the production date; however, it is subject to change. Refer to [Aetna.com](https://www.aetna.com) for more information about Aetna® plans



New Updates for 2024

Broker Enhancements

IFP Marketing Studio for brokers, this will allow brokers to customize and order promotional items.

Streamlined the on-boarding process to make appointing easier and simplified

New reporting available for agencies and individual producers

Member Enhancements

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

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

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

*\$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.]**Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share. CVS Virtual Care is only available in the United States. Limitations may apply based on services and location.***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 Emblemabound®. 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.]



Looking Forward Footprint and Expansion

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

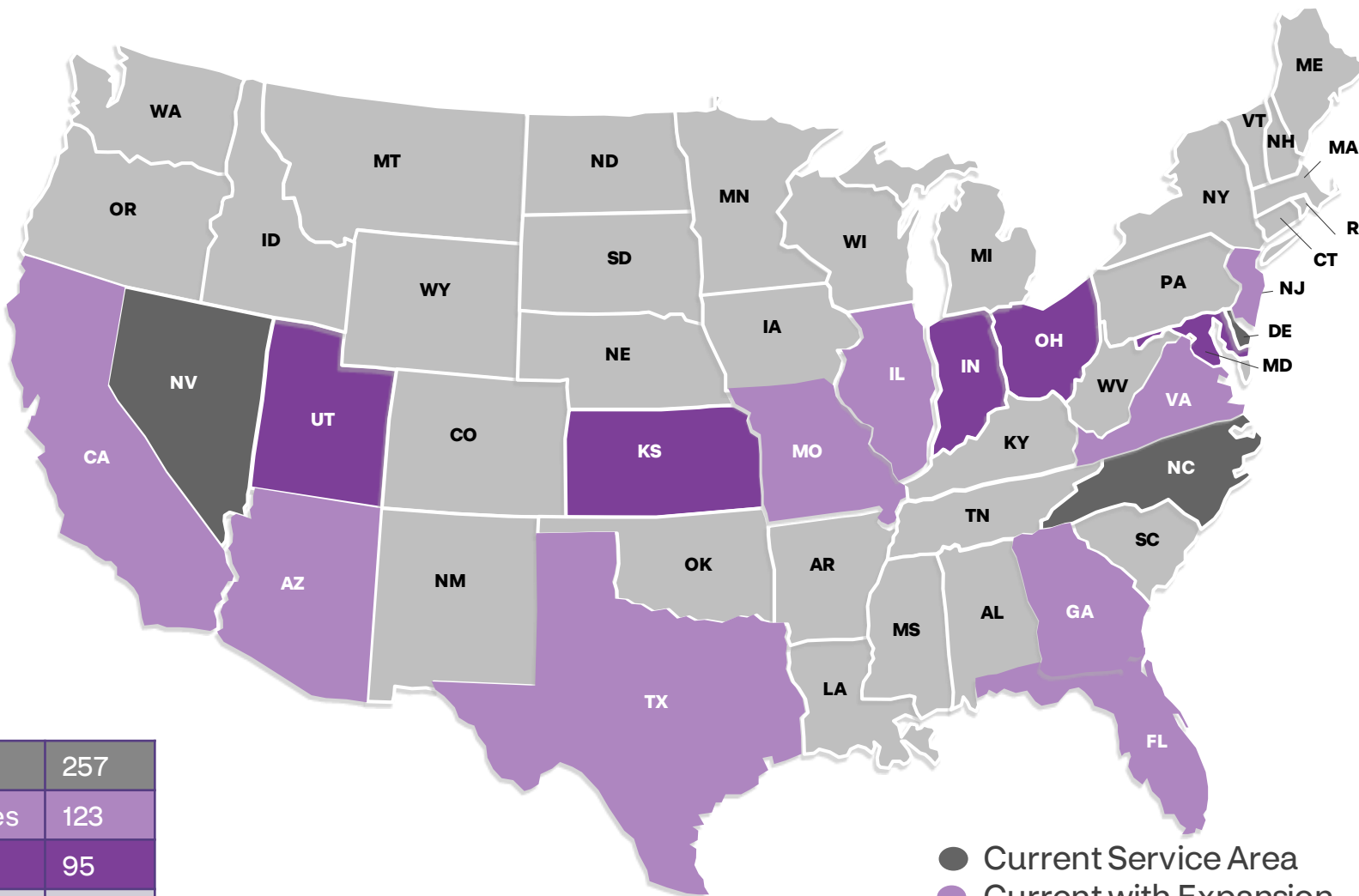


innovation
HEALTH
Aetna | Inova

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



Service Area and Network

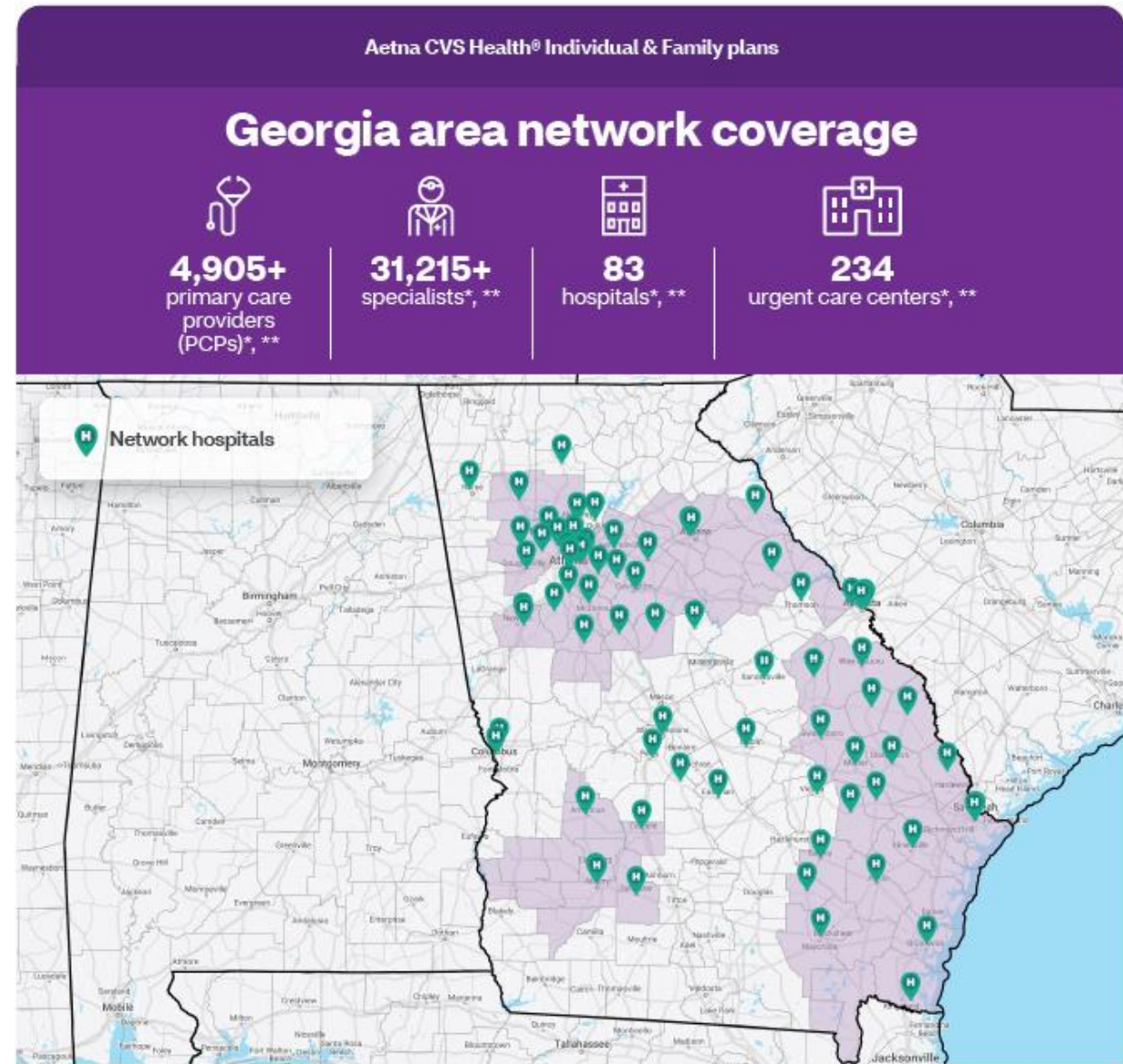
Georgia State Overview

New Areas: Athens, Augusta, Brunswick

Existing Areas: Albany, Atlanta, Savannah

Plan providers must be used to receive benefits

Primary care physician (PCP) required; 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.

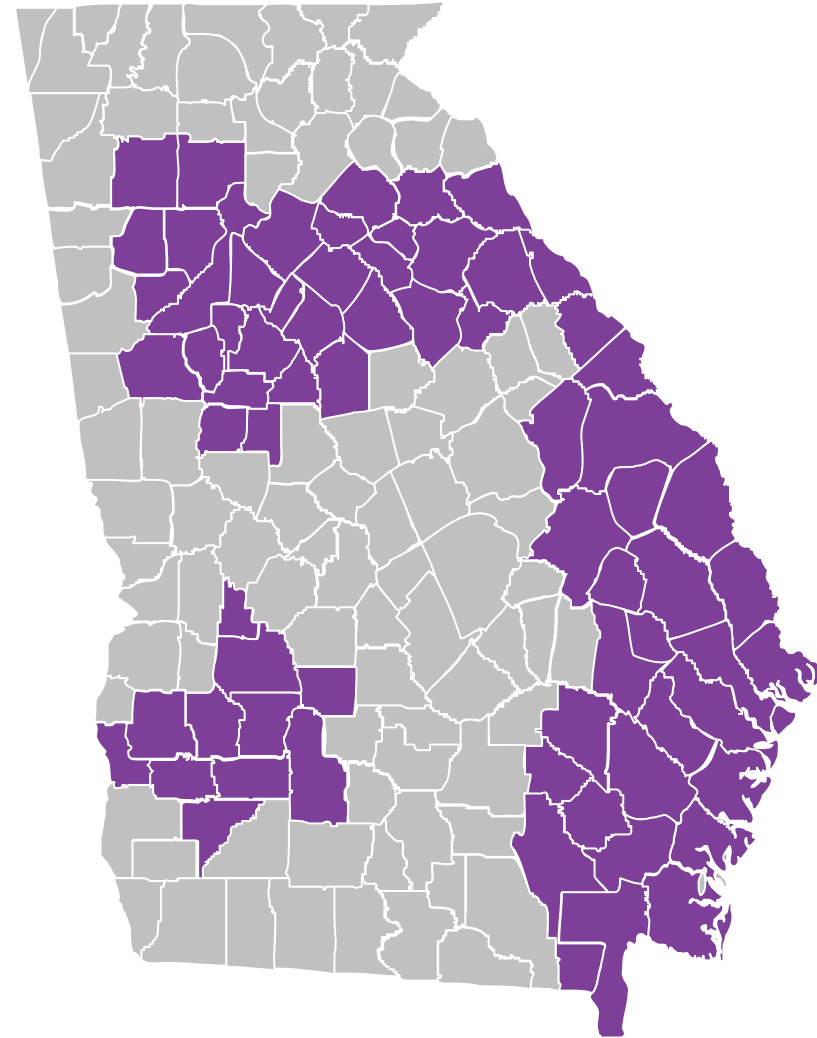
Athens

NEW for 2024

Network includes but is not limited to: Piedmont

Plan providers must be used to receive benefits

Primary care physician (PCP) required; referrals not required



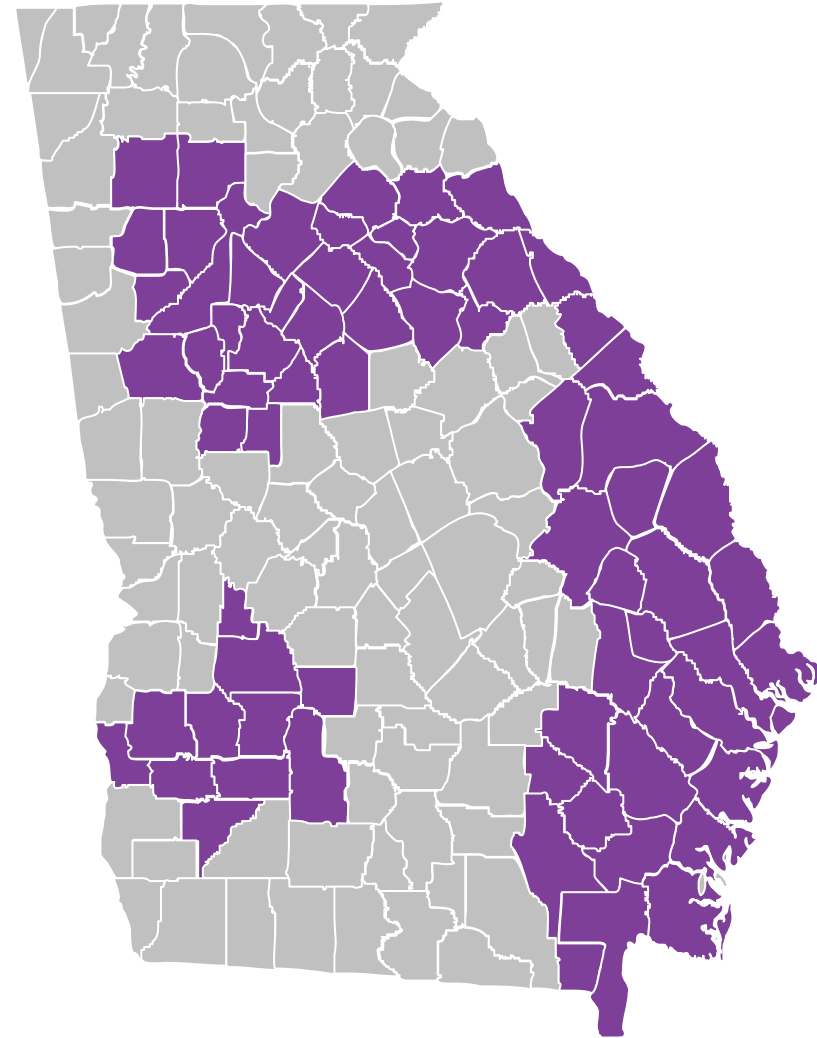
Augusta

NEW for 2024

Network includes but is not limited to: HCA/Augusta University

Plan providers must be used to receive benefits

Primary care physician (PCP) required; referrals not required



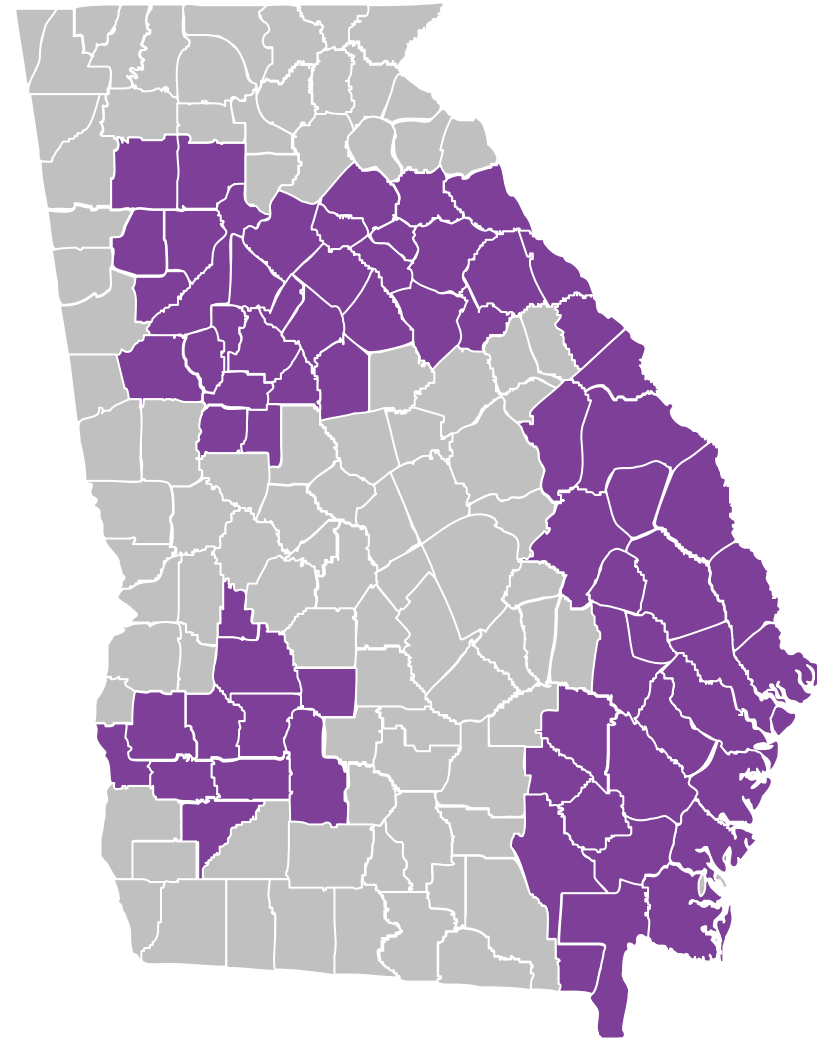
Brunswick

NEW for 2024

Network includes but is not limited to: Glynn

Plan providers must be used to receive benefits

Primary care physician (PCP) required; referrals not required



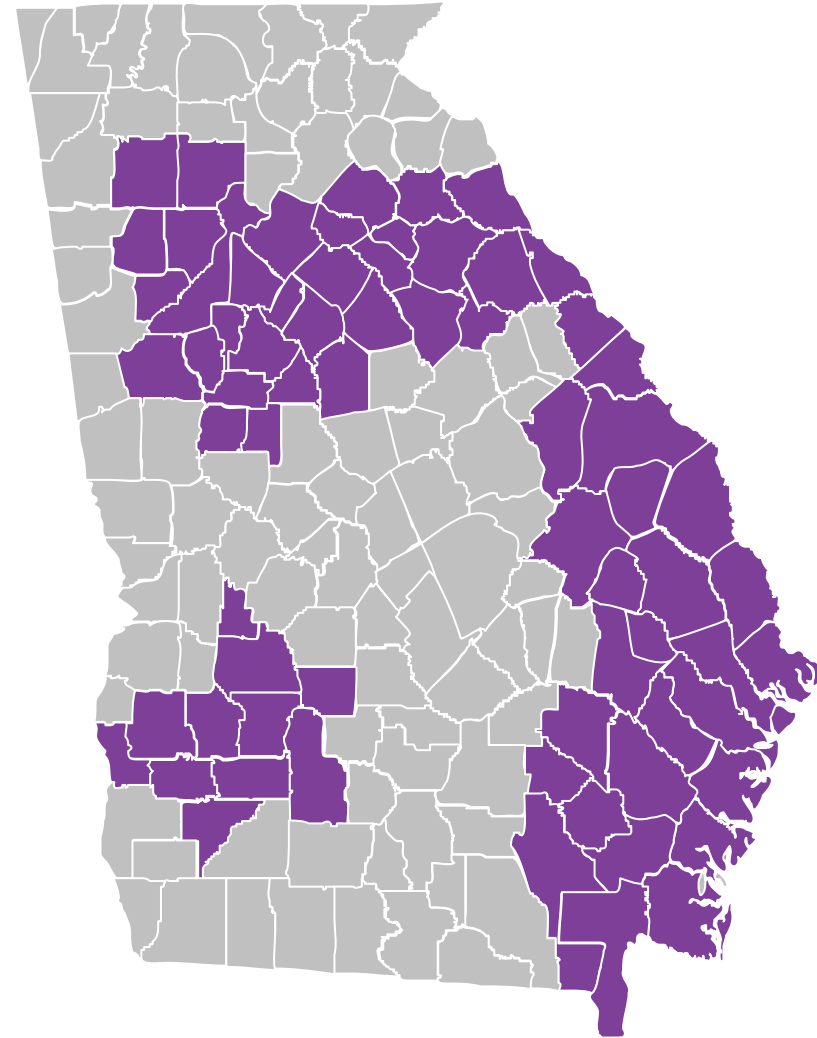
Albany

2024

Network includes but is not limited to: Phoebe North, Phoebe Putney, Phoebe Sumter, Phoebe Worth, Crisp Regional Hospital

Plan providers must be used to receive benefits

Primary care physician (PCP) required; referrals not required



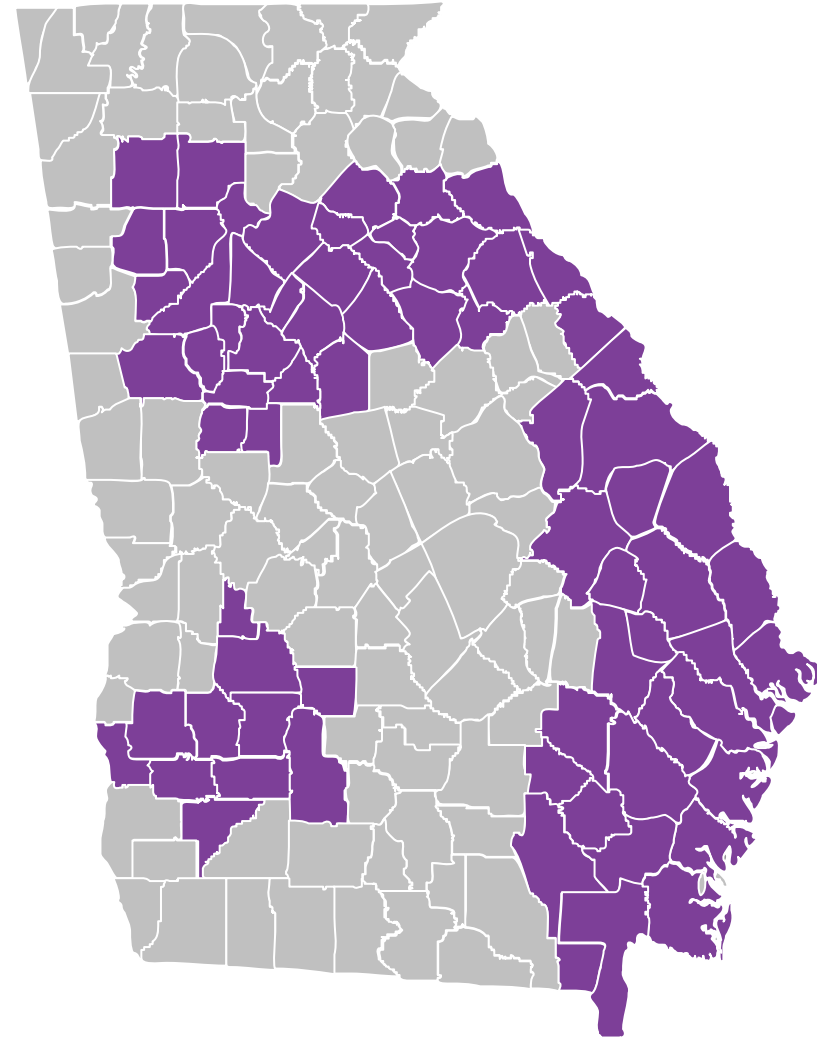
Atlanta

2024

Network includes but is not limited to: WellStar, Emory HealthCare, Piedmont, Children's Healthcare of Atlanta

Plan providers must be used to receive benefits

Primary care physician (PCP) required; referrals not required



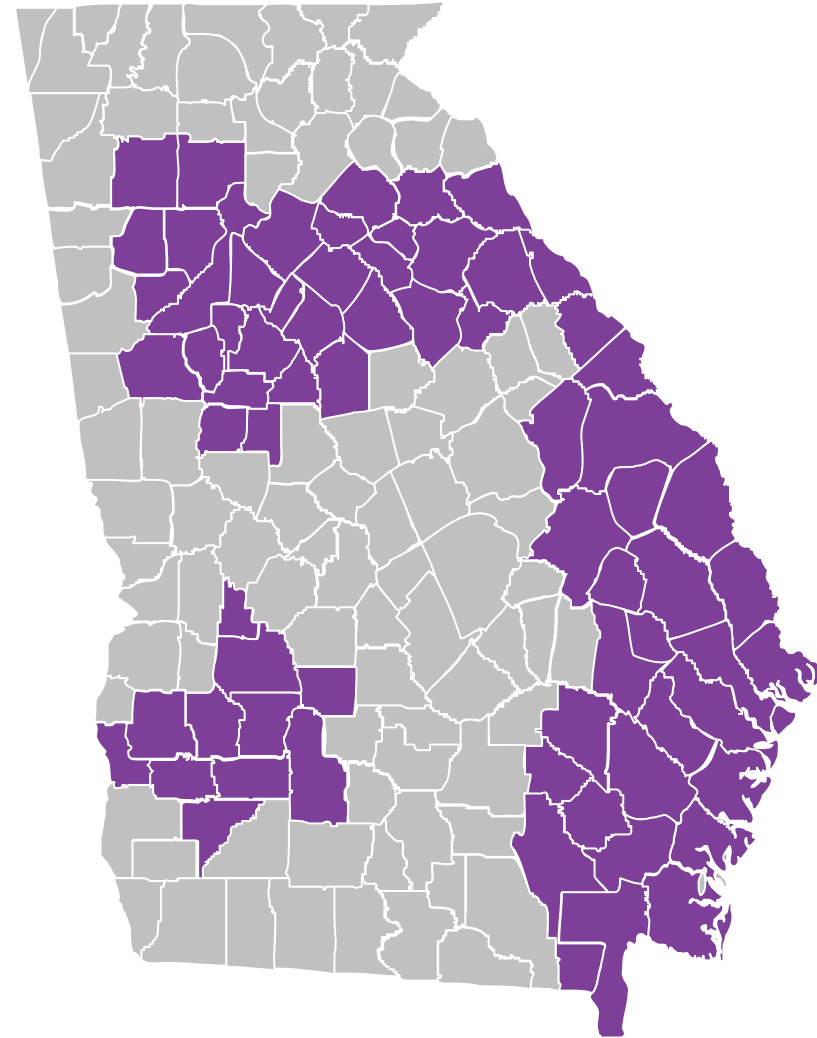
Savannah

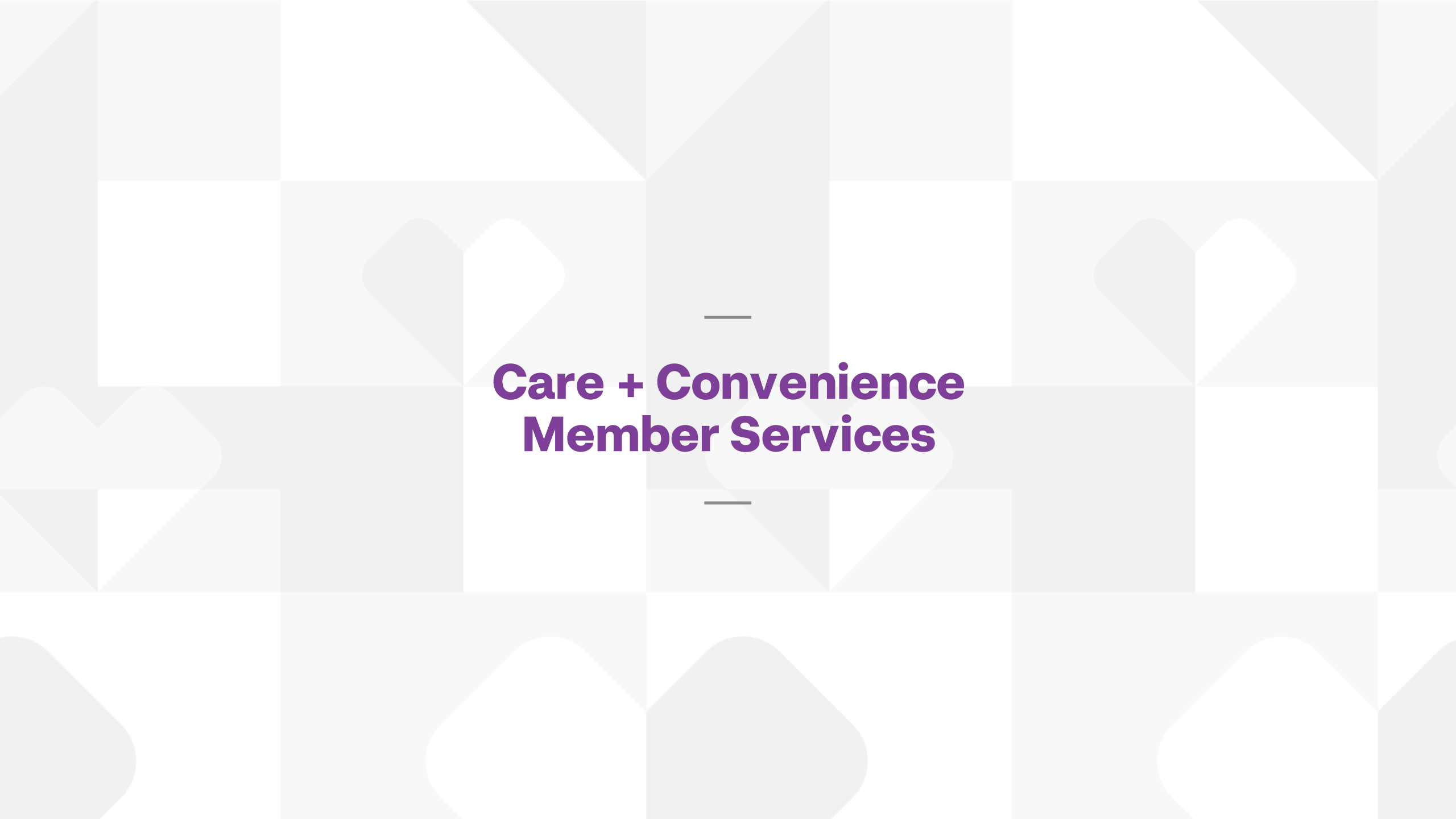
2024

Network includes but is not limited to: Memorial & East GA Medical Center, Liberty Regional Medical Center, Wayne Memorial Hospital

Plan providers must be used to receive benefits

Primary care physician (PCP) required; referrals not required





Care + Convenience Member Services

\$0 CVS Health Virtual Care™ improves care access

- 24/7 \$0 CVS Health Virtual Care™*
- Services include minor illnesses and injuries, skin conditions, wellness exams, women's services, and much more!
- Members can access via online or mobile application

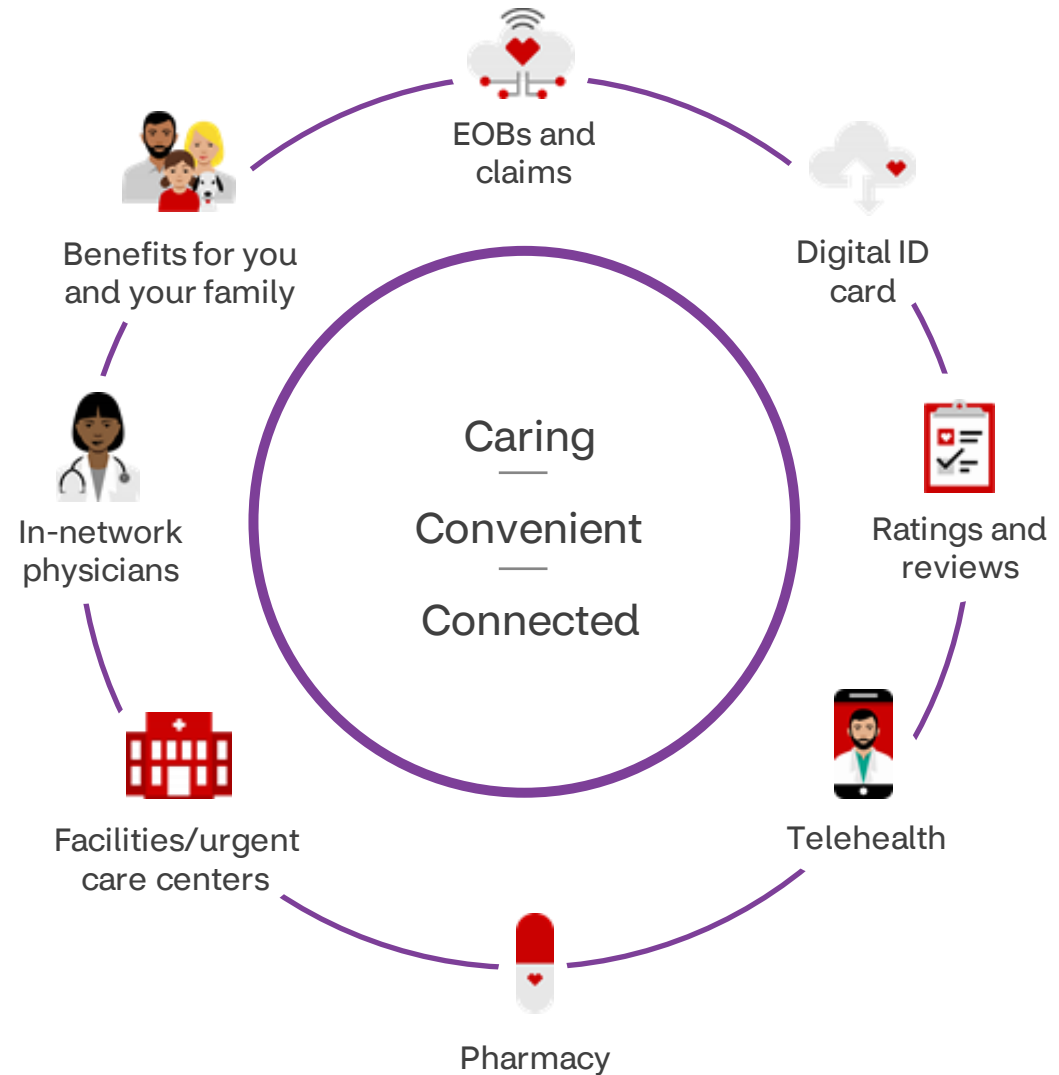


*Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share. CVS Virtual Care is only available in the United States. Limitations may apply based on services and location.

Aetna HealthSM app

We've got members covered

The Aetna Health app makes care more accessible. Members can review claims, find in-network providers, access their ID cards, and more!



Over-the-Counter Health Solutions

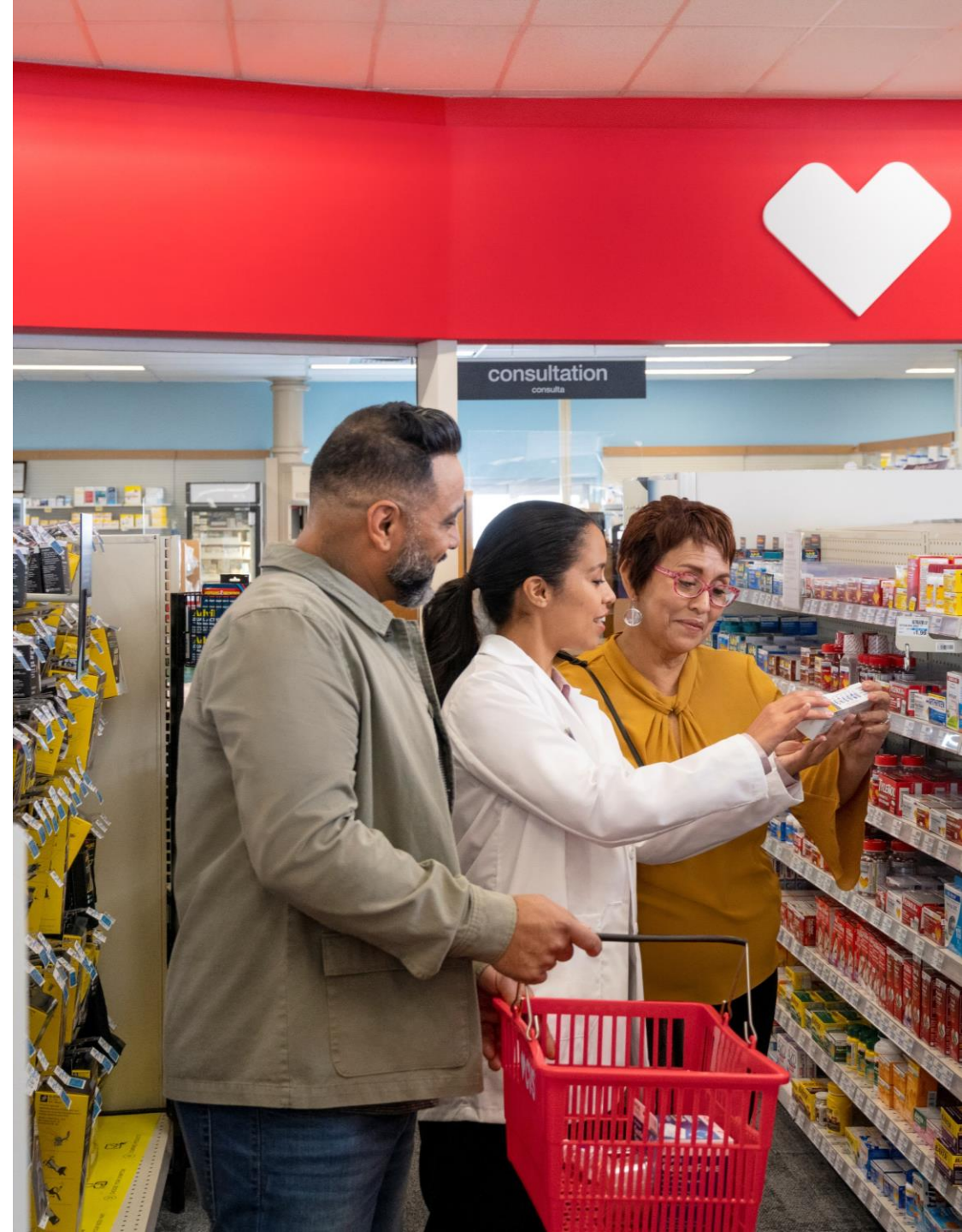
Over-the-Counter, or OTC, is a dollar amount your member can use on many health and wellness items.

If you have a member on an Aetna CVS Health® plan that comes with OTC, the member 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. You can redeem in-store or online.

[Over-the-Counter Video](#)

*\$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

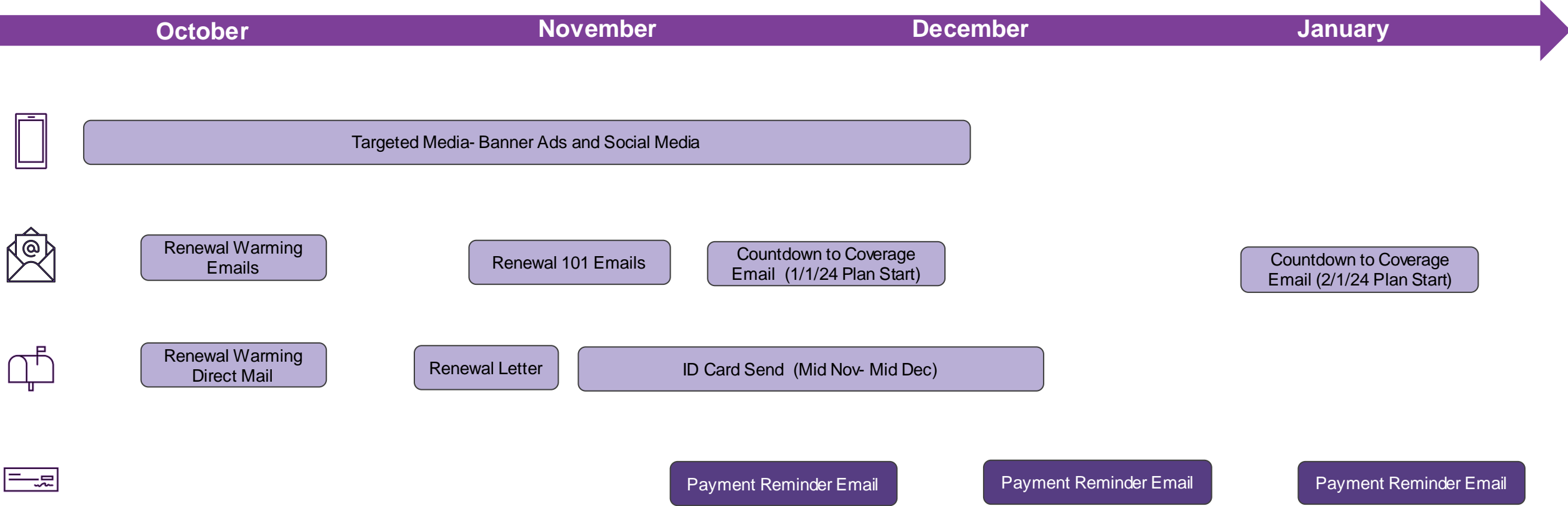
Members in eligible states will receive new membership ID cards.

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 Emblemabound®. 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.]

Member Renewal Communication Timeline



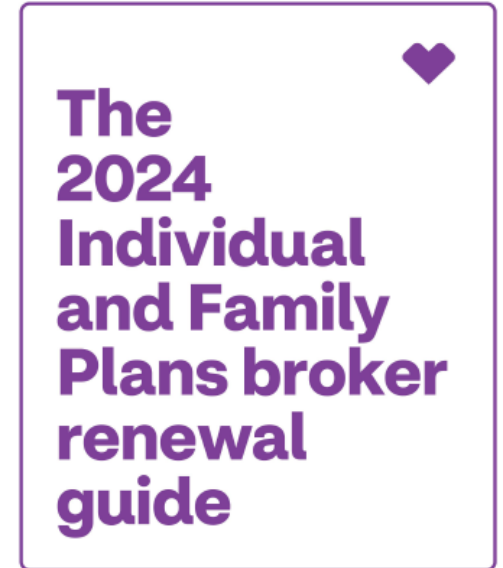
Not all members will receive all communications
Payment reminder emails will only be sent to members where payment has not occurred

Ease of Renewal

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



aetnaCVSHealth. Banner | aetna innovation HEALTH





Plan Overview



2024 Plan Overview

- \$0 CVS Health Virtual Care™* available on all plans (0% after deductible on HSA compatible plan)
- All plans include the new Over-the-Counter Health Solutions program with up to a \$100 yearly allowance*
- All Aetna plans will include a Tier 1A RX benefit (Low-Cost Generics). This does not apply to CMS Standard plans.
- Must use network providers within the service area to receive benefits. Out of Network coverage available for emergencies only (markets vary)
- Georgia Product Portfolio will have:
 - 2 Aetna Gold Plans
 - 3 Aetna Silver Plans
 - 2 Aetna Expanded Bronze plans (one is HSA compatible)
- All Georgia markets will also have 1 Bronze, Silver, and Gold CMS Standard plan



2024 Plan Highlights

Aetna CVS Health® Silver 5 94% plan offers:

- \$0 deductible
- \$0 PCP
- \$0 Walk-in-clinic
- **\$0 CVS Virtual Care™***
- \$15 Specialist
- \$5 Urgent Care

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— Broker Services —

Aetna CVS Health® makes getting appointed simpler than ever

As simple as 1, 2, 3

1

Get licensed and appointed

Select “Sell Commercial and Individual”

Fill out online forms

2

Assign commissions through the appointment application

Two options for assigning commissions

Assign general agency relationship through the appointment application

3

Upload FFM or state certification

Optional to complete during the compensation requirements



Helpful links

Getting appointed

[Aetna.com/insurance-producer/become-appointed-with-aetna.html](https://www.aetna.com/insurance-producer/become-appointed-with-aetna.html)

Producer World® registration

[Aetna.com/producer_public/registration/info.html](https://www.aetna.com/producer_public/registration/info.html)

Producer World®


Aetna CVS Health® provides a full suite of services, all available in Producer World

- Benefit grids
- Service area maps
- Summary of benefits and coverage
- Formulary link
- Marketing materials
- Commission schedules
- Broker Newsletters
- Training Items
- Contact lists
- View compensation statements
- Update EFT
- Compensation pending report
- Book of business report
- And much, much more!

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 **Individual and Family Health Plans**

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[Tools & forms](#)
[Compensation](#)
[Book of business](#)
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[License and appointment](#)
[Manage personal & firm profile](#)
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Quality. Affordable. Convenient.

Your clients get access to the Aetna® network of local doctors, specialists and hospitals plus \$0 preventive care, plans that include \$0 walk-in clinic visits* and \$0 virtual care.** And with 24/7 virtual care and 1,100+ MinuteClinic locations* nationwide, care is available anytime.



[Overview](#) [Ready-to-sell](#) [Products | Plans](#) **[Quote | Enroll | Renew](#)** [Compensation](#) [Contacts](#)

Use the tool to quote, enroll, and check enrollment, effectuation and payment status for your clients. Be sure to update your assignment of commissions before you create an account with us.

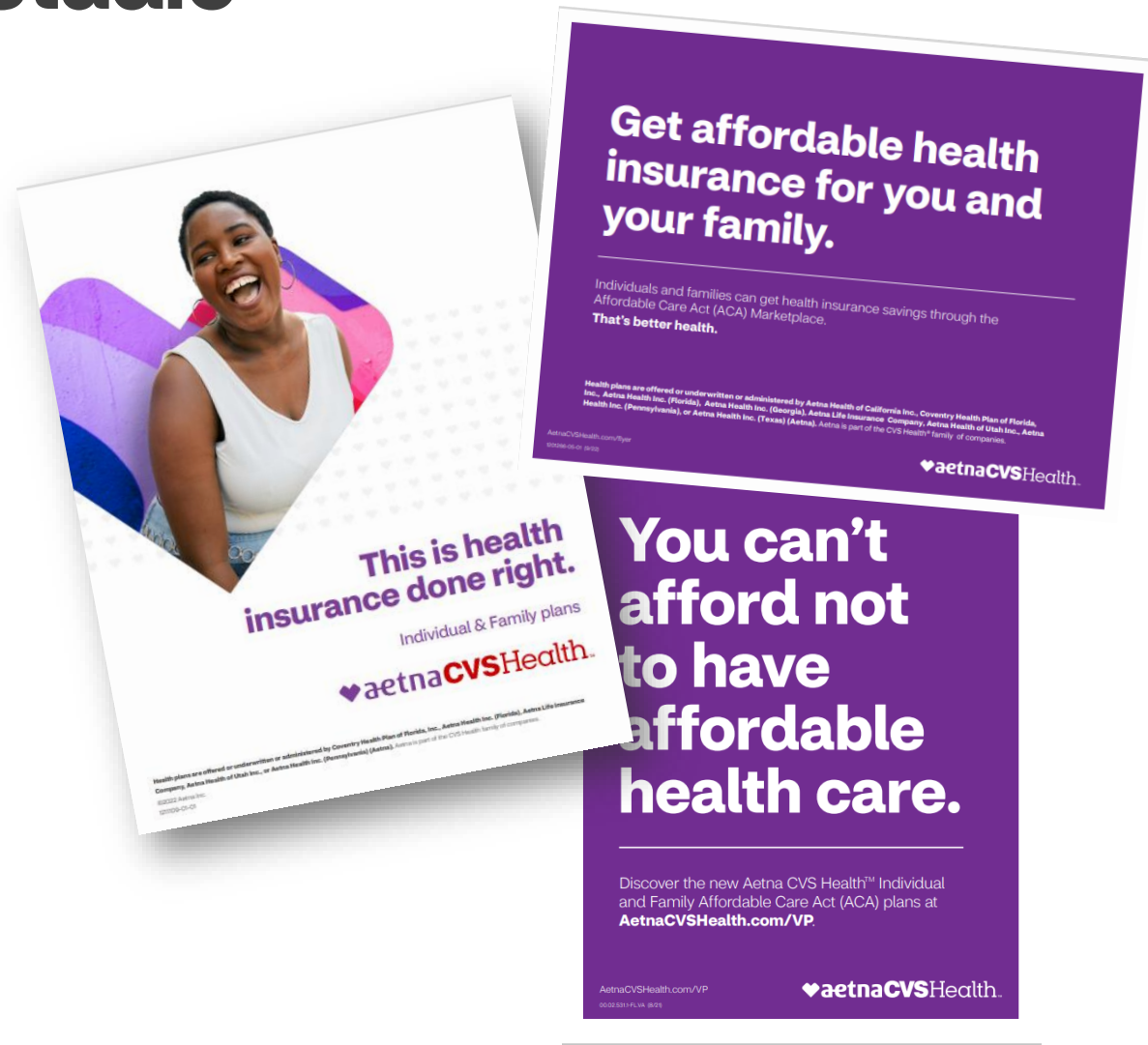
Quote & enroll
Renewal
Member communications
Membership reports
Member resources

We're here to help.
If you have questions about our plans, becoming an Aetna producer or getting certified, visit our [FAQs](#), call 1-844-374-5221 (Weekdays 8:00 AM to 8:00 PM ET) or [contact us](#).

NEW IFP Marketing Studio

Now you can order customizable marketing materials to grow your business!

Order everything from flyers to co-branded promotional items to give away at your next community-based event.



Aetna CVS Health® Individual & Family plans 2024 Broker Commission Schedule and Broker Bonus

New compensation information will be released soon.

Watch out for upcoming broker newsletters with this information available

Both the 2024 broker commission schedule and the 2024 broker bonus program will be available in Producer World® to review

Broker contact information

All 2024 Broker contact information can be found on Producer World® at:
<https://www.aetna.com/producer/Individual/index.html?tab=5>

Broker services unit

1-844-374-5221

Hours of operation

Monday through Friday
8 AM to 5 PM local time

Producer World

Registration/access

1-800-225-3375

Hours of operation

Monday through Friday
8:00 AM to 4:30 PM ET

Licensing & appointment

1-866-511-2863

Hours of operation

Monday through Friday
8:00 AM to 4:30 PM ET

Fax: **1-888-539-7601**

Email: **LAAU@Aetna.com**

Commission inquiries

1-800-622-3435

Hours of operation

Monday through Friday
8:00 AM to 4:30 PM ET

Email:

BrokerComm@Aetna.com

Member Services and Billing

Member Services

Aetna®

1-844-365-7373

Prompt 4

Banner|Aetna

1-844-365-7374

Prompt 4

Innovation Health®

1-844-365-7375

Prompt 4

Hours of operation

Monday through Friday
8 AM to 6 PM local time

Medical claims address:

Aetna
PO Box 981106
El Paso, TX 79998-1106

Aetna Health of California Inc.

1-866-901-2922

Hours of operation

Monday through Friday
8 AM to 6 PM local time

Saturday

8 AM to 5 PM local time

Hours during open enrollment

Monday through Friday
8 AM to 8 PM local time

Saturday

8 AM to 6 PM local time

Medical claims address:

Aetna
PO Box 14079
Lexington, KY 40512-4079

Enrollment & billing

Members can view their enrollment and billing information on their member website. Visit **Aetna.com** for more details.

Aetna

1-844-365-7373

Prompt 1

Banner|Aetna

1-844-365-7374

Prompt 1

Innovation Health

1-844-365-7375

Prompt 1

Aetna Health of California Inc.

1-866-901-2922

Closing

Thank you for attending our 2024 Aetna CVS Health® Individual & Family plans broker training session.

There are lots of things to be excited about this year, some of them include:

- Aetna CVS Health expanding in new states and new areas in existing markets.
- OTC being added to our plans, now eligible members 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 CVS Health brand products in CVS retail stores**.
- New streamlined on-boarding for brokers making it easier than ever to get appointed.
- IFP Marketing Studio offering brokers a way to order personalized and branded items.



*\$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.]*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 Emblemabound®. 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.]

