

MEDICAL PLAN OPTIONS

Aetna

Ysleta ISD offers three Aetna medical plan options, including the Platinum Plan, Gold Plan, and a HDHP option. All plans include access to the Aetna network, prescription drug coverage, preventive care covered at 100%, and \$0 CVS Virtual Care visits. Review each option carefully to determine which plan best meets your healthcare needs and budget.

PLAN BENEFITS COMPARISON

	Platinum Plan		Gold Plan	
	ACO Tier I	Other Aetna Tier II	ACO Tier I	Other Aetna Tier II
Calendar Year Deductible Individual / Family	\$1,500 / \$4,500	\$3,000 / \$9,000	\$2,500 / \$7,500	\$5,000 / \$15,000
Maximum Out of Pocket Limits	\$4,000 / \$12,000	\$8,000 / \$24,000	\$5,000 / \$15,000	\$10,000 / \$30,000
Coinsurance % Paid by Employee	20%	40%	30%	50%
Physician Office Copay	\$30	\$55	\$45	\$70
Specialist Office Copay	\$50	\$75	\$75	\$100
Preventive Care Services	Covered in full	Covered in full	Covered in full	Covered in full
CVS Virtual Care	\$0	\$0	\$0	\$0
Urgent Care	\$50	40% after deductible	\$50	50% after deductible
Emergency Room Visit	\$500 + 20% after deductible		\$500 + 30% after deductible	
Free Standing Emergency Room	\$1,000 + 20% after deductible		\$1,000 + 30% after deductible	
Hospital Inpatient	\$150 + 20% after deductible	\$350 + 40% after deductible	\$200 + 30% after deductible	\$400 + 50% after deductible
Hospital Outpatient	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Lab & X-Ray	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Major Diagnostics CT, PET, MRI, etc.	20% after deductible	40% after deductible	30% after deductible	50% after deductible
Prescription Drug Benefits				
	Retail	Mail Order	Retail	Mail Order
Tier 1 - Generic	\$15	\$30	\$15	\$30
Tier 2 – Preferred Brand	\$60	\$120	\$60	\$120
Tier 3 – Non-Preferred Brand	\$100	\$200	\$100	\$200

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PLAN BENEFITS COMPARISON

	High-Deductible Health Plan (HDHP)	
	ACO Tier I	Other Aetna Tier II
Calendar Year Deductible Individual / Family	\$3,800 / \$7,600	\$7,600 / \$15,200
Maximum Out of Pocket Limits	\$3,800 / \$7,600	\$7,600 / \$15,200
Coinsurance % Paid by Employee	0%	0%
Physician Office Copay	\$0 after deductible	\$0 after deductible
Specialist Office Copay	\$0 after deductible	\$0 after deductible
Preventive Care Services	Covered in full	Covered in full
CVS Virtual Care	\$0	\$0
Urgent Care	\$0 after deductible	\$0 after deductible
Emergency Room Visit	\$0 after deductible	
Free Standing Emergency Room	\$0 after deductible	\$0 after deductible
Hospital Inpatient	\$0 after deductible	\$0 after deductible
Hospital Outpatient	\$0 after deductible	\$0 after deductible
Lab & X-Ray	\$0 after deductible	\$0 after deductible
Major Diagnostics CT, PET, MRI, etc.	\$0 after deductible	\$0 after deductible
Prescription Drug Benefits		
	Retail	Mail Order
Tier 1 - Generic	\$0 after deductible	\$0 after deductible
Tier 2 – Preferred Brand	\$0 after deductible	\$0 after deductible
Tier 3 – Non-Preferred Brand	\$0 after deductible	\$0 after deductible

All Plans

- ✓ In-network coverage only
- ✓ Tier 1 provides access to the Tenet Accountable Care Organization (ACO), which includes Tenet facilities and affiliated providers
- ✓ Tier 2 offers access to Aetna’s broad national network of providers
- ✓ Preventive Services covered in full
- ✓ \$0 CVS Virtual Care visits

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MEDICAL PLAN OPTIONS

TOOLS TO HELP YOU SAVE MONEY AND MANAGE YOUR HEALTH

Manage your plan, health and budget better by registering for your member website at aetna.com. By registering, you can:

- Search for doctors, hospitals, pharmacies and more in your area
 - Tier I ACO providers are marked with the “Maximum Savings” flag.
 - Tier II All Other Aetna (Open Access Network) providers are marked with “Standard Savings” flag.
- Get cost estimates for tests and procedures
- Review your claims
- Check your personal health record and set reminders for important preventive screenings

	YOUR AETNA MEDICAL PLAN RATES		
	Monthly (12)	Bi-Weekly (26)	Bi-Weekly (19)
Platinum Plan			
Employee Only	\$224.98	\$103.84	\$142.09
Employee + Spouse	\$822.39	\$379.56	\$519.40
Employee + Child(ren)	\$672.86	\$310.55	\$424.96
Employee + Family	\$1,196.20	\$552.09	\$755.50
Gold Plan			
Employee Only	\$166.53	\$76.86	\$105.18
Employee + Spouse	\$729.33	\$336.61	\$460.63
Employee + Child(ren)	\$596.73	\$275.41	\$376.88
Employee + Family	\$1,060.85	\$489.62	\$670.01
HDHP			
Employee Only	\$73.41	\$33.88	\$46.36
Employee + Spouse	\$504.40	\$232.80	\$318.57
Employee + Child(ren)	\$412.69	\$190.47	\$260.65
Employee + Family	\$733.68	\$338.62	\$463.38

Note: Ysleta ISD contributes \$642.77 towards your health plan premium per month.

MEDICAL RESOURCES

for Aetna Members

CVS VIRTUAL CARE

CVS Virtual Care provides mental health and urgent care services from licensed, in-network providers. Designed for convenient access anytime, anywhere, alongside traditional in-person care.

24/7 Urgent Care

Virtually connect quickly and easily with a licensed provider for minor illnesses and injuries.

Treats conditions such as:

- Colds, Flu, Strep
- Minor Pains
- Common infections
- Medication refills

Mental Health Services

Talk with a therapist or schedule with a psychiatric mental health nurse practitioner (PMHNP) for diagnosis, treatment and medication management.

Services include:

- Anxiety, depression screening
- Medication management
- Stress and life support
- Sleep-related concerns

Get started today

Visit [CVS.com/virtual-care](https://www.cvs.com/virtual-care) to register and schedule an appointment.

AETNA CONCIERGE

Your Aetna Concierge is here for you. They'll listen, understand your needs and find solutions that are right for you.

A concierge can help you:

- Get answers about a diagnosis
- Select a doctor
- Learn about your coverage
- Plan for upcoming treatment
- Find health care solutions that fit your needs
- Learn how to use Aetna's online tools to make the right decisions
- Find network providers based on your medical needs
- Assist you in scheduling appointments

Plan for Health Expenses

Your concierge can show you:

- How to estimate costs before you make an appointment
- Differences between inpatient and outpatient care, including costs
- Your options and cost estimates in advance to help you make smarter decisions

Two ways to contact a concierge

Available Monday through Friday
from 8 AM to 6 PM ET local time



Log in at [Aetna.com](https://www.aetna.com) and chat online.



Just call the toll-free number on your Aetna member ID card.

MEDICAL RESOURCES

for Aetna Members

24/7 NURSE LINE

When it comes to taking care of your health, know you're not alone. Through your Aetna benefits, you have access to the 24-Hour Nurse Line anytime.

Why call the 24-Hour Nurse Line?

You'll get valuable information that may help you avoid a trip to the doctor, urgent care or emergency room. That can be a real time and money saver. You'll be able to make smarter health decisions because you'll have trusted information right at your fingertips.

Call **800-556-1555** to reach the 24-Hour Nurse Line and talk to a nurse.

NATURAL WELLNESS

There are many paths to your best health. Your Aetna plan can help you find a natural one. Whether you're feeling pain or stress, or just want to relax, you have options.

Via your Aetna member website You can get discounts on:

- Massage therapy
- Chiropractic Visits
- Acupuncture
- Nutrition services

AETNA HEALTH YOUR WAY

Welcome to your health and well-being resource. You have access to a digital health platform that helps you achieve your best health in a whole new way. You'll get personalized resources and challenges to help you earn rewards every year.

Two Simple Steps:

1. Take your health assessment and get your MyHealth100 score.
2. Choose a personalized pathway that can help you achieve your health goals.

Ready to explore Aetna Health Your Way today?

Sign in at [Aetna.com](https://www.aetna.com) and scroll to Well-being resources and select "Aetna Health You Way" or download the MyActiveHealth Wellness app from either the App Store or Google Play.

