



City of Pittsburgh

aetna®

City of Pittsburgh aetna®



**Effective January 1, 2017**

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Ann is a virtual assistant who guides you through your Aetna Navigator secure member website. You can access personalized information, tools, and programs (Ann is aware of your specific benefits). Ann helps you understand your benefits and helps you make informed health care decisions.

If you prefer to use the phone, we have 24/7 member service available to answer your questions and help you with their health and benefits.

With so many people relying on their smartphones, we maximize this avenue for health and benefits information through Aetna Mobile.

Again, it's all about meeting you where you are. Let's take a look at some of the award-winning tools that you have with Aetna.



Aetna is one of the top five insurance carriers in the country.\* And for good reason. We have been in business for more than 160 years. We're financially strong, with more than 48,000 employees supporting millions of members across the country. There is great value in an integrated approach to employee benefits because benefits are often interconnected. Aetna's diverse portfolio allows us to bring that approach to our employers. In fact, serving 23 million medical members, 14 million dental members and 15.2 million employees with life and disability has given us the experience we need to serve your group. We're a health solutions leader that invests heavily in the total health of your company and employees. And the numbers show that we have strong networks to provide cost-effective, high quality care to your employees. You'll notice the Aetna and Coventry logos. What that means is that because of the acquisition of Coventry, we are a national carrier and have extended our footprint in areas where we didn't have a presence before.

**MEMBERSHIP**

- 23.5 million medical members\* (as of 1/15)
- 14 million dental members (as of 12/14)
- 11.6 million vision members (as of 2014)
- 15.2 million life and disability covered lives (as of 9/14)

\* National Association of Insurance Commissioners

**Combining best practices and capabilities** **aetna**<sup>®</sup>





**COVENTRY**  
**HEALTH AMERICA**<sup>®</sup>  
*An Aetna Company*

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Multi-site capabilities

Capital management

Specialty products

Group MA platform

**Provider & consumer tools**  


Low cost focus

Deep local market expertise

Quality transparency emphasis

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**PRESENTER: Use this slide when talking to small groups.**

**Access to quality care that’s also cost efficient: performance network solutions**

Our network solutions help you to keep your health benefits robust. They also encourage your employees to use doctors and hospitals recognized for quality and efficiency. Our wide variety of network options allows you to choose from broad networks with greater choice to smaller networks with greater efficiency and savings.

Based on your location, plan design and plan size, you can choose from the following:

1. **Broad network access** with coverage based on plan design.
2. **Savings Plus** is a community-based performance network of doctors and facilities that meet quality and efficiency standards. Plan designs encourage use of these providers.
3. **Aetna Institutes of Excellence™** facilities are a designation for health care providers that offer highly specialized clinical services to members with complex or rare conditions.
4. **Aexcel** is a designation within Aetna’s physician performance networks that includes *specialists* who have demonstrated special effectiveness in the delivery of care. Currently, there are Aexcel-designated physicians in 12 medical specialty categories.
5. **Accountable Care Solutions** are collaborations with high-quality health systems for more patient-focused highly coordinated care. We’ll talk more about these later.

Your employees develop the habit of comparing providers based on quality and cost — resulting in smart, thoughtful choices about their care. As a result, you are better able to manage your total medical costs. And employees are able to make the most of their health benefits.

We not only can help you structure your plan design so employees will use these networks,\* but we also give your employees the tools and resources they need to manage their health care and costs.

The more your employees use these networks and tools, the more you — and they — can reap the benefits. We can help you decide which of these network solutions is the best fit for your company.

The Aetna logo, consisting of the word "aetna" in a white, lowercase, sans-serif font with a registered trademark symbol (®) to its upper right, set against a solid blue background.

**National strength,  
local presence**

We are part of your local community, serving you through our locally based office. Our team knows the area, because we live and work here. This is an important part of how we do business.

**Your local market** **aetna**

Servicing **236,290 local market members**  
and **146,145 national accounts members**

Serving the Pennsylvania market for **more than 160 years**

**Strong financial performance**

More than **1,900 local employees**

Local authority and accountability

**18,863 local clinical professionals**



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**PRESENTER:** Customize local market information

Our local plan has served the community for more than [XX years].

With Aetna you get the best of both worlds in that our local team is part of the community. Our hometown office has a tenured team of folks who work here, receive health care here and raise our families here. Our efforts are backed by the resources and commitments of a Fortune 100 company – with more than 48,000 employees.

## Your local market



### CITY OF PITTSBURGH MEDICAL PLAN NETWORKS

#### Aetna PPO

##### In-Network

- Allegheny General
- Alle-Kiski (Allegheny Valley)
- Children's
- Forbes Regional
- Heritage Valley
- Hillman Cancer Center\*
- Jefferson Regional
- Ohio Valley
- St. Clair
- UPMC Altoona
- UPMC Bedford
- UPMC East
- UPMC Hamot
- UPMC Horizon
- UPMC Magee
- UPMC McKeesport
- UPMC Mercy
- UPMC Northwest
- UPMC Passavant
- UPMC Presbyterian
- UPMC Shadyside
- UPMC St. Margaret
- West Penn
- Western Psych

\*Hillman Cancer Center includes all the hospitals and other facilities, along with the participating physicians in this Center.

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**Connecting you with  
high-quality care**

In the healthy community, we work closely with providers for better care. We share a commitment to your better health.

## Find a doctor quickly and easily with DocFind® search tool

aetna®

Go to your Aetna Navigator® member website.

**TIP** When looking for a doctor, be sure to select your network. It's on your ID card.

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If you don't already have a doctor or need another one, you can easily find one in your area using DocFind. Remember your costs are lower when you use doctors and facilities in your network.

DocFind has many great features, allowing you to:

- See the latest information. Participating doctors and facilities are updated daily.
- Find doctors who have met extra care and cost standards. Specialists, like heart doctors, who have the Aexcel® designation\* are some of the best at what they do. They meet our evaluation standards.
- Get personalized results. Once you sign up for your Aetna Navigator member website, DocFind is tailored to your plan. This makes your search even easier.

\*Doctors and doctor groups may meet all or some of the criteria.



# Your City of Pittsburgh- sponsored benefits

A large part of your total compensation from your employer is your benefits package.

Your benefits program reflects EMPLOYER NAME's commitment to give you the best choice of benefits at the best possible value. Your benefits were designed to meet the health care and financial needs of you and your family.

## Broad coverage with Aetna Open Choice PPO



- Aetna benefit duplicates your current plan design
- Get care from participating or non-participating providers
- No referral is needed from primary care physician (PCP) for an office visit to a specialist
- Pre-certification is required for certain services\*, except in the case of an emergency

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**PRESENTER:** Customize this slide based on the type of plan you are offering.

Our medical plan lets you take charge of your health and benefits. You have freedom of choice, flexibility and broad coverage.

## Take care of yourself with preventive care



Preventive service	In-network coverage
Qualifying immunizations	100%
Preventive care and screenings for infants, children and adolescents	100%
Well-woman exams	100%
Routine exams and screenings	100%

**TIP**

Take advantage of your preventive benefits with no out-of-pocket costs.

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**PRESENTER:** Fill in the table with plan-specific information. The information shown is an example only.



## A convenient experience for pharmacy and other benefits

We believe that health is for the whole person. In other words, it's important to take care of every aspect of your health.

Your employer offers a NAME PROGRAM. Getting additional benefits through Aetna gives you many advantages. First and foremost, it gives you a more convenient experience. You are connected to all your benefits through a single secure member website, Aetna Navigator.

Again, it's about making this easier for you.

## Make the most of prescription drug coverage

aetna®

### Find out about drug coverage

Go to [www.aetna.com/formulary](http://www.aetna.com/formulary).

### It's easy to find a network pharmacy

Just log in to Aetna Navigator at  
[www.aetna.com](http://www.aetna.com).

### No Internet? Call the number on your Aetna member ID card.

**TIP**

A formulary is a preferred drug list. You may pay less for drugs on the list.

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We make prescription drug coverage simple for you. You can find the information you need about coverage and pharmacies on Aetna Navigator or by calling Member Services at the number on your ID card.

## Skip the pharmacy line and get your medicine by mail



### Aetna Rx Home Delivery® mail-order pharmacy

- Use this option if you take medicine on a **regular basis** for conditions like arthritis, asthma or diabetes
- Get up to **90-days supply**



### Aetna Specialty Pharmacy®\* medicine and support services

- Use this option if you take specialty medicine for conditions like multiple sclerosis, rheumatoid arthritis or cancer
- Safe delivery, extra assistance to use specialty drugs

#### TIP

Consider using generic drugs. You could save money when you use them.

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\*Specialty medications through Aetna Specialty Pharmacy and the Specialty Pharmacy Network may not be available to California HMO members. Doctors may have agreed to dispense and administer these drugs to you themselves. Or they may write a prescription so you can fill them at any participating retail or mail-order pharmacy.

Home delivery is a convenient way to avoid long pharmacy lines. You can use it for medications that you take regularly and get up to 90-days supply.

Aetna Specialty Pharmacy can help you make the most of your coverage on specialty medications. Our nurse team can give extra help and support to people on these drugs to help make sure you're using them safely and correctly.

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**Convenient,  
connected service**

If information and support isn't convenient for you, you're less likely to use it. So our healthy community offers information about health and benefits through every communication channel: online, telephonic and mobile. Our award-winning tools to put the power of health in your hands.

**Local service staff** **aetna**

**Customer service located in PA**



**Full service teams:**

- Focus on entire process
- Provide “one stop shopping”
- Offer regional knowledge

**Teams include:**

- Claims processors
- COB specialists
- Customer service representatives

**Contact us**  
Hours of operation:  
• Monday – Friday,  
7:00 AM – 6:00 PM

**866-558- 0530**

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**PRESENTER:** Review bullet points and add/delete based on local market nuances.

To best serve you, we base key services in our local offices. Our local presence enables us to provide industry-leading account management. And it helps us build strong relationships with providers and brokers in the area. Other services are best provided from a central location and benefit from the efficiency that this approach offers.

**Support when and where you need it** **aetna**

-  **Ask Ann online assistant**
-  **Member telephone service**
-  **Aetna Mobile**



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Ann is a virtual assistant who guides you through your Aetna Navigator secure member website. You can access personalized information, tools, and programs (Ann is aware of your specific benefits). Ann helps you understand your benefits and helps you make informed health care decisions.

If you prefer to use the phone, we have 24/7 member service available to answer your questions and help you with their health and benefits.

With so many people relying on their smartphones, we maximize this avenue for health and benefits information through Aetna Mobile.

Again, it's all about meeting you where you are. Let's take a look at some of the award-winning tools that you have with Aetna.

## Aetna Navigator® helps you manage your health and benefits



### Secure, easy-to-use member website lets you:

- Review your claims
- Find a doctor
- Look up health information
- Get an ID card
- Research costs of care



Your personalized health information is available to you **24/7**

**TIP**

It's easy to print your ID card from your secure member website.

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*Aetna Navigator* is our secure member website. This is where you can access almost everything you need to manage your health and benefits. It's secure, easy to use, and it's available 24 hours a day, 7 days a week.

1. *DocFind*® includes menus, maps and directions, as well as search functions that allow you to find doctors who speak your language.
2. *The Aetna Member Payment Estimator* can help you estimate and compare\* costs for more than 650 non-emergency tests, services and procedures at up to 10 doctors or health care facilities at once. It helps you avoid surprises and save money.
3. *Personal Health Record (PHR)*: Your Personal Health Record is a private and secure online tool where you can keep your health information. It includes information from Aetna claims and self-entered information. Using a Personal Health Record is a great way to remember important information about your health.

You access your online wellness programs and discounts through Navigator. It only takes a minute or two to register. You will need your Aetna member ID number or Social Security number to get started. Once you do register, you'll have a secure online place to view your Aetna claims and statements.

## Connect with us – wherever, whenever through Aetna Mobile

aetna®

- Find a doctor or urgent care center
- Research claims
- Get your ID card
- Price-a-Drug<sup>SM</sup>
- Access your personal health record



Optimized  
for most  
devices



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If you're like most people, you're constantly on the go. Well, so is the Aetna Mobile app. You can find what you need — wherever, whenever. Aetna Mobile lets you check benefits coverage, find network providers, search and track claims and review Personal Health Records. You can access your ID card, too.

We also have some other great apps that help you manage your health and benefits.

*The iTriage app* lets you check symptoms, learn about possible causes and more. Let's take a look at this powerful tool.

## iTriage® – information and care on the go aetna®



**Make better health care decisions**

**Find provider type based on symptoms**

**Book appointments**

**Use special tools just for Aetna members**

- View providers
- Access your ID card
- See your claims history

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The iTriage app helps you answer the two most common medical questions: What could be wrong? and Where can I go for treatment?

Symptom-to-Provider™ pathway lets you search symptoms, conditions, and treatment options and helps you decide where to get your care. Pop-ups let you know if you choose an out-of-network or more costly option. You have a range of appropriate treatment options.

iTriage puts health and benefit information in the palm of your hand.

## Health and wellness by phone

aetna®

 **24/7, toll-free access** to registered nurses

 Access to **Audio Health Library**

 Get answers to your **health questions**

### TIP

You can ask questions like:

- Where should I go for care?
- What screenings should I get?
- How do I talk to my doctor?

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Sometimes your health question can't wait until your doctor's visit. Or even the next morning. With the Informed Health Line, you can speak to a registered nurse about health issues that are on your mind — whenever you need to. Of course, only your doctor can diagnose, prescribe or give medical advice. But Informed Health Line nurses can provide information on more than 5,000 health topics. They can help you save a trip to the ER or make smarter decisions about your health care.

Plus —

- It's toll-free.
- You can call as many times as you need — at no extra cost.
- Your covered family members can use it, too.

Remember to contact your doctor first with any questions or concerns regarding your health care needs.

**Talk to a doctor anytime with Teladoc®** 



**24x7 access** to board-certified doctors via phone, mobile and video



**Doctors diagnose, treat and prescribe** medications (if necessary) for common health issues




**Expanding** to chronic and wellness care



**Helps prevent** unnecessary ER/UC visits to more cost-effective mode of care

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Telemedicine is a term used very broadly these days, and everyone has a different view of what it is. To make sure we're all on the same page, here's a brief summary of what we do in this space.

Simply put Teladoc allows people to resolve their minor medical issues quickly, easily and remotely. We provide patients with 24x7 access to board-certified, telemedicine-trained doctors via phone, mobile and video. These doctors are able to resolve patients' common health issues—from flu to bronchitis to ear infections—by answering their questions, diagnosing illnesses, providing referrals or writing prescriptions as needed. In fact, Teladoc has a 91% issue resolution rate and only 6% require any follow up visit (compare that with 20% of ER visits). This includes areas such behavioral health and dermatology, and we are expanding into care for chronic illnesses and even health and wellness screenings.

What does this mean to you? **ROI** as a result of re-directing unnecessary ER/UC visits to more appropriate, efficient and cost-effective modes of care. In fact, per a recent RAND study, 25% of ER visits could have been handled by Teladoc.

The power of health in members' hands **aetna**

Convenient access to empowering tools

24/7

**Aetna Navigator®**

**Aetna Mobile**

The diagram is a circular infographic centered on 'Member'. It is divided into three concentric rings. The innermost ring (blue) contains 'iTriage', 'Member Payment Estimator', and 'Teladoc™'. The middle ring (purple) contains 'Personal Health Record', 'Aetna Get Active', and 'Ask Ann'. The outermost ring (green) contains 'Personal Health Record', 'DocFind', and 'Ask Ann'. A legend on the right identifies the colors: blue for 'Cost and quality', purple for 'Wellness', and green for 'Integrated Health Information'. Images of a woman using a mobile app and a man at a computer are also present.

Member

Personal Health Record

iTriage

Member Payment Estimator

Teladoc™

Aetna Get Active

Ask Ann

DocFind

Cost and quality

Wellness

Integrated Health Information

Employees with access to informational tools and resources are more engaged with their own health care management—and are more cost-conscious health care consumers. So Aetna builds online tools and apps that enable members to create personal health care goals, connect them with health care resources, and help create actionable health care information.

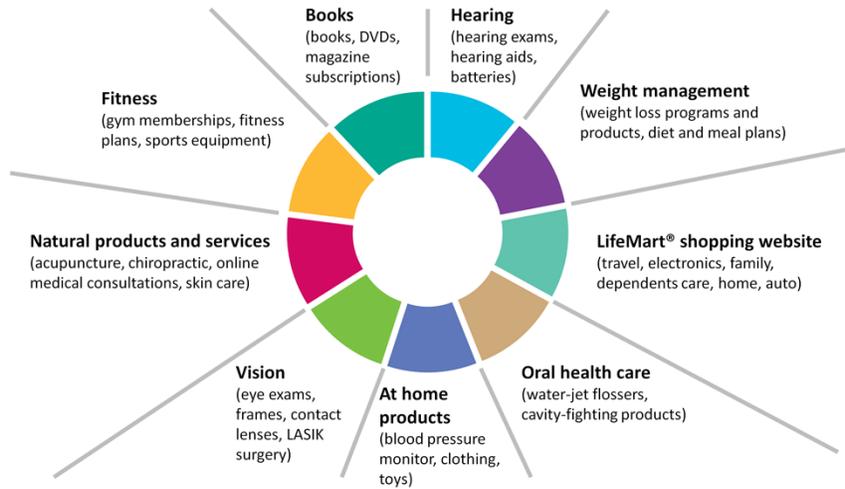
Members can choose how to use these tools. Most are available through our secure member website, Aetna Navigator, available 24 hours a day, 7 days a week. Or they can use them on the go with the Aetna Mobile app. Here are just a few of the resources available to make health care simpler for members.

1. *DocFind®* includes menus, maps and directions, as well as search functions that allow members to find doctors who speak their language.
2. *Ask Ann* is a virtual assistant that can even help members use the website and find what they need.
3. *Personal Health Record (PHR)*: Your Personal Health Record is a private and secure online tool where you can keep your health information. It includes information from Aetna claims and self-entered information. It is a crucial component of coordinated care.
4. *A suite of online health coaching programs* provide support for wellness and chronic condition management. This suite includes these health directions: Be Tobacco Free, Blood Pressure in Check, Diabetes Life, Eat Healthier, Get Active, Healthy Back, Heart Healthy Cholesterol, Living Well with Asthma, Sleep Well, Stress Less, Weigh Less and Health In a Hurry.
5. *Aetna Get Active* lets members choose programs that fit their needs and lifestyle. Get Active engages people to connect through our online social network for fitness, health, and wellness.
6. *The Aetna Member Payment Estimator* can help members estimate and compare costs for more than 650 non-emergency tests, services and procedures at up to 10 doctors or health care facilities at once so they can avoid surprises and save money.
7. *Teladoc* is an affordable alternative to ER and urgent care that allows employees to resolve many of their common medical issues 24/7 through the convenience of phone or online video consultations.
8. *The iTriage app* gives plan members the tools to manage their health care when, how, and where it's most convenient. Members can check symptoms, learn about possible causes and more.

# Discounts for your health, wellness and life



## Save more with the Aetna Discount Program



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LifeMart® is a registered trademark of LifeCare, Inc.

Want to save money on health and wellness products and services? Visit Aetna Navigator to check out discounts that are available to you. You can save on gym memberships, weight-loss programs, acupuncture, massage therapy, travel, electronics, family care and many other important products and services.

## Simple steps to a smooth transition



- ✓ Register for Aetna Navigator®.
- ✓ Use DocFind® to find doctors and hospitals.
- ✓ Review the drug list. Work with your doctor if you are taking any drugs requiring approvals.

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**PRESENTER:** Revise as necessary.

If you don't have an ID card yet, you can register for Navigator using your Social Security number or member ID number if you know it.

## What you can expect from us



- ✓ Services will be effective 1/1/2017.
- ✓ ID cards within 10 days of our receiving your information.
- ✓ Continuous updated information about health and benefits on Aetna Navigator.
- ✓ If you have questions, you may contact us through Aetna Navigator or by call Member Services at 866-558-0530.

## Legal Disclaimers

Health/Dental benefits, health/dental insurance, life, vision, voluntary and disability insurance plans/policies are offered, administered and/or underwritten by Aetna Health Inc., Aetna Health of California Inc., Aetna Health Insurance Company of New York, Aetna Health Insurance Company and/or Aetna Life Insurance Company (Aetna). In Florida, by Aetna Health Inc. and/or Aetna Life Insurance Company. In Maryland, by Aetna Health Inc., 151 Farmington Avenue, Hartford, CT 06156. Each insurer has sole financial responsibility for its own products.

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain services. Health/Dental benefits, health/dental insurance, life, vision, voluntary and disability insurance plans/policies contain exclusions and limitations. Not all services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Cost estimating tools provide an estimate of what would be owed for a particular service based on the plan at that very point in time. Actual costs may differ from an estimate if, for example, claims for other services are processed after the estimate is provided but before the claim for this service is submitted. Or, if the doctor or facility performs a different service at the time of the visit. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. The Aetna Personal Health Record should not be used as the sole source of information about the member's medical history. Aetna HealthFund® HRAs are subject to employer-defined use and forfeiture rules and are unfunded liabilities of your employer. Fund balances are not vested benefits. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Information is believed to be accurate as of the production date; however, it is subject to change. Policy forms issued in OK include: HMO OK COC-5 09/07, HMO/OK GA-3 11/01, HMO OK POS RIDER 08/07, GR-23 and/or GR-29/GR-29N. For more information about Aetna plans, refer to [www.aetna.com](http://www.aetna.com)

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