

Aetna Health Inc.

Consumer choice plan disclosure statement

This health plan does not include the same level of benefits required in other plans.

This HMO plan is a consumer choice plan. This plan doesn't include the same level of benefits that are in Texas health plans known as state-mandated plans.

To see all benefits offered by this plan, go to the plan's "Summary of Benefits and Coverage".

Benefit/coverage:	This plan:	A health plan with required benefits (state-mandated plan):
<p>Deductible** The amount you pay for care before the plan begins to share the cost.</p>	<p>Has a deductible.</p>	<p>Has no deductibles for in-network care.</p>
<p>Out-of-pocket costs The amount you pay when you receive care, up to an annual limit.</p>	<p>Includes out-of-pocket costs that meet federal requirements but may sometimes be more than in a state-mandated plan.</p>	<p>A copay must be less than 50% of the total cost of the service. Annual out-of-pocket costs must be capped at 200% of your annual premium cost if you alert the plan.</p>
<p>Early intervention services for children with developmental delays The offer of coverage for children with developmental delays is eligible to the extent recommended in child's individualized family service plan and includes: occupational therapy evaluations and services; physical therapy evaluations and services; speech therapy evaluations and services; and dietary or nutritional evaluations.</p>	<p>Not offered/Not covered</p>	<p>Offered</p>
<p>Rehabilitation Services Care that helps you improve skills for daily living.</p>	<p>Includes a limit on the number of visits per year for speech therapy, occupational therapy, and physical therapy.</p> <p>Important Note: When the service or therapy is considered medically necessary by your physician, your service or therapy will continue as long as the service or therapy meets or exceeds treatment goals.</p>	<p>No limit on visits</p>
<p>Spinal Manipulation/Chiropractic Care Care that helps you improve skills for daily living.</p>	<p>Includes a limit on the number of visits per year.</p>	<p>No limit on visits</p>

** The Deductible does not apply to the AI/AN \$0 deductible plans.

If you want a plan with all required benefits:

We also offer a state-mandated plan that includes all required benefits. This plan is not on Healthcare.gov and does not allow you to get help with premiums and out-of-pocket costs.

To learn more about this plan, call 1-844-365-7373 (TTY: 711).

By signing this form, you acknowledge the following:

- I understand the consumer choice plan I am applying for does not provide the same level of coverage required in other Texas health plans (state-mandated plans).
- I understand if my health changes and this plan does not meet my needs, in most cases I won't be able to get a new plan until the next open enrollment period.
- I understand I can get more information about consumer choice plans from the Texas Department of Insurance's website, www.tdi.texas.gov/consumer/consumerchoice.html, or by calling the Consumer Help Line at 1-800-252-3439.

**Don't sign this document if you don't understand it.
No firme este documento si no lo comprende.**

Print the name of the person applying: _____

Signature of the person applying: _____

Date of signature: _____

Name of business, if applicable: _____



This is health insurance done right.

Individual & Family plans

♥ aetna **CVS** Health™

Health plans are offered or underwritten or administered by Aetna Health Inc. (Texas) (Aetna). Aetna is part of the CVS Health family of companies.

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1211109-05-01



Introducing Aetna CVS Health™

It's time you got more than you expect from a health insurance company. Aetna CVS Health brings you more than 160 years of experience from Aetna®, plus convenient, local care options.

Our affordable Individual & Family plans give you access to trusted health coverage and the quality Aetna network of doctors, specialists and hospitals — proving that **healthier happens together™**.

This is health insurance done differently.

This is health insurance done right.



Quality care from providers you trust

With our local network of primary care doctors*, specialists, hospitals and care centers, chances are you'll find the care provider you need, close to home. All plans also include mental health care at in-network providers, to support your emotional well-being.

All essential health benefits are covered

- Ambulatory patient services
- Emergency services
- Hospitalization
- Pregnancy, maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral** and vision care

Find a doctor



Scan the QR code or go to **AetnaCVSHealth.com/VP** to search for care providers near you.

Affordable care options

You decide which plan offers the copay, deductible and coinsurance amounts that are right for you. And all of our plans offer these \$0 benefits:

\$0

- Preventive care, including routine screenings
- Virtual care***
- In-network walk-in clinic visits†

Convenient care when you need it

In addition to the quality Aetna® network of doctors, specialists and hospitals, you can get care anytime with local convenient options online and at CVS® locations.

- 24/7 virtual care*** through MinuteClinic Virtual Care™ that connects you to a care provider any time, day or night, at no additional cost, right on your phone or laptop.
- 1,100+ MinuteClinic® locations, plus access to in-network walk-in clinics nationwide†, gives you convenient in-person care for minor injuries, allergies, health screenings and more.††





Prescription drug coverage

We cover a range of prescription drugs and keep your out-of-pocket costs low through our in-network pharmacies, including CVS Pharmacy® locations. This helps make filling your prescriptions convenient and fast.



Managing your plan

- ✓ Review claims, check your deductible limits or pay your monthly premium in seconds with your Aetna HealthSM app and member website
- ✓ Get a digital ID card that you can print or save on your phone for fast access
- ✓ Conveniently pay your monthly bill up to \$999 at CVS Pharmacy store locations



Find a plan in your area



Open enrollment begins November 1, 2022.

**Enter your ZIP code at
AetnaCVSHealth.com/VP
to see if plans are available
in your area.**

You may qualify for financial help

Many individuals and families are eligible for subsidies, so you may get extra savings on your deductibles, copays and insurance. See if you qualify for financial help before you shop. Visit aet.na/subsidy today.



Health benefits and health insurance plans contain exclusions and limitations, please visit aet.na/EL for a complete list.

*PCP is known as physician (primary care).

**Pediatric dental care only covered through Aetna on off-exchange plans.

***Members may be required to pay a cost-share based on what medical services were received and the type of a provider a member visits. Please consult benefit documents for more details. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventative MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates.

†For a complete list of participating walk-in clinics, log in to Aetna.com and use our provider search tool. Includes select MinuteClinic services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventative MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. This benefit is not available in all states. Access to walk-in clinics varies by geography. Walk-in appointments are based on availability and not guaranteed. Online scheduling is recommended.

††Age and service restrictions may apply.

Aetna, CVS Pharmacy® 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.