

Healthier happens together[®]

Learn more about Aetna[®] benefits

WHITWORTH UNIVERSITY
2026-2027 Health care benefits

Aetna.com

2856274-01-01 (3/24) 0242127





What's inside for WHITWORTH UNIVERSITY

Our plans

Our network

Our programs & resources

Support & digital tools

More value

Aetna® is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna). Aetna is part of the CVS Health® family of companies.



Bringing together what matters most.

No two people use their benefits in the same way, that's why we're committed to bring together what matters most to our members. Here's how Aetna® creates a more meaningful and personal health experience:

Guidance and support

Count on us for experience and support so you can easily select your benefit design. Easy-to-understand plans, tools and navigation help make choosing and using benefits a simpler process.

Access to trusted care

Accessing care is simple with our network of providers and personalized engagement that helps our members get to the right place for the care they need.

More benefits

We offer Aetna members more choices — and support them along the path to their best health.

Questions?



For more information, you can go to [Aetna.com](https://www.aetna.com) to see more.



Plan options

Helping Aetna® members best use their plan for their unique needs is important.

We're committed to helping members make the most of their plan. That's why we give them the right tools to:



Stay in network and help lower costs

When members go for care, **staying in network has its advantages.** Some plans have lower out-of-pocket costs, because in-network providers have agreed to accept our contracted rate for services. Plus, they'll file claims for members, which reduces any extra work.



Know what to expect when going out of network

Some plans may have out-of-network benefits, too. This can mean **higher out-of-pocket costs.** Plus, members may have to file their own claims and/or get preapproval for some services.



Understand that emergency care is covered

In case of an emergency, we'll cover care both in-and out-of-network. So with any of our plans, members can count on us when the unexpected happens.

Our plans

See the plan options available to Aetna® members:

Aetna Choice® POS II health benefits and insurance plan

So many options for the doctors you need

You must choose a primary care physician (PCP)* with this plan. Selecting a PCP is important because they do more than give you a checkup. They:

- Get to know you and your medical history
- Guide you on important health decisions and direct your care
- File claims for you

We offer clarity, transparency and cost savings

Aetna Informed Choice™ makes navigating health care easier and more personal. With Smart Compare® and Intelligent Matching, you'll receive "Picked for You" provider recommendations tailored to your location and health needs. This plan helps find the best fit picked just for you based on your unique needs and medical history. The top 3 matches will appear at the top of your search results for **Aetna Choice® POS II**.

Plus, you may pay less out of pocket for their care.

Keep in mind-- You don't need a referral to see any network doctor. And you can visit any licensed doctor out of our network. But if you go out of network, you may have to file your own claims and pay more out of pocket.

This managed care plan may not cover all of your health care expenses. Read your contract carefully to determine which health care services are covered. To contact the plan if you are a member, call the number on your ID card; all others, call 1-888-98-AETNA (1-888- 982-3862) (TTY: 711).

*In Texas, PCP is known as physician (primary care). In the State of Washington, PCP refers to primary care provider.



Our network

When Aetna® members need to find the right care, they have choices.



Our vast network includes:

- Primary care doctors
- Specialists
- Hospitals
- Other health care providers

And it's never been easier to connect with care. Aetna members can use our provider search tool on their member website or the Aetna HealthSM app when they're on the go.



Aetna member website



Aetna HealthSM app

Our network

Check out the providers and hospitals available to Aetna® members:

24-Hour Nurse Line*

A simple call can make all the difference

Have questions about upcoming medical visits and choices? You can talk to a registered nurse for information about tests, procedures and treatment options, 24 hours a day, 7 days a week. And the call is free. To find the phone number, just visit **Aetna.com** and log in to your member website.

* While only your doctor can diagnose, prescribe or give medical advice, our 24-Hour Nurse Line nurses can provide information on a variety of health topics. Contact your doctor first with any questions about your health care needs

MinuteClinic services

Access MinuteClinic services at a low cost to you

Get access to convenient, local care at a MinuteClinic® location at no additional cost to you*. MinuteClinic is a walk-in clinic located inside select CVS Pharmacy® and Target stores, treating a variety of illnesses, injuries and conditions, including:

- Allergies
- Ear infections
- Flu like symptoms
- Bug bites, stings and more

MinuteClinic providers can also administer vaccines and write prescriptions, when medically appropriate. Get care where and when you need it, with virtual care visits available 7 days a week.**

For your best health, we encourage you to have a relationship with a primary care physician or other doctor. Tell them about your visit to MinuteClinic, or MinuteClinic can send a summary of your visit directly to them.

* Applies only to covered services at MinuteClinic. This information does not apply to members enrolled in qualified high-deductible health plans: such members must meet their deductible. However, such services would be subject to negotiated contract rates. Once the deductible has been met, such members will be able to access MinuteClinic® services at no cost-share. Members in indemnity plans are not eligible for this benefit. Such members should refer to their benefit plan documents in order to determine coverage and applicable cost share for walk-in clinic benefits and services, as applicable. Visit MinuteClinic.com for age and service restrictions.

¹ Participating locations data accessed June 2021. For illustrative purposes only.

** For virtual care: Services and appointment availability may vary by location. Services not yet available in AL and MS.

Participating urgent care centers

Unless you are having a true medical emergency, the ER is not the best place for your care! Instead, try an urgent care center.

If you have a pressing, but not life-threatening medical issue, think about going to an urgent care center, walk-in clinic or MinuteClinic® location.* These centers can treat sinus infections, the flu, allergies, minor cuts and more.

There are over 8,000 participating locations.^{1**} Many are open seven days a week, with easy appointment scheduling and convenient hours. You'll typically pay less — and cut your waiting time, too. Look up the nearest urgent care center or health clinic on **Aetna.com**. Select "Find a doctor" to use our directory. Or use the mobile app.^{***}

*Member responsibility may vary based on plan design; for some plans, copays apply. Emergency room (ER) copays are typically higher than walk-in clinic copays.

** Includes urgent care centers, walk-in clinics and MinuteClinic and HealthHUB locations.

***Standard text messaging and other rates from your wireless carrier may apply

Participating retail walk-in clinics

Easy access, with no appointments needed

After office hours or inconvenient to get to the doctor? Try a retail clinic. Visit one for high-quality treatment of minor illnesses like strep throat, seasonal allergies, and even vaccines.

You'll enjoy:

- Convenient hours, with some open seven days a week with night and weekend hours
- Lower prices, such as an average of \$81 per clinic visit compared to \$750 to \$1,000 average emergency room (ER) price*¹

We have many stand-alone and store-based clinics nationwide. Find them in our online directory at **Aetna.com** — just select "Find a doctor."

*Member responsibility may vary based on plan design; for some

Our network

Check out the providers and hospitals available to Aetna® members:

plans, copays apply. ER copays are typically higher than walk-in clinic copays

Institutes of Excellence®

Specialized care when you need it

As an Aetna® member, you'll have access to the Institutes of Excellence. These selected facilities can help people who are facing a transplant or going through treatment for infertility. And the facilities must meet our strict standards for clinical quality and efficiency. We measure factors like the number of procedures performed and success rates. To see our list of Institutes of Excellence facilities, go to **Aetna.com** and choose "Find a doctor." Then use the filter tool to select "Institutes of Excellence facilities."®

Gene-based, Cellular and other Innovative Therapies (GCIT®) Designated Networks

Our program puts your needs first

You may never need treatment for a rare disease. But you can rest a little easier if you do because you have access to a special program. We'll help you get the care and resources you need — when you need them most.

One-on-one support for you and your family

We'll be there to support you with:

- Dedicated medical directors
- Nurse care managers* with special experience
- Dedicated claims and Member Services staff

And as part of the program, you'll have access to facilities that specialize in treating certain genetic conditions. Visit **Aetna.com** to find a list of these providers and look for "gene, cellular and other innovative therapies (GCIT)" designated facilities.

*While only your doctor can diagnose, prescribe or give medical advice, the nurse care managers can provide information on a variety of related topics.

Online directory

Find network doctors, right at your fingertips

Need a doctor? Simply search by specialty and location in our online directory. You'll also find maps, directions

and more. You can also look for doctors who speak different languages. Just visit **Aetna.com** and select "Find a doctor" to get started.

CVS Health Virtual Care

It's your care, your way

From therapy appointments to quick care, we've got you covered. You'll have access to 24/7 on-demand care and mental health services by appointment. **CVS Health Virtual Care™** is in addition to your traditional network of providers. Access is included in your medical plan, made available through Aetna®, a CVS Health® company. Another way **healthier happens together®**.

Here's what's included:

On-demand care:

- Access 24/7 care with licensed providers for common illnesses (cough, colds, flu), infections (ear, sinus, skin, urinary) and one-time medication refill

Mental health services:

- Take charge of your mental well-being. Appointments available 7 days a week including evenings. Counseling with a therapist for anxiety, stress, grief and psychiatry services for prescriptions and medication management.

Additional benefits:

- Access your health information, lab results and personalized tips from anywhere with your health dashboard.

What's next?

Go to **CVS.com/virtual-care** to learn more about the virtual care services or register to set up your account for future care needs.

CVS Health Virtual Care™ services are only available in the U.S. Limitations may apply based on service, location or health plan. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share. This material is for informational purposes only. Refer to **Aetna.com** for more information about Aetna plans and for a full list of participating providers.

□

This material is for information only. 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

¹ Participating locations data accessed June 2021. For illustrative purposes only.

Our network

Check out the providers and hospitals available to Aetna® members:

production date; however, it is subject to change.

¹ Participating locations data accessed June 2021. For illustrative purposes only.



Programs & resources

To help Aetna® members feel their best, we offer a variety of ways to enhance their health and wellness.

So whether members are looking to improve their physical or mental health, or just need a little extra support, we've got the program that's right for them.

 **Health programs**

 **Wellness programs**

 **Extra support programs/services**

Our programs & resources

Learn what's available to Aetna® members:

Aetna Enhanced Maternity Program

Going through a maternity journey is different for everyone. That's why this program supports all women throughout their entire experience, whether they have risk factors or not.

Special program features include:

- **A fertility advocate*** to be your care manager and provide support if you're facing infertility
- **Predictive data** to help us identify pregnancies early on so we can provide timely, more responsive outreach to you
- **Preeclampsia prevention** by providing education and resources, if needed
- **Guided genetic counseling and screening services**, backed by medical expertise
- **Education and resources** to help close racial gaps in health care and support women of color

You can count on us for support — wherever you are in the maternity journey.

*While only your doctor can diagnose, prescribe or give medical advice, our fertility advocates/care managers can provide information on a variety of maternity-related topics.

Aetna One® Flex

Here to help you focus on your health

The health care system can be complex and confusing. But it doesn't have to be. With this program, we help you and your family work through the health system. So you can take care of yourself and be your best.

Your dedicated team* will be right there to help you with short- and long-term care management. And we'll provide support based on what you want and need.

*Our program and care teams do not diagnose or treat members. We assist you in getting the care you need, and our program is not a substitute for the medical treatment and/or instructions provided by your health care providers.

Aetna Health Your Way™

Helps you achieve your best health in a whole new way

You get personalized resources and challenges to help you on your health journey.

Getting started

- Take your well-being assessment to start your tailored journey
- Review your personalized health report and recommended Health Actions

Additional resources

- Complete a mental health check-in to receive recommended activities and personalized content¹
- Call the 24-Hour Nurse Line to help answer questions²
- Start a self-guided digital health coaching program
- Explore additional resources and recorded webinars

¹This content is not intended to be a substitute or professional advice, diagnosis, or treatment. Always seek the advice of a mental health professional.

²While only your doctor can diagnose, prescribe or give medical advice, the 24-Hour Nurse Line nurses can provide information on a variety of health topics.

Resources for LivingSM program

Stress less and live more to improve your well-being

We know that big and small life changes can affect your well-being. So we're here for you and your household members 24/7. From phone support to short-term counseling in person or through a virtual visit, we'll connect you to the resources, products and services to help you feel your best.

Just log in at **Resources for Living** to get:

- Helpful articles
- Live and on-demand webinars
- Videos
- Podcasts
- Self-assessments and more

And download the Aetna **Resources for Living** mobile app. You'll get anywhere access to work/life balance tips, monthly features, a mood rater, service request forms and other tools.

Our programs & resources

Learn what's available to Aetna® members:

Behavioral Health Condition Management program

We'll get to know you with personalized support

Everyone occasionally feels sad or anxious. But when these feelings interfere with the way you think, sleep and engage in daily activities, it might be time to seek help to feel better. With our confidential program, you'll work side by side with your care team. We'll help you find your way through the health care system, so you can get care earlier and feel better sooner. And our care managers can connect you with the right support at the right time — and help you set realistic goals. You'll also get:

- Early screening for early help
- Online tools to check your risk for a condition
- Strategies and tips for everyday living and more

Aetna Autism Spectrum Disorder

The right support when you need it

Families with children on the autism spectrum can face hurdles, like finding providers or figuring out plan coverage. But we're here to help, every step of the way.

The most effective therapy considered for this condition is applied behavior analysis (ABA). So we'll help connect you with national services and treatment.

For more information, call 1-866-724-0604, option 5. And visit the BH Institutes of Quality™ (IOQ).

Aetna mental well-being Telehealth/Virtual Services

Meet with a counselor anywhere, at your convenience

With telehealth or virtual services, you have another way to get help from trained mental health providers. And whatever you're facing, you have the same support you'd get in person from psychiatrists, social workers, marriage counselors and more. You can easily connect with your provider by using your smart device or webcam-equipped computer that's connected to the internet.

With these counseling and medication management services, you:

- Get online, expert care and support
- Talk with a coach 24/7 - using apps, video chats and text messages
- Connect with the same provider throughout your care, so there's no need to readjust to someone new
- Choose when and how you meet — anywhere you're most comfortable
- Decide what works for you - at your own pace and convenience
- Can speak freely and privately

A mental health telehealth or virtual session costs the same as a face-to-face office visit. To find a provider in your area, just call us at the number on your member ID card. Or use our provider search tool on **Aetna.com** and search for "mental health."





Support & digital tools

When Aetna® members want to find care, manage benefits, check claims, plan for treatment or something else, it's easy to get info.

They can connect with us however it's best – we're just a phone call away. Or they can use their member website as a one-stop resource. And with the Aetna HealthSM app, members can see their ID card, find care, make appointments and more from wherever they are.



Digital tools:

- Connect to care
- Manage benefits
- View and pay claims
- Get cost estimates
- Access ID card

Support & digital tools

See what's available to Aetna® members:

Aetna® Concierge

Your personal assistant for health care

Have questions about your benefits? Need solutions that fit your needs? Just ask your Aetna® Concierge* to help you:

- Get answers about a diagnosis
- Find a doctor in your network based on your medical needs
- Learn about your coverage or plan for upcoming treatment
- Use our online tools
- Schedule appointments, and more

To get started, just call the number on your Aetna member ID card. Or you can visit **Aetna.com** and log in to your member website.

*While only your doctor can diagnose, prescribe or give medical advice, your Aetna concierge can provide information on a variety of health-related topics.

Digital member ID card

Access your member ID card whenever you need it

Have your digital ID card on hand, whenever you want, wherever you are with our Aetna HealthSM app. Or find it by going to **Aetna.com** and logging in to your member website. Want to print your ID card? No problem. Just look for that option at the top of the page.

The Aetna HealthSM app and your Aetna® member portal

Manage your benefits, connect to care, handle claims — from anywhere

The Aetna HealthSM app and your Aetna® member website are personalized, seamless and easy to use.

- View your health plan summary and get information about what's covered
- Track spending and progress toward meeting deductibles for you and your family
- Access your ID card whenever you need it
- View claims, even see the breakdown of your costs, like what's covered by your plan, and what you're responsible for
- Use tools to help you choose quality in-network

providers including those offering telemedicine services

- Estimate and compare costs*
 - Get personalized reminders to help improve your health
- Once you're a member, here's how you can connect:**
- Download the Aetna Health app. Just text "GETAPP" to 90156 for a link to download the app and create an account.**
 - Go to **Aetna.com** to create an account and log in to your member website

* Estimated costs are not available in all markets or for all services. We provide an estimate for the amount you would owe for a particular service based on your plan at that very point in time. It is not a guarantee. Actual costs may differ from an estimate for various reasons including claims processing times for other services, providers joining or leaving our network or changes to your plan. Health maintenance organization (HMO) members can only get estimated costs for doctor and outpatient facility services.

**Message and data rates may apply.

Cost transparency

Make more informed decisions by getting cost estimates before you get care right from the app or website. The costs for common procedures like MRIs, X-rays and lab work can vary greatly from facility to facility. It's best to know before you go. Estimates are based on your specific plan and where you are with meeting your deductible. You can also review your plan summary so you know what to expect for doctor visits, including specialists, virtual care, urgent care, hospital stays and more.

Estimated costs are not available in all markets or for all services. We provide an estimate for the amount you would owe for a particular service based on your plan at that very point in time. It is not a guarantee. Actual costs may differ from an estimate for various reasons including claims processing times for other services, providers joining or leaving our network or changes to your plan. Health maintenance organization (HMO) members can only get estimated costs for doctor and outpatient facility services.

Claims payment

View claims details and pay them right from the app or website with your health savings account (HSA), credit/debit card or bank account. Keep track of payments with notes about when and how you paid.

Support & digital tools

See what's available to Aetna® members:

Digital claims submission

Managing your claims has never been easier. You can submit your medical claims online by registering and logging in to your member website. Simply go to the claims tab, upload your receipts and press submit. That's it. We always suggest checking with your provider first. Many times, they send us the information we need.

Pharmacy

View prescription details for you and your family when you log into your Aetna Health app or member website. You can also find in-network pharmacies nearby. Request refills for pickup at CVS Pharmacy® locations or for mail delivery. Manage mail order, auto-refill and auto-renew prescriptions. And get cost estimates and detailed information, such as interactions and possible side effects for generic and brand-name drugs.

Personal health records

Sign into your Aetna Health app to keep track of your whole family's personal health records, including current and past prescriptions, allergies and vaccinations.

Health and wellness discounts

Log into your member website to see how you can save on a variety of expenses including eye care, fitness, weight management, dental care and nutrition services. You can even get discounted rates on LASIK laser eye surgery or hearing exams.





More value

It's important to help Aetna® members plan ahead, stretch their health care dollars and avoid any surprise bills. Read on to find out how they can save with special perks and discounts.

More value

See the ways Aetna® members can save even more:

Discount Program

Instant savings on your favorite healthy-living products and services

Save on gym memberships, weight-loss programs, vision services, hearing aids and more — with any health plan. These built-in discounts aren't insurance. And there are no claims, referrals or limits on use.

Just log in to your member website at **Aetna.com** to start saving.

Fitness Discounts

There's no stopping you

When you take the stairs, snack healthy or kick a bad habit, your body gets stronger. And now, here's a little motivation to help you keep up the good work: good savings. With your Aetna® plan, you get discounts on gym memberships, health coaching and much more.

Weight Management Discounts

A healthier body, with a little help

To manage your weight with success, a little support is always nice. And you've got it right here — great savings on today's most popular weight-loss programs and meal plans. These discounts are included with your Aetna® health benefits and insurance plan. Your covered family members can use them, too.

Hearing Discounts

Hear better, for less

Need a little help with your hearing? Here's a great way to save on essentials like hearing aids, exams and even batteries.

It's a nice perk for Aetna® members. And the discounts are instant, so you save on the spot.

Aetna Vision Discounts

The clearer way to enjoy savings

Your vision may be just fine. Or it may need a little help. Either way, you can save with our vision discounts.

You'll get discounts on:

- Eye exams

- Prescription eyewear
- LASIK laser eye surgery
- Non-disposable contact lenses
- Designer frame options

You can even save on things that don't need a prescription, like sunglasses, eyeglass chains, lens cases and cleaners.

Offer not valid in the state of Texas.

Cost Estimator Tool

Know before you go

Get real-time cost estimates before you see a provider. Compare visit, test and procedure costs, as well as referral and other pre-visit requirements. Look for the Estimate Costs box to get started.

Natural Products & Services/ChooseHealthy®

Give your health a natural boost

Enjoy instant discounts on therapeutic massage, acupuncture ... even chiropractic visits.* This perk is included with your Aetna® benefits and insurance plan.

* Natural products and services are offered through ChooseHealthy®, a program provided by ChooseHealthy, Inc. which is a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a registered trademark of ASH and is used with permission.

Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features and availability may vary by location and are subject to change.

Providers are independent contractors and are not agents of Aetna®. Provider participation may change without notice.

Refer to **Aetna.com** for more information about Aetna® plans. You can view or print your plan disclosure from our **[Aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html](https://www.aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html)**

DISCOUNT OFFERS ARE NOT INSURANCE. They are not benefits under your insurance plan. You get access to discounts off the regular charge on products and services offered by third-party vendors and providers. Aetna makes no payment to the third parties — you are responsible for the full cost. Check any insurance plan benefits you have before using these discount offers, as those benefits may give you lower costs than these discounts. Non health related discounts are not available to New York Fully Insured policyholders.

Discount vendors and providers are not agents of Aetna and are solely responsible for the products and services they provide. Discount offers are not guaranteed and may be ended at any time. Aetna may get a fee when you buy these discounted products and services.

DISCOUNT OFFERS ARE NOT INSURANCE. They are not benefits under your insurance plan. You get access to discounts off the regular charge on products and services offered by third-party vendors and providers. Aetna makes no payment to the third parties — you are responsible for the full cost. Check any insurance plan benefits you have before using these discount offers, as those benefits may give you lower costs than these discounts. Non health related discounts are not available to New York Fully Insured policyholders.

Hearing products and services are provided by Hearing Care Solutions and Amplifon Hearing Health Care. Discount vendors and providers are not agents of Aetna and are solely responsible for the products and services they provide. Discount offers are not guaranteed and may be ended at any time. Aetna may get a fee when you buy these discounted products and services.

Includes access to all covered services at MinuteClinic® locations. Exclusions: Does not impact other covered services. All other covered services are subject to normal member cost sharing (for example, deductible and coinsurance amounts) as defined by the plans. Other covered services include inpatient medical visits, surgery, specialist visits, outpatient therapy (physical, occupational and speech), emergency room care, other behavioral health care benefits and brand name drugs (retail, mail order, specialty). Does not impact no-cost preventive services.

Aetna® and CVS Pharmacy® are part of the CVS Health® family of companies.

EAP instructors, educators and participating providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. All EAP calls are confidential, except as required by law.