

Your Aetna® benefits made simple

Explore your options

SUNY Research Foundation
2027 Health Care Benefits

Aetna.com
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aetna



Get the guidance, support and care you need

With Aetna, health care can feel a little bit simpler. You can count on:

Personalized guidance.

Get tailored support, recommendations and tools to help guide your choices and find quality providers.

Easy access to trusted care.

Connect with our large network, including walk-in care and 24/7 virtual options.

Valuable perks and programs to help you save.

So you can manage costs, plan ahead and stay on top of your health.

Anytime, anywhere access to your benefits.

Manage your plan from the palm of your hand with the Aetna Health℠ app. View claims, track spending, access your digital ID card and more

Questions?

Medical plans
855-622-0487, (TTY: 711)

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, CVS Pharmacy®, CVS Caremark® 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.

Plans

We're committed to bringing together what matters most to our members. Count on us to help you choose the plan that's right for you.

Medical

Aetna Choice® POS II

Flexibility to choose the care you need

The choice is yours to decide how and where you receive care.

Plan highlights

- You can visit doctors both in and out of network
- No referrals needed when you see network providers
- You'll generally save money when you stay in network
- If you choose to go out of network, you may need to submit your own claims and pay more out of pocket

Choosing a Primary Care Physician (PCP)

Whether your plan requires one or not, having a PCP can make managing your care easier. They can:

- Get to know your health history
- Help guide important decisions
- Coordinate your care along the way
- Help submit claims, and more

You'll also have access to helpful tools and resources to find doctors, estimate costs and confidently plan your care.

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).

Getting care

When you need to find the right care, it's always reassuring to know you have choices. Our vast network includes trusted primary care doctors and specialists, hospitals and other health care providers.

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

Convenient care options: Urgent care & Walk-In clinics

The right care—without the wait

When it's not an emergency, you have convenient, cost-effective options close to home. These include urgent care centers, retail walk-in clinics and MinuteClinic® locations.

Benefits of choosing urgent care & walk-in clinics

- Care for minor illnesses and injuries (flu, infections, allergies, minor cuts)
- Evening and weekend hours
- Thousands of locations nationwide
- Typically lower costs and shorter wait times than the emergency room

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.

CVS Virtual Care®

Care that fits your life—anytime, anywhere

Get convenient access to primary care, urgent care, and mental health support - at home or on the go. Build a relationship with a trusted provider and connect with care when you need it.

What you can do

- Use 24/7 urgent care for common concerns like colds, flu, or infections
- Get support for chronic conditions, prescriptions, and wellness goals
- Schedule visits for checkups, illness, or ongoing care
- Access mental health care, including therapy and psychiatry
- Connect by video or secure messaging

Plus, you can:

- Choose a dedicated provider
- Get answers within 24 hours for questions and follow-ups
- View health records, lab results, and personalized insights
- Get help coordinating in-person care when needed

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.

Aetna Smart Compare®

Take the guesswork out of finding a provider

We make it easier for you to choose the right physician or specialist with the Aetna Smart Compare designation program. How does it work?

You will have access to more information to help you choose a doctor or practice. When you search for

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providers or procedures on our Aetna Health app or member website, or public DocFind, simply look for the "Quality and Effective Care" designation.

These doctors have demonstrated a higher standard for quality and cost effectiveness. This means they:

- Provide quality care
- Go above efficiency measures
- Manage costs well
- Recommend appropriate testing and treatments for their patients

You'll see designations on Primary Care Physicians, Allergy & Immunology, Cardiologist, Dermatology, Endocrinologist, General Surgeons, Medical Oncologist, Nephrology, Neurosurgeons, Obstetricians and Gynecologists, Orthopedists (all conditions), Pulmonologists, Rheumatology and Vascular Surgeons. The program has expanded to include Behavior Health, Cardiothoracic Surgery, Gastroenterology, Neurology, Otolaryngology, Plastic Surgery and Urology.

Visit **Aetna.com/Smartcompare** for more information.

Programs and resources

No health and benefits plan would be complete without extra support to help you feel your best. That's why you'll have a variety of ways to enhance your health and wellness.

Maven maternity support program

Virtual support for those sleepless nights, first smiles and everything in between at no extra cost

Your Aetna® health plan will include access to the Maven virtual care platform, including:

- 24/7 video appointments and messaging with top providers
- A dedicated Care Advocate to answer your questions
- On-demand classes, groups and articles for expert guidance

Get support for things like:

- Creating your birth plan
- Breastfeeding or bottle-feeding support
- Navigating infant sleep
- Returning to work
- Managing your mental health

Aetna Maternity Support

The support you need for a healthier, more confident pregnancy.

Every pregnancy is unique—and we're here to support you every step of the way. This program gives you tools and guidance for a healthy pregnancy, delivery and beyond. **And it's already included in your plan at no extra cost.**

What you can expect

You'll get helpful education and resources to guide you through each stage, including:

- Knowing what to expect before, during and after delivery
- Recognizing early labor symptoms
- Understanding newborn care
- Getting breastfeeding guidance

Personalized support for your needs

- Extra support if you have certain risk factors to help lower the risk of early delivery
- Outreach and guidance throughout your pregnancy so you feel informed and supported

Tools and resources at your fingertips

Through the Maternity Support Center on your member website, you'll have access to:

- Pregnancy stage information and planning tools
- Personalized benefits details
- Educational resources to help you make confident decisions

Enhanced care and specialized guidance

For members who may benefit from additional support, the program also offers:

- Early identification and proactive outreach to help you get help sooner
- Education and resources for conditions like preeclampsia
- Access to guided genetic counseling and screening services
- Resources focused on improving health outcomes and supporting women of color

Count on us at every step

Whether your pregnancy is routine or higher risk, we're here for you. You'll get ongoing support, information and personalized resources to help you and your baby get the healthiest possible start.

Aetna One® Flex

A dedicated team focused on your health for extra support

With this program, we'll help you and your family so you can take care of yourself and feel your best.

Your dedicated team* will be right there to help you with short- and long-term care management. And we'll

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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.

Support options

Connect with us however it's best for you. Call our team — we know the "ins and outs" of your benefits, Or use our one-stop online resources — your member website at **Aetna.com** and the Aetna Health℠ app.

Service Advocate

Plan for health expenses and avoid surprise costs

Rely on your Service Advocates to help you make informed decisions. They'll show you how to estimate medical and pharmacy costs, explain how your out-of-pocket expenses work, and much more.

Your team will get to know your needs and find solutions that can work for you.

Plus, they'll help you:

- Find in-network providers
- Learn about your medical and pharmacy coverage
- Schedule appointments and plan for treatment
- Know where to get medication and/or sign up for our mail-order delivery service
- Use our online tools to help you get the most out of your plan



Managing costs

It's always important to plan ahead, stretch your health care dollars and avoid any surprise bills. And we're here to help you do just that. Read on to find out how you can save with special perks and discounts.

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.

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.

In network vs. out of network

In network

This network option may **cost you less**.

Highlights

Choosing in-network providers may help save you money.

These providers contract with us to offer rates that are often lower than their regular fees. They also work directly with us and send us claims for services you receive. Don't worry — this is all behind-the-scenes work when you stay in network.

Visit **Aetna.com** to find a network provider.

How it works

The provider files your claim and the plan pays them the amount it owes based on the negotiated rate. You pay any remaining costs.

Benefits

- Lower out-of-pocket costs
- No balance billing
- Less paperwork

Out of network

This network option may **cost you more**.

Highlights

Your plan may allow you to visit an out-of-network provider. To find out details, check your Summary of Benefits and Coverage document.

How it works

Out-of-network doctors and hospitals don't contract with us. So that means:

- They normally charge more for their services
- You might have to pay the difference between what your plan pays for services and the amount they charge

Plus, they generally don't send us claims or get approval for coverage. So you may need to handle these details on your own.

Keep in mind



Covered

"Covered" doesn't mean free. A covered health care service is one that your plan recognizes. Your plan only pays for this service after you've met the deductible, coinsurance or copay.



In-network providers

Network providers participate in our network and offer special, lower rates for our members. So remember that staying in network can help you save money.



Referral

A referral is like a permission slip from your primary care provider (PCP) to see a specialist or another provider. Many providers can easily send referrals electronically.

The Aetna Health℠ app and website

Anytime, anywhere access to your benefits

Discover a convenient way to make the most of your health plan with the Aetna Health℠ app and website. With simplified navigation and plain-language search, find the info, care and tools you need faster.

With the Aetna Health℠ app and website, it's simpler to manage your benefits and health.

Tools you'll use

View claims, track spending, find care, access your digital ID card, see what's covered, manage prescriptions and more.

Enhanced search results

Get personalized, easy-to-understand support and next-step recommendations based on your plan and preferences.

Quality provider recommendations

With Aetna Smart Compare®, find providers that have been recognized by the National Committee for Quality Assurance for delivering quality, cost-effective care.* Just look for the Quality & Effective Care badge in your provider search results.

24/7 support

Chat with a virtual agent when you need answers.

Tailored advice

Get tips based on your health needs and medical history.



Get started today

Scan the QR code

below to download the Aetna Health app.

aet.na/AHmembers

Or

Visit Aetna.com to create your account.

*FOR COST-EFFECTIVE CARE NOTE: Where you get care is your choice. Search for a provider, or visit **Aetna.com**, for a full list of providers.

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 **Aet.na/Disclosuresinfo**

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.

CVS Health Virtual Care® services are only available in the U.S. Limitations may apply based on service, location or health plan. Controlled substances not prescribed. Adolescent mental health services are limited to counseling only; Mental health medication management and psychiatry services remain available only for adults 18+. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share. CVS Health Virtual Care® is provided by CVS Management Support LLC. Clinical services are provided by CVS Healthcare Practices PLLC or MinuteClinic, LLC and their subsidiaries and managed entities. 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. Subject to benefits and eligibility verification.

Aetna.com

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