

Frequently Asked Questions (FAQ)

Transition to Aetna for Medical and Prescription Drug Coverage

General Information

1. Why are we changing health and prescription drug administrators?

The Research Foundation periodically reviews its benefits programs to ensure we are providing competitive, cost-effective, and high-quality coverage for employees and their families. Following a comprehensive evaluation, Aetna was selected as our new partner.

2. When will the change take effect?

Coverage through Aetna will begin on **January 1, 2027**. Anthem Blue Cross and Express Scripts coverage will end on **December 31, 2026**.

3. Do I need to enroll again?

No. Employees currently enrolled in the Traditional PPO, Deductible PPO, or the Graduate Student and Postdoctoral Employee Health Plan will automatically transition to the corresponding Aetna plan unless you make changes during Open Enrollment.

4. Will my dependents also transition automatically?

Yes. Eligible dependents currently enrolled in coverage will automatically transition to the new corresponding Aetna plan unless you make changes during Open Enrollment.

Medical Coverage

5. Will my medical benefits change?

While the insurance carrier is changing, the Research Foundation has worked to keep employee disruption to a minimum. The Traditional PPO, Deductible PPO and Graduate Student and Postdoctoral Employee Health Plan will still be offered and there will be no changes in benefit plan design including:

- Covered Services
- Copayments
- Deductibles
- Coinsurance
- Out-of-pocket maximums
- Gym Reimbursement

6. Will I need a new ID card?

Yes. Aetna will mail new ID cards to your home address before January 1, 2027. **As an enhancement, the Traditional and Deductible PPO plans will now have a combined ID card for medical and prescription drug coverage.**

Unlike your current Anthem ID card, Aetna will issue a single ID card for both your medical and prescription drug coverage that includes both the employee and any covered dependents. If you cover dependents, you will automatically receive two copies of the ID card. Additional ID cards may be requested if needed.

7. What should I do with my Anthem ID card?

You should keep your Anthem card through the last day of coverage and then securely destroy it once your Aetna coverage becomes effective.

8. How can I verify whether my doctor participates in the Aetna network?

Beginning November 1, 2026, you can:

- Visit www.aetna.com
 - Select *"Find a doctor."*
 - Select *"Don't have a member account"* then select *"Plan through employer."*

- Enter your zip code in “Where do you live?” and select “Medical” for “What type of plan do you need?” then click “Continue as guest.”
- Scroll down to the Aetna Open Access Plans and select the “Aetna Choice POS II (Open Access)” radio button and click “Continue.”
- You can then search by a provider’s name, by condition, location, or service.
- Contact Aetna Member Services at 855-622-0487.

9. What if my current doctor is not in the Aetna network?

Employees should review provider participation before the effective date. If your current provider is not in the Aetna network, you have the option to find a new provider in the Aetna network or utilize the out-of-network benefits available in your plan to continue receiving services with an out-of-network provider.

In certain situations, transition-of-care assistance may be available for ongoing treatment. If approved, transition-of-care assistance allows you to continue to receive services from a provider who is not in the Aetna network and receive the in-network level of benefits. Once you have your ID Card, you may apply for transition-of-care. The Transition of Care application can be found here: <https://www.rfsuny.org/media/rfsuny/forms/TOCform.pdf>.

10. Will telehealth or virtual care still be covered under Aetna?

Yes, Aetna partners with CVS Virtual Care to provide telehealth/virtual primary care, mental health care, and urgent care services. Access to CVS Virtual Care will be available in the Aetna member portal and mobile app.

Prescription Drug Coverage

11. What is changing for prescription drug coverage?

Prescription benefits will move from Express Scripts to Aetna effective **January 1, 2027**. There is no change in benefit plan design, including copayments for retail and mail order prescriptions.

12. Will I receive a new prescription ID card?

Yes, you will receive a new Aetna ID card to use for both your medical and prescription drug benefits.

13. What should I do with my Express Scripts ID card?

You should keep your Express Scripts card through the last day of coverage and then securely destroy it once your Aetna coverage becomes effective.

14. Will my current medications still be covered?

Most commonly prescribed medications are expected to remain covered; however, formularies may differ minimally between Express Scripts and Aetna. Employees taking ongoing medications should review the Aetna formulary once it is available on November 1, 2026, using the following instructions:

- Visit www.aetna.com.
 - Select *"Find a Drug"* and navigate to *"Use our drug search tool."*
 - Select *"2027"* in the *"Choose a plan year"* field.
 - Select *"Aetna Standard Plan"* in the *"Choose a plan"* field.
 - Click *"Go to Aetna Standard Plan"* link.
 - Navigate to the *"Pharmacy Drug Guide"* and click the link to the *"2027 Aetna Standard Plan drug guide (PDF)"*
 - Search for your drug name.
- Contact Aetna Member Services at 855-622-0487.

Please note: This formulary list includes many of the most commonly prescribed medications but is not a comprehensive list of all covered drugs. If your medication does not appear on this list, please contact Aetna Member Services at **855-622-0487** to verify whether it is covered under the plan.

If you are taking a medication that is not covered by Aetna, contact your physician and or Aetna to discuss covered alternatives and any prior authorization or exception processes which may allow you to continue receiving coverage for the medication.

15. What if my medication requires prior authorization?

Existing prior authorizations will automatically transfer from Express Scripts to Aetna. Employees with medications requiring prior authorization should watch for additional communication from Aetna and work with their healthcare providers as needed.

16. If I am currently taking a GLP-1 for weight-loss, do I need to get a new prior authorization and will I still use the Omada platform for support?

Existing prior authorizations will automatically transfer from Express Scripts to Aetna. If your prior authorization expires prior to 1/1/27, you will need to work with your provider and Aetna on a new prior authorization.

17. Do I need to obtain new prescriptions?

Generally, no. However, in some situations Aetna may require updated prescriptions for mail-order medications or specialty medications. If impacted, Aetna will send additional information to you in the upcoming weeks.

Mail Order and Specialty Medications

18. Will I still be able to use mail-order pharmacy services?

Yes. Aetna offers home delivery services for eligible maintenance medications.

19. What if I take specialty medications?

Employees and covered dependents receiving specialty medications will receive direct communication from Aetna regarding specialty pharmacy services, prescription transfers, and any required next steps.

20. What happens to my mail-order prescriptions?

Aetna may be able to transfer active mail-order prescriptions from Express Scripts. Employees currently using mail order will receive specific instructions from Aetna regarding any action needed.

Aetna Pharmacy and Retail Network

21. Will I have to use an Aetna/CVS Pharmacy?

No, Aetna maintains a broad retail pharmacy network. You may continue using participating retail pharmacies that are in-network.

22. How do I know if my pharmacy is in the Aetna network?

Beginning November 1, 2026, you can:

- Visit www.aetna.com.
 - Select *"Find a doctor."*
 - Select *"Don't have a member account"* then select *"Plan through employer."*
 - Enter your zip code in *"Where do you live?"* and select *"Pharmacy"* for *"What type of plan do you need?"* then click *"Continue as guest."*
 - In the *"Pharmacy Networks"* section select the *"Aetna Extended Day Supply Network"* radio button and click *"Continue."*
 - Click the *"View Pharmacies"* link to view participating pharmacies in your zip code.
 - Contact Aetna Member Services at 855-622-0487.
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Ongoing Care and Transition Support

23. What if I am pregnant or currently receiving ongoing treatment?

Employees and covered dependents undergoing active treatment, including pregnancy, cancer treatment, or other complex care, should contact Aetna as soon as possible after receiving enrollment information to discuss continuity-of-care options. Existing prior authorizations will transfer from Anthem to Aetna.

You should review provider participation before the effective date. If your current provider is not in the Aetna network, and you are receiving ongoing treatment, transition-of-care assistance may be available for ongoing treatment. If approved, transition-of-care assistance allows you to continue to receive services from a provider who is not in the Aetna network and receive the in-network level of benefits. The Transition of Care application can be found here:

<https://www.rfsuny.org/media/rfsuny/forms/TOCform.pdf>.

24. What happens if I have a procedure scheduled around the transition date?

Contact Aetna and your healthcare provider to confirm coverage and any required authorizations before receiving services after the effective date.

Accounts and Digital Tools

25. Will I need to create a new online account?

Yes. You will need to register with:

- Aetna Member Portal

Instructions will be provided when you receive your member materials from Aetna.

26. Will my claims history transfer?

Some historical claim information from Anthem may be available, but you should save copies of any Anthem Explanation of Benefits (EOBs) or prescription records you may need for future reference. You will still be able to contact Anthem and Express Scripts after January 1st via telephone regarding claims.

Costs and Claims

27. Will my bi-weekly health insurance deductions increase for 2027?

We are pleased to announce that most bi-weekly health insurance deductions for the Traditional and Deductible PPO will not increase in 2027. The bi-weekly health insurance deductions will increase slightly in 2027 for the Graduate Student and Postdoctoral Employee Health Plan. However, the transition to a new health and prescription drug plan administrator helped mitigate the increase. As a result, the RF was able to keep premium increases lower than they would have been had we remained with Anthem and Express Scripts.

The bi-weekly premium amounts will be communicated in the Open Enrollment Benefits Bulletin which should arrive at your home mailing address by November 1, 2026.

28. Which insurance card do I use for services received before and after the effective date?

- Services received before January 1, 2027, should be billed to Anthem/Express Scripts.

- Services received on or after January 1, 2027, should be billed to Aetna.

Please remember to provide your new Aetna ID card to your medical providers and pharmacy when obtaining services and prescriptions on or after January 1, 2027.

29. What happens to claims incurred before the transition?

Claims incurred before the effective date will continue to be processed by Anthem and Express Scripts according to the terms of those plans.

Support and Resources

30. Where can I get help if I have questions?

Employees can contact their campus HR/Benefits Department with any questions. Beginning November 1, 2026, Employees may also contact Aetna Member Services at 855-622-0487.

Key Next Steps for Employees

- ✓ Watch for communications regarding the transition, including Open Enrollment materials.
 - ✓ Review Aetna medical plan materials and provider network information beginning November 1, 2026.
 - ✓ Review the Aetna Pharmacy formulary if you take ongoing medications beginning November 1, 2026.
 - ✓ Watch for your new Aetna card in the mail in December 2026.
 - ✓ Create your online Aetna accounts once you receive your enrollment information in December.
 - ✓ Contact your campus HR/Benefits Department with any questions or concerns.
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Important: This FAQ is intended to provide a general overview of the transition. Official plan documents and Summary Plan Descriptions (SPDs) govern all benefit programs. If there is any discrepancy between this FAQ and the plan documents, the plan documents will govern.