

2024 Arizona

# **Individual & Family plans**



Health benefits and health insurance plans are offered, underwritten, and/or administered by Banner Health and Aetna Health Insurance Company and/or Banner Health and Aetna Health Plan Inc. (Banner | Aetna). Banner | Aetna is an affiliate of Banner Health and of Aetna Life Insurance Company and its affiliates (Aetna). Each insurer has sole financial responsibility for its own products. Aetna and Banner Health provide certain management services to Banner | Aetna. Aetna is part of the CVS Health<sup>®</sup> family of companies.

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## Introducing Banner | Aetna

It's time you got more than you expect from a health insurance company.

Banner | Aetna provides Arizonans with coverage they can count on. Our affordable individual & family plans bring the quality network of doctors, specialists and hospitals from Banner Health, plus the convenient care options of CVS<sup>®</sup>.

That's how **healthier happens together™**.

## No PCP selection or referrals required

While it is important to build a relationship with your primary care provider, you can see any innetwork doctor without making a selection or getting a referral. With our quality network of doctors, specialists and hospitals, you'll find the care you need, close to home. Plans also include innetwork mental health providers and virtual mental health options.

#### **FIND A PROVIDER**



Scan the QR code or go to BannerAetna.com/individual-family/VP to search for doctors, hospitals and specialists.

### Affordable care options

Our many \$0 and affordable care offerings make it easy to take care of your health. You decide which plan offers the copay, deductible and coinsurance amounts that are right for you.



Preventive care

Virtual care through 98point6<sup>®</sup>\*

MinuteClinic<sup>®</sup> visits at CVS<sup>®</sup>\*

\*FOR EXCLUSIONS & LIMITATIONS: Health benefits and health insurance plans contain exclusions and limitations, please visit bit.ly/Banner-EL for a complete list.

#### **Convenient access to MinuteClinic care**

Get no-cost or low-cost care anytime with convenient online options or at one of the 1,000+ MinuteClinic locations nationwide. Access 24/7 virtual care through 98point6 at no extra cost to you.

Many MinuteClinic locations are open 7 days a week with extended evening and weekend hours.\* Find a location near you at CVS.co/minuteclinicsearch

Example MinuteClinic services include:

- Allergy treatment
- Women's health Illnesses & infections
  - And more
- Vaccines

\*FOR NO-COST OR LOW-COST VIRTUAL CARE: 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-preventive MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. 98point6 is a registered trademark of 98point6 Inc. 98point6 and 98point6 physicians are independent contractors and are neither agents nor employees of Banner | Aetna or plans administered by Banner | Aetna.

\*FOR MINUTECLINIC CARE AND SCHEDULING: For a complete list of participating walk-in clinics, log in to BannerAetna.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 nonpreventive 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.

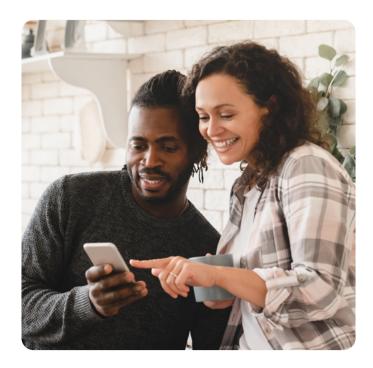
#### All essential health benefits are covered

- · Ambulatory patient services
- Emergency services
- Hospitalization
- Pregnancy, maternity and newborn care
- Mental health services
- Prescription drugs
- · Rehabilitative and habilitative services
- Laboratory services
- · Preventive and wellness services
- Chronic disease management
- Pediatric services\*

#### Prescription drug coverage in every plan

We cover a range of prescription drugs and keep your out-of-pocket costs low through our in-network pharmacies, including CVS Pharmacy<sup>®</sup> locations. Banner Family Pharmacy is the Banner | Aetna exclusive pharmacy vendor for specialty medications.

Most plans include generic prescriptions for \$5 or less to help you keep up with your medicine while keeping costs low.\*



## Up to a \$100 yearly allowance

Get up to a \$100 yearly allowance to use on over-thecounter health and wellness items at CVS® retail stores and online.\* You can choose from hundreds of CVS Health® brand products like cold and allergy medicines, pain relief and more.

#### WATCH THE VIDEO



Scan the QR code to watch the video about the yearly allowance.

#### 20% OFF CVS HEALTH BRAND PRODUCTS\*

Your member ID card gets you 20% off CVS Health brand products anytime you shop at CVS retail stores – only for individual and family plan members.

\*FOR PEDIATRIC SERVICES: Pediatric dental care only covered through Banner | Aetna on off-exchange plans.

\*FOR \$5 OR LESS GENERIC PRESCRIPTIONS: Pharmacy benefits are administered by an affiliated pharmacy benefit manager, CVS Caremark<sup>®</sup>.

\*FOR \$100 ALLOWANCE: \$25 allowance each quarter to use on select CVS Health brand products. Unused allowance does not carry over to the next quarter.

\*FOR 20% OFF CVS HEALTH BRAND PRODUCTS: Excludes sale and promo items, alcohol, prescriptions and co-pays, pseudoephedrine/ephedrine products, pre-paid gift cards, and items reimbursed by any health plan. Not combinable with other offers. 20% discount is not valid on other CVS brands such as CVS Pharmacy, Beauty 360<sup>®</sup>, CVS, Gold Emblem<sup>®</sup> or Gold Emblem abound<sup>®</sup>. CVS reserves the right to apply the 20% discounts to qualifying items in any order within the transaction. For in-store use only.

# Managing your plan

Register for your member portal and download the Aetna Health<sup>SM</sup> app for Banner | Aetna

Get a digital ID card that you can print or save on your phone for fast access

 Pay your bill multiple ways: set up autopay, pay online in seconds or pay bills up to \$999 at CVS Pharmacy<sup>®</sup> store locations

# You may qualify for financial help

Many individuals and families are eligible for subsidies, so you may get extra savings on your monthly premium, deductibles and copays. See if you qualify for financial help before you shop.

# Find a plan in your area

Open enrollment begins November 1, 2023



Enter your ZIP code at BannerAetna.com/individual-family/VP to see if plans are available in your area.

1-833-732-2182 (TTY: 711) Mon. to Fri. 8 AM to 9 PM ET

Aetna<sup>®</sup>, CVS Pharmacy and MinuteClinic<sup>®</sup>, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health<sup>®</sup> family of companies.



