



Live it

2021 Aetna Federal Plans
A total approach to health

aetnafeds.com

19.02.308.1-FED M (9/20)



From the comfort of your home.

Getting in touch is easier than ever.

Whether it's a health plan question for us, or a health care question for a doctor, we'll work with you to make it happen.

We're excited to offer you AetnaFedsLive, an online portal where you can connect live with our team. You can ask questions and get answers at your own pace. Just visit [AetnaFedsLive.com](https://www.aetna.com/feds-live).



Chat online and get answers

You can connect with our online staff on demand. Feel free to ask questions about your plan options. Or you can simply get guidance on plan selection.



Schedule an appointment for personalized support

Want more than a quick chat? Just schedule a one-on-one appointment with one of our team members to talk about your health plan choices. You can even handpick which team member you'd like to meet with before your session.



Use self-service tools for round-the-clock help

If you're the type of person who likes to figure things out for yourself, then you're in luck. You don't have to talk to anyone to understand your plan options. You can access plenty of features on your own, like:

- **On demand webinars** — live meetings to get an overview of your health plan options
- **Your member website** — an online tool that lets you save time and make informed health choices
- **A provider directory** — an online directory where you can find in-network doctors



Talk to a doctor any time

[Teladoc.com/Aetna](https://www.teladoc.com/Aetna)

1-855-Teladoc (835-2362)

As a plan member Teladoc® gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video or mobile app visits.

Getting started with Teladoc:

1		Set up your account Set up your account by phone, web or mobile app. Online: Go to Teladoc.com/Aetna and click "Set up account" . Mobile app: Download the app and click "Activate account" . Visit teladoc.com/mobile to download the app. Call Teladoc: Teladoc can help you register your account over the phone.
2		Provide medical history Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.
3		Request a consult Once your account is set up, request a consult anytime you need care. And talk to a doctor by phone, web or mobile app. Less than an urgent care or emergency room visit.



Highlights of your health plan

No matter which plan you choose, you can take advantage of the following:

A large national network

- More than 1.2 million health care professionals*
- Nearly 700,000 primary care physicians (PCPs) and specialists*
- More than 5,700 hospitals*

That means you can find a network provider nearly anywhere in the United States — whether you're at home or away on business or vacation. Chances are your doctor is in our network. To make sure, check our directory before signing up. Just go to [aetnafeds.com](https://www.aetnafeds.com) and click on "Find Your Doctor."

No need for referrals

You don't have to get a referral from your doctor to see a specialist.

Discounts to help you save on:

- Gym memberships
- Weight-loss programs
- Vision products and services
- Chiropractic care, acupuncture, massage therapy and more

Online tools can help you:

- Find a doctor, hospital or walk-in clinic, close to home or out of state
- Create your own personal health record and review claims
- Save money by comparing costs. Our cost estimator provides personalized cost information

Want to test drive the tools now? Log in at [aetnafeds.com](https://www.aetnafeds.com) and select "Member Login/Register." Use "federal3" as your user name and password.

*Aetna Enterprise Preferred Provider Organization (PPO) Database, as of August 2020.



Connect live with our team

Chat with us online, watch webinars, schedule a one-on-one appointment and more. Just visit [AetnaFedsLive.com](https://www.aetnafeds.com).

Aetna Value plan with a national PPO network

Wellness rewards, and no referrals

How this plan works

1. This plan rewards you for taking care of yourself. How?

By giving you monetary credits when you get preventive care like flu shots. Those credits you've earned can then go toward paying your deductible or medical costs.

See how the wellness rewards work on the next page. Or visit aetnafeds.com.

2. You can visit any doctor in the Aetna PPO network. No need to get a referral to see a specialist.
3. You can also use any doctor outside Aetna's network. But your out-of-pocket costs will be higher.

2021 Aetna Value benefits (available nationwide)

Key benefits	What you pay in the network*
Preventive care Routine physical	\$0 \$0 (one per calendar year)
PCP care	\$25
Specialist care	\$40 Note: You don't need to meet a deductible for PCP or specialist care. Just pay your copay.
Teladoc consult	\$40 no deductible
Lab, X-ray and diagnostic services	20% no deductible
Deductible	\$700 (self)/\$1,400 (self + one or self + family)
Inpatient hospital charges	20% after deductible
Outpatient surgery	20% after deductible
Maternity Routine prenatal care Hospital care	\$0 no deductible 20% after deductible
Emergency room	20% after deductible
Urgent care center	20% after deductible
Prescription drugs**	Note: You don't need to meet a deductible for prescription drugs. Just pay your copay or coinsurance (as noted below).
30-day supply at a retail pharmacy***	\$10 for generics, 30% of cost of brand name up to a \$600 maximum, 50% of cost of nonformulary up to a \$600 maximum†
90-day supply through mail-order service	\$20 for generics, 30% of cost of brand name up to a \$1200 maximum, 50% of cost of nonformulary up to a \$1200 maximum†

*The costs for out-of-network care are higher. To pay the least out of pocket, use network doctors and hospitals.

**For specialty drug information, see the federal brochure at aetnafeds.com.

***If you use an out-of-network retail pharmacy, you pay 50 percent of the negotiated rate for all types of drugs, plus any difference between our allowance and the billed amount.

†Like other health plans, this plan uses a formulary, which is a list of generic and brand-name drugs your health plan prefers.

Get rewarded for being healthy

You can earn up to \$250 in credits for yourself or \$500 per family. And those credits then go toward helping pay your deductible or medical costs. It's extra money just for taking part in certain healthy activities.

It's easy money



All you need to do is get preventive care — like routine physicals and flu shots.

You'll then receive a \$50 credit for each activity. Just call your doctor's office to schedule a visit. Remember: Preventive care is a \$0 copay.



Earn another \$50 credit when you get a biometric screening.

This blood test, blood pressure check and waist measurement can help you see if you're at risk for certain medical conditions, like heart attack or stroke.

2021 Aetna Value rates (what you pay every other week)

These rates do not apply to all Enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer which maintains your health benefits enrollment.

	Code	Non-postal	Postal 1	Postal 2
Region 1 (available in CT, DE, ME, MA, NH, NJ, NY, RI, VT)				
Self only	EP4	\$145.94	\$142.58	\$132.52
Self + one	EP6	\$352.52	\$345.33	\$323.77
Self + family	EP5	\$325.14	\$317.33	\$293.91
Region 2 (available in AL, AR, DC, FL, GA, LA, MD, NC, TN, VA, WV)				
Self only	F54	\$137.72	\$134.36	\$124.30
Self + one	F56	\$334.06	\$326.87	\$305.31
Self + family	F55	\$306.31	\$298.50	\$275.08
Region 3 (available in AZ, CO, KS, MI, MO, NV, NM, SD, UT, WA)				
Self only	G54	\$89.36	\$86.00	\$75.94
Self + one	G56	\$225.66	\$218.47	\$196.91
Self + family	G55	\$195.72	\$187.91	\$164.49
Region 4 (available in ID, IL, IA, KY, MN, MS, MT, NE, ND, OR, PA, WY)				
Self only	H44	\$135.72	\$132.36	\$122.30
Self + one	H46	\$331.49	\$324.30	\$302.74
Self + family	H45	\$303.67	\$295.86	\$272.44
Region 5 (available in AK, CA, HI, IN, OH, OK, SC, TX, WI)				
Self only	JS4	\$263.61	\$260.25	\$250.19
Self + one	JS6	\$624.42	\$617.23	\$595.67
Self + family	JS5	\$591.04	\$583.23	\$559.81

Aetna HDHP with a health savings account

A national PPO network, low rates and a tax-free account

How this plan works

1. We set up a health savings account (HSA) for you to help you pay for your health care.* Aetna adds money to it each month.

Here's what you get in your HSA:

- **Self only:** \$800 a year (\$66.67 a month)
- **Self + one:** \$1,600 a year (\$133.33 a month)
- **Self + family:** \$1,600 a year (\$133.34 a month)

You can add money to it, too — and pay no taxes on it. The account earns interest tax free, so it builds up over time. And all the money in there is yours to keep — even if you leave the plan.

2. You can visit any doctor in the Aetna PPO network. No need to get a referral to see a specialist.
3. You can also use any doctor outside Aetna's network. But your out-of-pocket costs will be higher.

Dental, vision and pharmacy coverage are built in.

2021 Aetna HDHP benefits (available nationwide)

Key benefits	What you pay in the network**
Preventive care	\$0
Routine physical	\$0 (one per calendar year)
Deductible	\$1,800 (self)/\$3,600 (self + one or self + family) Bonus: You can use your HSA money to help pay your deductible.
PCP care	15% after deductible
Specialist care	15% after deductible
Teladoc consult	15% after deductible (\$40 maximum)
Inpatient hospital charges	15% after deductible
Outpatient surgery	15% after deductible
Emergency room	15% after deductible
Urgent care center	15% after deductible
Lab, X-ray and diagnostic services	15% after deductible
Prescription drugs***	After deductible:
30-day supply at a retail pharmacy	\$10 for generics, 50% up to \$200 max for brand name, 50% up to \$300 max for nonformulary [†]
90-day supply through mail-order service	\$20 for generics, 50% up to \$400 max for brand name, 50% up to \$600 max for nonformulary [†]
Built-in vision	
<i>Routine eye exam</i>	— You pay \$0 when you visit network doctors.
<i>Money toward prescription eyewear</i>	— You get \$100 that you can use toward the purchase of prescription glasses and contact lenses every 24 months.
<i>Discounts</i>	— You get discounts on eyeglasses, contacts, eye exams and more.
Built-in dental	
<i>Cleanings and X-rays</i>	— You pay \$0 when you visit network dentists.

*To open an HSA, you must meet certain Internal Revenue Service eligibility requirements. If you don't, let us know by calling **1-877-459-6604**. You can enroll in a similar plan called HDHP with HRA. See the federal brochure at aetnafeds.com to learn more.

**The costs for out-of-network care are higher. To pay the least out of pocket, use network doctors and hospitals.

***For specialty drug information, see the federal brochure at aetnafeds.com.

[†]Like other health plans, this plan uses a formulary, which is a list of generic and brand-name drugs your health plan prefers.

Bank more money in your HSA

You can earn up to \$75 for yourself or \$150 per family. And the money goes right into your HSA. It's extra money just for completing certain wellness activities.

Here's what you need to do



Step 1:

Go to **aetnafeds.com** and sign up. Already registered? Then log in with your user name and password.



Step 2:

Complete the online health assessment on your member website.



Step 3:

Get a biometric screening. This blood test, blood pressure check and waist measurement can help you see if you're at risk for certain medical conditions, like heart attack or stroke.

2021 Aetna HDHP with HSA rates (what you pay every other week)

These rates do not apply to all Enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer which maintains your health benefits enrollment.

	Code	Non-postal	Postal 1	Postal 2
Self only	224	\$121.20	\$117.84	\$107.78
Self + one	226	\$267.10	\$259.91	\$238.35
Self + family	225	\$237.98	\$230.17	\$206.75

It's easy to enroll



Step 1:

- Choose a plan



Step 2:

- Find your plan's enrollment code. They're listed in the rate charts in this brochure.



Step 3:

- Your agency may use an online system like MyPay, Employee Express or PostalEASE. Or a 2809 paper form. Go to **aetnafeds.com/enroll** for information.

Aetna Open Access[®] plan

DC, MD, VA area

Our most popular plan in DC, MD, and VA, with a national network, predictable costs, no referrals

For information on Open Access plans in other areas visit our website or contact us.

How this plan works

It's simple.

1. Find a doctor in the Aetna network. Just do a search at **aetnafeds.com**.
2. Visit any primary care physician (PCP) or specialist in the network. No referral needed.
3. Pay your copay — your share of the cost.

Dental, vision and pharmacy coverage are built into your Open Access Basic plan.

2021 Open Access Basic benefits (in DC, MD, VA area)

Key benefits	What you pay
Preventive care Routine physical	\$0 \$0 (one per calendar year)
PCP care	\$25
Specialist care Teladoc consult	\$55 \$40
Maternity Routine prenatal care Hospital care	\$0 20% of plan allowance
Inpatient hospital	20% of plan allowance
Outpatient surgery	\$350 per visit
Urgent care	\$50
Emergency	\$200
Chiropractic	\$55 specialist
Lab/X-ray/diagnostic services	\$25 PCP/\$55 specialist (\$100 for certain tests)
Prescription drugs* 30-day supply at a retail pharmacy	\$10 for generics, 50% up to \$200 max for brand name, 50% up to \$300 max for non-formulary generic or brand name**
90-day supply through mail-order service	\$20 for generic, 50% up to \$400 max for brand name, 50% up to \$600 for non-formulary generic or brand name **

Built-in vision

Routine eye exam — You pay a \$55 copay.

Money toward prescription eyewear — You get \$100 that you can use toward the purchase of prescription glasses and contact lenses every 24 months.

Discounts — You get discounts on eyeglasses, contacts, eye exams and more.

Built-in dental — In-network cleanings, X-rays, composite fillings

- \$5 copay when you use the basic dental network
- \$0 copay (after \$20 deductible) when you use the dental PPO network***

You are automatically covered under the basic network option.

Call **1-800-537-9384** to select your designated primary care dentist **or** to switch to our PPO network at no additional cost.

*For specialty drug information, see the federal brochure at **aetnafeds.com**.

** Like other health plans, this plan uses a formulary, which is a list of generic and brand-name drugs your health plan prefers.

*** If you see an out-of-network dentist, you pay 50 percent of the negotiated rate plus any difference between our allowance and the billed amount.

Save time and money

With flat copays and no referrals the Open Access plan is our most popular plan in your area. Know exactly what you'll pay when you visit most providers with this option. And with mainly copays there's little to no paperwork hassles, so you can focus on more important things.

2021 Aetna Open Access Basic plan rates (what you pay every other week)

These rates do not apply to all Enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer which maintains your health benefits enrollment.

2021 Aetna Open Access Basic plan rates (DC, MD, VA area)				
	Code	Non-postal	Postal 1	Postal 2
Self only	JN4	\$88.15	\$84.79	\$74.73
Self + one	JN6	\$175.46	\$168.27	\$146.71
Self + family	JN5	\$192.33	\$184.52	\$161.10

Open Access plans

What appears here is information about **our most popular plan: the Open Access Basic plan**

For information about our **Open Access High plan**, refer to [aetnafeds.com](https://www.aetnafeds.com).

Please see the Aetna federal brochure at [aetnafeds.com](https://www.aetnafeds.com) for full plan details, service areas and rates.



Aetna Saver plan

Available in DC, MD, VA area only

A low cost, easy to use plan for DC, MD and VA

How this plan works

1. Find your doctors in the Aetna network. Search the online directory at aetnafeds.com.
2. Visit your primary care physician (PCP) or specialist in the network. No referral is needed.
3. Pay your share of the cost.
4. Keep track of all of your information and claims using your member website.

2021 Aetna Saver benefits (available in DC, MD, VA area only)

Key benefits	What you pay in the network*
Preventive care Routine physical	\$0 \$0 (one per calendar year)
Deductible	\$1,000 (self)/\$2,000 (self + one or self + family)
PCP visit	30% after deductible
Specialist	30% after deductible
Teladoc consult	\$40, then 30% of the \$40 after deductible
Inpatient hospital	30% after deductible
Outpatient	30% after deductible
Emergency room	30% after deductible
Urgent care center	30% after deductible
Prescription drugs** 30-day supply at a retail pharmacy	After deductible: \$10 for preferred generics, 50% for preferred brand name formulary***



Connect live with our team

Chat with us online, watch webinars, schedule a one-on-one appointment and more. Just visit AetnaFedsLive.com.

2021 Aetna Saver plan rates (what you pay every other week)

These rates do not apply to all Enrollees. If you are in a special enrollment category, please refer to the FEHB Program website or contact the agency or Tribal Employer which maintains your health benefits enrollment.

2021 Aetna Saver plan rates (available in DC, MD, VA area only)				
	Code	Non-postal	Postal 1	Postal 2
Self Only	QQ4	\$68.68	\$65.93	\$57.00
Self + One	QQ6	\$144.32	\$138.55	\$119.79
Self + Family	QQ5	\$157.17	\$150.88	\$130.45

* The costs for out-of-network care are higher. To pay the least out of pocket, use network doctors and hospitals.

** For additional drug information, see the federal brochure at aetnafeds.com.

***Like other health plans, this plan uses a formulary, which is a list of generic and brand-name drugs your health plan prefers.



Questions?

Just call us at **1-877-459-6604** or go to **aetnafeds.com**.



Connect live with our team

Chat with us online, watch webinars, schedule a one-on-one appointment and more. Just visit **AetnaFedsLive.com**.

It's easy to enroll



Step 1: Choose a plan

Review the brochure or visit **AetnaFedsLive.com** to find a plan.



Step 2: Find your plan's enrollment code

They're listed in the rate charts in this brochure. You can also find them at **aetnafeds.com**.



Step 3: Fill out the form

Check with your human resources department to see if you can enroll online, using an agency system like MyPay, Employee Express or PostalEASE. Or you may need to submit a paper 2809 form.

Need a form? Go to aetnafeds.com/enroll.

Health benefits and insurance plans are offered, underwritten and/or administered by Aetna Health Inc., Aetna Health of California Inc. and/or Aetna Life Insurance Company (Aetna).

This is a brief description of the features of these Aetna health benefits plans. Before making a decision, please read the plan's applicable federal brochure(s). All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochure. Plan features and availability may vary by location and are subject to change. Pharmacy clinical programs such as precertification, step therapy and quantity limits may apply to your prescription drug coverage. The cost estimator tool provides an estimate of what would be owed for a particular service based on the plan at that very point in time. Actual costs may differ from an estimate, if, for example, claims for other services are being processed after the estimate is provided but before the claim for this service is submitted. Or, if the doctor or facility performs a different service at the time of the visit. HMO members can only look up estimated costs for doctor and outpatient facility services. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Discount offers may be available but are not guaranteed under our contract with the FEHB program. Incentive-based activity awards will only be given for completing select wellness programs as determined by the plan sponsor. There may be fees associated with a Health Savings Account ("HSA"). These are the same types of fees you may pay for checking account transactions. Please see the HSA fee schedule in your HSA enrollment materials for more information. This material is for informational purposes only and is not an offer of coverage. It does not contain legal or tax advice. You should contact your legal counsel if you have any questions or if you need additional information. PayFlex cannot and shall not provide any payment or service in violation of any United States (U.S.) economic or trade sanctions. For more information about PayFlex, visit **payflex.com**. Teladoc is not available to all members and operates subject to state regulation. Teladoc and Teladoc physicians are independent contractors and are neither agents nor employees of Aetna or plans administered by Aetna. For complete description of the limitations of Teladoc services, visit **teladoc.com/aetna**. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, visit **aetnafeds.com**.

