Better together

Employee Benefits Guide
Government of the
District of Columbia



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Learn more about your benefits

Visit the Washington DC Government Employee Health Insurance Website at **AetnaDCGov.com**. Or call us at **1-888-238-6258 (TTY: 711)**, Monday through Friday, 8 AM–6 PM ET. We have translators available to speak to you about your benefits in your language.

Policies and plans are insured and/or administered by Aetna Life Insurance Company or its affiliates (Aetna).

Personalized health information

Use your member website — at home or on the go — to better understand your benefits and to help you make informed decisions about your health care.

Your Aetna® member website and the Aetna Health℠ app

Manage your benefits and stay on top of your health care, when and where it works for you.

Connect to care and stay healthy

- Find in-network doctors, including those offering virtual services, as well as walk-in clinics and urgent care centers near you
- Get cost estimates before you get care
- View provider ratings and reviews
- Get personalized reminders to help you improve your health

Understand and manage your benefits

- Review your benefits and coverage details
- See what your health care costs, how much is covered by your plan, and where you are with your deductible and out-of-pocket maximum
- View and pay claims
- Access your ID card whenever you need it

Here's how you can connect:

- Go to **Aetna.com** to set up a username and password, then log in to your member website.
- Download the Aetna Health app by texting **AETNA** to **90156** to receive a download link. Log in with the same username and password you set up on **Aetna.com**. Message and data rates may apply.*

*Terms and conditions:
Aetna.com/legal-notices/disclaimer.html
Privacy policy: **Aetna.com/legal-notices/privacy.html**
By texting 90156, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna Health app. Consent is not required to download the app. You can also download by going to the Apple® App Store® or Google Play™.

Need help?

Contact an Aetna Member Services representative for help with claims, coverage questions and more. You can also ask for a translator or for information in Spanish.

- Call **1-888-238-6258 (TTY: 711)**, Monday through Friday, 8 AM–6 PM ET.
- Log in at **Aetna.com** to chat or send us a message.



Find in-network doctors

Find the doctor who's right for you with the provider search tool. The tool is available on your member website at Aetna.com or on the Aetna Health℠ app.

Enjoy the freedom to visit any network doctor

Our plans give you the freedom to visit any doctor who is part of our network, without a referral. However, working with a primary care physician (PCP) gives you a chance to visit a doctor who will get to know your personal health care needs. Your PCP can:

- Provide routine care and treat you for certain illnesses and injuries
- Know your health patterns and risks
- Guide you on important health decisions

It's easy to choose a primary care physician

You can select or change your PCP at any time by calling Aetna® Member Services. Or you can log in at Aetna.com and select **Find Care & Pricing**.

Provider search en Español?

Simply click on the "Español" link at the top of the provider search page to switch to a Spanish version.

Building a relationship with a PCP is a good idea. They'll help you make informed decisions about your care.

One Medical — your primary care benefit

Excellent in-person and 24/7 virtual care

One Medical is a membership-based primary care practice. They offer fast access to appointments in multiple locations nationwide and no-cost 24/7 virtual care through the One Medical app. You can expect high-quality care with a focus on getting to know you as a patient and a person.

Your health care home base

You can turn to One Medical for both your physical and mental health care needs, including:

- Annual wellness visits
- Care for everyday ailments
- Management of chronic conditions, such as diabetes and depression
- Convenient on-site labs

Activate your no-cost membership

- Your plan covers the cost of annual membership for you and your covered spouse and dependents of all ages.
- One Medical providers are part of the Aetna network. Scheduled visits are billed to your medical plan like any doctor's office visit. There's no cost for 24/7 virtual care.
- Visit OneMedical.com/Aetna to sign up using your Aetna ID number. If you have any issues, contact Hello@OneMedical.com.



The right care when you need it

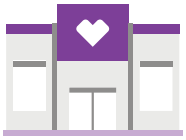
It's important to know where to go to get the care you need for the lowest cost. Of course, if you have a life-threatening illness or injury, don't wait — go to the nearest emergency room (ER) or dial 911.



Your doctor (primary care physician)

Aetna® plans give you the freedom to visit any doctor who is part of the Aetna network without a referral. However, working with a primary care physician gives you a chance to visit a doctor who will get to know your personal health care needs, medical history and background.

Always visit your doctor first, if possible.



Walk-in clinics

- Offer treatment for minor health issues, such as strep throat, ear infections, bronchitis and allergies
- Cost less than urgent care centers and ERs
- Are open extended hours and evenings
- Are usually located within a store or pharmacy



Urgent care centers

- Offer treatment for more serious health issues, such as fever, sprains, minor cuts and burns
- Cost slightly more than walk-in clinics but much less than the ER
- Have extended evening, weekend and holiday hours



ERs

- Are for life-threatening emergencies, such as chest pain, trouble breathing or severe bleeding
- Have the highest cost for treatment
- Are open 24/7
- Treat true emergencies first, often resulting in a long wait for non-urgent cases



In-network labs

Both Quest Diagnostics and Labcorp locations are in-network labs under the Aetna medical plans and offer a full range of lab services.

Virtual care

Many doctors now offer virtual visits online or through an app. The Aetna® medical plans cover virtual doctor visits the same as in-person visits. You also have the options below for connecting with a doctor, therapist or psychiatric mental health nurse practitioner (PMHNP) by phone or video.

Consult with a doctor 24/7 — from anywhere

CVS Virtual Care®

From wellness visits and quick care to mental health support, we've got your back. Talk with a licensed doctor by phone or video for help with non-emergency medical issues. You can use CVS Virtual Care in addition to your regular providers.

- Most primary care and mental health visits are available within a week.
- You can access 24/7 care through our virtual clinic.
- Some benefits start at $0 depending on your health plan and deductible.*

24/7 Care

(24/7 access)

For adults and children over 18 months

Virtually connect quickly and easily with a licensed provider for minor illnesses and injuries. Get treatment for:

- Coughs, colds, flu and strep
- Joint, head, and stomach pain
- Infections (ear, sinus, skin, UTI)
- Medication refills
- And more

Mental health services

(8:00 AM to 7:30 PM local time)

For adults and children ages 13 and up**

Talk with a therapist about your anxiety or stress. Or schedule with a psychiatric mental health nurse practitioner (PMHNP) for diagnosis, treatment and medication management. Get treatment for:

- Anxiety and mood disorders
- Depression screening
- Medication management
- Support with stress, life adjustments and conflict resolution
- Sleep and related health behaviors
- And more

Primary care services

Book a new patient visit within days with your selected provider. Get treatment for:

- Chronic illnesses (such as asthma and diabetes)
- Sick care
- Wellness and annual health assessment
- Follow-ups from in-person visits
- Medication adjustments and refills
- No-cost Welcome Kit that includes a blood pressure and heart rate monitor

For easy and accessible patient support services, call **1-866-211-5678 (TTY: 711)**.

Some visits starting at $0*

Get coordination of in-person care when needed at nearby MinuteClinic® locations or in-network provider clinics.

Schedule a virtual primary care visit quickly and easily

You get to choose your provider and enjoy flexible appointments that work with your busy lifestyle.

Get started today

Scan the QR code or go to **CVS.com/virtual-care** to register and schedule an appointment.

*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 non-preventive MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. This benefit is not available in all states and on indemnity plans. Subject to change.

**Adolescent mental health services are limited to Counseling only; Mental Health Medication Management and Psychiatry services remain available only for adults 18+.

Personal attention

Whether you're managing a chronic condition or dealing with a complex health challenge, our nurses can help. If you're identified for care management, a nurse may reach out to you. Or you can reach out for support.

Aetna One® Choice — ongoing nurse support when you need it most

If you have an urgent health need, we connect you to one-on-one nurse support.* A dedicated nurse, backed by a multidisciplinary team, will work with you to help you achieve your health goals. They may also recommend you for group coaching support for specific health needs. Or you can explore member resources such as the Cancer Support Center, the Maternity Support Center and the Back & Joint Care Support Center.

In less severe situations, a nurse can help you access convenient, personalized online tools designed to help you adopt new lifestyle behaviors. You can make small changes that have a big impact on your health. And you can work toward your individual health goals at your pace.

Call 1-888-238-6258 (TTY: 711) to talk to an **Aetna One Choice nurse**.

*While only your doctor can diagnose, prescribe or give medical advice, care management nurses can provide information on a variety of health topics.

A built-in resource

Aetna One Choice is built right in to your benefits. It's a powerful program that opens up a whole new world of personalized support.

These resources are confidential. They cost nothing extra. And they can make a huge difference in how you feel.

Wellness incentives

Earn up to $200 in wellness incentives for completing healthy activities.

You have three opportunities to earn a reward:

1. **Get a biometric screening and earn a $100 reward.** The biometric screening must be completed by your doctor or at a Quest Diagnostics lab.
2. **Take the online health assessment and earn a $50 reward.** Log in to your Aetna® member website at Aetna.com to complete the assessment.
3. **Complete an online lifestyle program and earn a $50 reward.** Log in to your Aetna member website at Aetna.com to learn about the wellness programs available to you.

Lifestyle Coaching

Helping you live healthier.

Changes for the better

If you want to eat better, be more active or take charge of your health, we can help. Our program offers clear, reliable info that can help you make healthy changes.

Connect with resources you can trust

We recommend coaching support that might be a fit for you. And we'll show you personalized health actions to help you. But you set the tone, pace and how and when to interact with us.

Let's do this — together!

- 24/7 web and mobile access
- Live group-coaching sessions online
- One-on-one phone support
- In-person connections*

Support for a wide range of focus areas

- Elevated blood pressure
- Exercise management
- General health education
- Metabolic syndrome
- Nutrition management
- Prediabetes
- Sleep
- Stress management
- Tobacco cessation
- Weight management
- Women's health

*For eligible members, where available.

Choose how to get started

- Sign in at **MyActiveHealth.com/Aetna** and select "**Well-being Resources**."
- Download the **MyActiveHealth®** app.



Aetna Healthy Chapters™

Your health is a lifelong story. Aetna is here for every chapter.

Get ready for a healthy pregnancy

If you're pregnant or thinking about having a baby, it can be a very exciting time. And it's important to have a healthy start for both you and your baby. That's why we're here to support you along the way.

Enhanced support

- **Maternity and family-building support** includes one-to-one care team assistance for both men and women.
- **Expanded virtual care network** is available for both men and women.
- **24-hour dedicated women's health nurse line*** lets you call anytime to talk to a women's health nurse who can address maternity or other health concerns at no extra cost — so you can avoid a trip to the ER.

Family building and maternal health

- **Enhanced maternity support** helps keep parents and babies healthy by spotting risks early and providing extra support for those who need it most.
- **Personalized guidance from preconception to postpartum care** available from a team that explains your benefits, schedules appointments, and more.

Reproductive support

- **Reproductive resources** connect you to expert clinical teams and specialists who help with high-risk pregnancies and conditions like polycystic ovarian syndrome (PCOS) and endometriosis.

Menopause and healthy aging

- **Midlife support** helps you navigate midlife transitions with care for changes like perimenopause, menopause, bone health, hearth health and mental well-being. Our new in-network specialty providers, Gennev and Midi Health, can help you on your menopause journey.

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

To join Aetna Healthy Chapters, scan the **QR code** or call us at **1-800-272-3531 (TTY: 711)** weekdays from 8 AM to 7 PM ET.

Reproductive care at every stage of life

- Contraception and sexual health
- Family building and maternal health
- Reproductive support
- Midlife and healthy aging



Aetna® discount programs

Who said nothing in life is free? With an Aetna medical plan, you get built-in plan discounts that can help keep you happy and healthy. Your covered family members can use them, too.

Healthy vision

Get discounts on eye care services, hardware and supplies. You can visit many doctors in private practice, as well as national chains like LensCrafters®, Target Optical® and Pearle Vision®. Save on:

- Designer frames
- Prescription lenses
- Lens options, such as scratch coating and tint
- Non-disposable contact lenses
- Eye exams
- LASIK laser eye surgery
- Replacement contact lenses, delivered to your door
- Eyeglass chains, lens cases and cleaners
- Nonprescription sunglasses

A fit, fabulous you

Save on products that support a healthy lifestyle. You get access to local and national discounts on brands you know.

- One-on-one health coaching
- At-home weight-loss program
- Healthy food options, including meal delivery
- Wearable fitness devices
- Yoga, meditation and wellness programs
- Group fitness on demand

A natural health boost

Save on a wide variety of products and services, including:

- Therapeutic massage
- Acupuncture
- Chiropractic care
- Advice from registered dietitians with nutrition services
- Products from health and fitness vendors

At-home products

Log in to your member website at **Aetna.com** for easy ordering instructions and save on:

- Blood pressure monitors
- Pedometers and activity trackers
- Electrotherapy TENS units (devices for pain relief)
- Many other Omron® products

Oral health care products

Get discounts on oral health care products to keep your mouth as healthy as possible, including:

- Teeth whitening products
- Electronic toothbrushes
- Z Sonic™ toothbrushes
- Replacement brush heads
- Oral health care kits

Hearing discounts

You'll have access to a variety of discounts and no-cost services, including:

- Discounts on many styles of hearing aids
- Savings on hearing exams, hearing aid repairs and batteries
- No-cost follow-up services for one year
- No-cost routine cleanings and battery door replacements

You can learn more and start saving by logging in to your member website at **Aetna.com**

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.

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. Hearing products and services are provided by Hearing Care Solutions and Amplifon Hearing Health Care. Vision care providers are contracted through EyeMed Vision Care. LASIK surgery discounts are offered by the U.S. Laser Network and QualSight. 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.

How the Aetna® medical plans work

The Government of the District of Columbia offers three plan options:

1 Aetna HMO Plan
Aetna Health Network Only℠

Visit any in-network doctor.

You can visit any in-network doctor, facility or other provider. Out-of-network care is not covered. For most services, you pay a copay (a specific dollar amount) at the time of your care.

2 Aetna PPO Plan
Open Choice® PPO

Visit any doctor in network or out of network.

The plan gives you the freedom to use any licensed provider, but you'll pay less when you stay in the network. Network providers also file claims for you.

3 Aetna Consumer-Driven Health Plan (CDHP) with Open Choice PPO

Take charge of your health care costs.

A consumer-driven health plan puts you, the consumer, in the driver's seat. You have the protection of a medical plan, with in- and out-of-network coverage. You also get a tax-free Health Savings Account (HSA) to help you pay for qualified health care expenses.

All three plans offer access to a national network of medical providers — without requiring a referral from your primary care physician (PCP). But it's a good idea to select a PCP because they get to know you and your health history.

How the CDHP works

The CDHP includes an HSA, which is separate from a Flexible Spending Account (FSA). HSA funds are yours to keep and spend on eligible health care expenses when and how you want.

Benefits of an HSA

- You choose an amount to contribute through payroll deductions.
- You enjoy a triple tax advantage:
  - Tax-free payroll contributions
  - Tax-free interest and investment earnings
  - Tax-free withdrawals to pay eligible expenses
- Funds roll over from year to year, and the account is yours to keep even if you leave the company.
- Inspira™ Financial administers your account. You can log in at InspiraFinancial.com or use the Inspira Mobile™ app to manage your HSA.

How to get the most out of your CDHP

Build your HSA

Maximize your contributions. The maximum allowed contributions for 2027 are:

- $4,500 for single coverage
- $9,000 for family coverage

If you're age 55 or older, you can make an additional $1,000 "catch-up" contribution.

Your HSA earns interest. And once your balance reaches $1,000, you can start investing through Inspira Financial.

Use your HSA funds now or grow and save them for future health care expenses, even in retirement.

Shop smart for health care

Getting care in the Aetna® network will always cost less than getting care out of network. But you could save even more by comparing costs at different in-network facilities before you receive care. Use the cost estimator tool on your Aetna member website at Aetna.com or on the Aetna Health℠ app.

2027 medical plans and pharmacy

Below is a partial list of what's covered by your plan. For a full list of what's covered, check your plan documents at AetnaDCGov.com. Can't find your plan documents? Don't worry. You can call us at 1-888-238-6258 (TTY: 711) to ask a coverage question or have a copy mailed to you.

Plan feature/service	Aetna HMO Plan — Aetna Health Network Only℠	Aetna Open Choice® PPO		Aetna CDHP with Open Choice PPO	
	In network only	In network	Out of network*	In network	Out of network*
Deductible - Single - Family	N/A	$750 $1,500	$1,500 $3,000	$2,000 $4,000; medical and pharmacy combined	$4,000 $8,000
Out-of-pocket maximum - Single - Family	$4,000 $8,000; medical and pharmacy combined	$2,500 $5,000; medical and pharmacy combined	$5,000 $10,000	$4,000 $8,000; medical and pharmacy combined	$6,450 $12,900
Lifetime maximum benefit	Unlimited	Unlimited		Unlimited	
Primary care physician - Office visits	Office hours: $10 copay; after office hours/home: $15 copay	$15 copay; deductible waived	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Specialty care - Office visits	$25 copay	$30 copay; deductible waived	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
- Diagnostic lab and X-rays	Covered 100%	Covered 100% if part of an office visit; 85% after deductible otherwise	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
- Physical, occupational, speech therapy	$10 copay	Covered 85% after deductible	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Preventive care** - Annual routine physical for adults	Covered 100%	Covered 100%; deductible waived	Covered 75% after deductible	Covered 100%; deductible waived	Covered 60% after deductible
- Mammogram	Covered 100%	Covered 100%; deductible waived	Covered 100%; deductible waived	Covered 100%; deductible waived	Covered 60%; deductible waived
- Routine ob/gyn exam	Covered 100%	Covered 100%; deductible waived	Covered 75%; deductible waived	Covered 100%; deductible waived	Covered 60%; deductible waived
- Well-child care (0–21 years)	Covered 100%	Covered 100%; deductible waived	Covered 75% after deductible	Covered 100%; deductible waived	Covered 60% after deductible
Vision - Routine eye exam	$10 copay; 1 routine exam per 24 months	Covered 100%; 1 routine exam per 12 months	Not covered	Covered 100%; deductible waived	Covered 60% after deductible
Outpatient surgery	$50 copay	Covered 85% after deductible	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Hospitalization	$100 per admission	Covered 85% after deductible	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Behavioral health - Inpatient	$100 per-admission copay	Covered 85% after deductible	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
- Outpatient	$10 copay	$10 copay; deductible waived	Covered 75% after deductible	Covered 85% after deductible	Covered 75% after deductible for 1st 40 visits; 60% after deductible thereafter

Plan feature/service	Aetna HMO Plan — Aetna Health Network Only℠	Aetna Open Choice® PPO		Aetna CDHP with Open Choice PPO	
	In network only	**In network**	**Out of network***	**In network**	**Out of network***
Emergency treatment - Emergency hospital charges***	$200 copay	$200 copay; waived if admitted	$200 copay; waived if admitted	Covered 85% after deductible	Covered 85% after deductible
- Urgent care centers	$20 copay	$25 copay; deductible waived	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
- Walk-in clinics†	Covered 100%	Covered 100%; deductible waived	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
- MinuteClinic®	Covered 100%	Covered 100%; deductible waived	Not applicable	Covered 100% after deductible	Not applicable
Maternity - First ob/gyn visit	$25 copay	$30 copay	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
- Hospital/global maternity charge	$100 per-stay copay	Covered 85% after deductible	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Acupuncture Up to 10 visits per year	$10 copay	$15 copay; deductible waived	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Chiropractic	$10 copay	Covered 85% after deductible	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Durable medical equipment	Covered 50%	Covered 85% after deductible	Covered 75% after deductible	Covered 85% after deductible	Covered 60% after deductible
Diabetic supplies	Pharmacy cost-sharing applies if pharmacy coverage is included; otherwise PCP office visit cost-sharing applies	Covered same as any other medical expense			

Pharmacy	In network only	In network	Out of network*	In network	Out of network*
Retail **Up to a 30-day supply at participating pharmacies** Formulary generic drugs Formulary brand-name drugs Nonformulary brand-name drugs	 $20 copay $40 copay $55 copay	 $20 copay $40 copay $55 copay	Not covered	 $10 copay $30 copay $60 copay	Covered 80% after the in-network copay
Mail order from CVS Caremark® **Mail Service Pharmacy** **31- to 90-day supply** Formulary generic drugs Formulary brand-name drugs Nonformulary brand-name drugs	 $40 copay $80 copay $110 copay	 $40 copay $80 copay $110 copay	Not covered	 $20 copay $60 copay $120 copay	Covered 80% after the in-network copay
CVS Specialty®	Preferred Specialty: $65 copay Non-Preferred Specialty: $75 copay	Preferred Specialty: $65 copay Non-Preferred Specialty: $75 copay	Not covered	Preferred Specialty: $65 copay Non-Preferred Specialty: $75 copay	Not covered

*You may be subject to balance billing.

**Check your plan documents for age and frequency restrictions.

***A penalty applies for non-emergency use of emergency hospital services.

†Walk-in clinics are in-network, freestanding health care facilities. They're an alternative to a physician's office visit for treatment of unscheduled, non-emergency illnesses and injuries and the administration of certain vaccines. They're not an alternative to emergency room services or the ongoing care provided by a physician. Neither an emergency room, nor the outpatient department of a hospital, will be considered a walk-in clinic.

Contact information

If you need this material translated into another language, please call Aetna® Member Services at 1-888-238-6258 (TTY: 711). Si usted necesita este documento en otro idioma, por favor llame a Servicios al Miembro al 1-888-238-6258 (TTY: 711).

Aetna Member Services	1-888-238-6258 (TTY: 711)	AetnaDCGov.com
Find providers		Aetna.com > Find Care & Pricing
CVS Virtual Care®	1-866-211-5678 (TTY: 711)	CVS.com/virtual-care
24-Hour Nurse Line	1-800-556-1555 (TTY: 711)	Aetna.com
Aetna One® Choice	1-888-238-6258 (TTY: 711)	
Aetna Healthy Chapters™	1-800-272-3531 (TTY: 711)	
Lifestyle Coaching	1-866-533-1410 (TTY: 711)	

Manage your health and benefits on the go

Download the **Aetna Health℠** app, then **log in** using the same username and password you created for your Aetna member website.

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 Caremark®, Aetna 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. CVS Virtual Care® services are only available in the USA. Limitations may apply based on services and location. Controlled substances not prescribed. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share. Adolescent mental health services are limited to Counseling only; Mental Health Medication Management and Psychiatry services remain available only for adults 18+. 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. Aetna does not provide care or guarantee access to health services. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional. Refer to **Aetna.com** for more information about Aetna plans.

Aetna.com

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MOD GOVDC-73189 (10/26)