

2023 ACA Individual & Family Plans NORTH CAROLINA



Why choose Aetna CVS Health

The coverage you expect from Aetna®, plus the convenient care options of CVS® locations. And it's all at an affordable price.

- Quality care with the Aetna robust network of primary care doctors, specialists and hospitals.
- All plans offer nationwide access to MinuteClinic® locations at low or no cost.*
 - \$0 cost share for Non-Qualified High Deductible Health Plans
 - \$0 after deductible for Bronze Qualified High Deductible Health Plan
- Monthly premiums can be paid in a CVS Pharmacy® store location up to \$999.
- CVS Health Virtual Care™, bundled with CVS Health Virtual Primary Care™, provides \$0** access to general medicine, acute care and mental health services. CVS Health Virtual Primary Care is offered in addition to CVS Health Virtual Care and designed for members who may not have a primary care provider (PCP) or prefer virtual access to care.
- Plans include mental health care at in-network providers.
- Service area includes***: Alamance, Anson, Avery, Beaufort, Bertie, Bladen, Buncombe, Burke, Cabarrus, Camden, Cherokee, Chowan, Clay, Cleveland, Craven, Cumberland, Currituck, Dare, Davidson, Davie, Durham, Edgecombe, Forsyth, Franklin, Gaston, Gates, Graham, Granville, Greene, Guilford, Halifax, Harnett, Haywood, Henderson, Hertford, Hoke, Jackson, Johnston, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Nash, Orange, Pasquotank, Perquimans, Person, Pitt, Polk, Randolph, Rockingham, Rutherford, Stanly, Stokes, Swain, Transylvania, Union, Vance, Wake, Wayne, Wilkes, Yadkin, and Yancey counties.



What's new for 2023

- \$0 deductible on Silver 94% cost share reduction plans.
- Member rewards totaling \$75 in incentives per subscriber, plus \$50 per dependent over 18 years of age.†



Benefit highlights

- Outpatient mental health/substance abuse will follow PCP (not specialist) cost share.
- All plans include acupuncture. This benefit follows PCP cost share and allows up to 10 visits per calendar year.
- PCP and referrals are not required.
- Plan providers must be used to receive benefits. Outside network coverage is for emergencies only.
- Coverage is available at all MinuteClinic locations nationally.
- Coverage for all essential health benefits:
 - Ambulatory patient services
 - Emergency services
 - Hospitalization
 - Pregnancy, maternity and newborn care
 - Mental health and substance use disorder services, including behavioral health treatment
 - Prescription drugs
 - Rehabilitative and habilitative services
 - Laboratory services
 - Preventive and wellness services and chronic disease management
 - Pediatric services, including oral and vision care

*For a complete list of participating walk-in clinics, log in to [Aetna.com](https://www.aetna.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 non-preventative 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 MinuteClinic and other participating walk-in clinics may vary by geography. Walk-in appointments are based on availability and not guaranteed. Online scheduling is recommended.

**Applicable cost-share may vary based on services and providers. Please consult benefit documents for more details. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventative services at no cost-share. However, such services are covered at negotiated contract rates.

***Subject to regulatory approvals.

†Rewards shall be accepted as presented; no substitutions apply.

2023 ACA Individual & Family Plans NORTH CAROLINA



No-cost/low-cost access to MinuteClinic® locations*

- Treatment of minor illnesses and injuries
- Wellness services/screenings include, but are not limited to:
 - Monitoring of conditions such as diabetes and high blood pressure
 - Annual Wellness Exam (Age 18+)
- Select physical exams
- Immunizations, vaccinations and injections
- Chronic condition diagnosis and management
- Behavioral health
- Skin conditions
- Women's health



Network highlights

Network providers include, but are not limited to:

- **Asheville:**
 - Mission Health Partners
 - Pardee Hospital
- **Charlotte:**
 - Atrium Health
 - CaroMont Health
 - Tryon Medical Partners
- **Eastern:**
 - Vidant Health and Physicians East
- **Fayetteville:**
 - Cape Fear Valley Medical Center
- **Triad:**
 - Wake Forest Baptist Health
 - Cone Health
- **Triangle:**
 - Duke Health
 - WakeMed Health



Pharmacy

- The retail pharmacy network is the Aetna® Managed Network, which consists of over 52,000 pharmacies nationwide including CVS Pharmacy®, Walmart, Sam's Club, Harris Teeter and Costco.**
- There are four prescription tiers for all Affordable Care Act plans: (All plans include a drug list and Preferred Pharmacy Network)
 - Preferred Generic
 - Preferred Brand
 - Non-Preferred Generic*** and Brand
 - Preferred and Non-Preferred Specialty

Helpful resources

- Member Services and billing:
1-844-365-7373 (TTY: 711)
- Provider lookup:
[Aetna/providersearch_aetna](https://aetna.com/providersearch_aetna)
- Pharmacy lookup:
[Aetna/aetnapharmacy](https://aetna.com/aetnapharmacy)

*Age and service restrictions may apply.

**For a complete list of participating pharmacy providers, log in to [Aetna.com](https://aetna.com) and use our provider search tool.

***Check your plan documents for coverage information. Some plans may cover all generics, including non-preferred generics, at the lowest cost tier. For the Centers for Medicare & Medicaid Services Standardized plans, all generics are in Tier 1 (generic preferred).