

Meritain Health[®]

an  **aetna** company

City of Portland Employee Presentation

May 2024

City of
portland



Understanding your health care plan is important



So, let's talk about:

- What you should know about your health care.
- Choosing the best options for you and your family.
- How to enroll and start using your benefits.



Let's get started





No surprises,

**just
information.**



Section
1

Who's eligible



Who's eligible

Your eligible dependents may include:



Your spouse or domestic partner.



Your children, natural or adopted.



Your stepchildren.

Dependent coverage is available for any child (regardless of marital status, residency, student status, etc.) of an employee who is deemed to be the employee's biological, step, foster or adopted child (including a child placed for adoption) until such child reaches age 26.

Choosing who to cover



Family members covered by a different plan?

- Enroll yourself and eligible dependents
- Enroll yourself, but decline benefits for some—or all—eligible dependents



When you have benefits from two plans

- Both plans will coordinate benefits
- One plan will be considered primary—or first payer
- The secondary plan pays only after the first plan has paid
- We use a birthday rule to decide which plan is primary

Open enrollment and qualifying events

If you enroll or decline coverage now, you may be able to add, delete or change your benefit choices:

During your employer's next open enrollment period.



If you have a qualifying event, such as:



- Involuntary loss of benefits.
- Marriage.
- Birth.
- Adoption.
- Placement of a child in your home for adoption.





Section
2

Choose a plan that fits you

Preventive care

When combined with healthy eating and exercise, vaccines and early detection are your keys to a long and healthy life.

Preventive care for adults and children

- Routine screenings and check-ups
- Counseling to prevent illness, disease or other health problems



Your plan covers
**100% at
Tier 1 and Tier 2**



Medical benefits at-a-glance

	Tier 1	Tier 2	Tier 3
	Deductible		
Individual	\$400	\$1,000	\$1,000
Family	\$800	\$2,000	\$2,000
	Plan payment		
	90%	90%	80%
	Out-of-pocket max		
Individual	\$1,500	\$2,500	\$2,500
Family	\$3,000	\$5,000	\$5,000

Medical benefits at-a-glance

	Tier 1	Tier 2	Tier 3
Routine check-up	\$0	\$0	70% after deductible
Primary care office visit	\$0; deductible waived	70% after deductible	70% after deductible
Specialist office visit	\$20; then 100% deductible waived	Paid at the Tier 1 level of benefits	70% after deductible
Hospital expenses	90% after deductible	Paid at the Tier 1 level of benefits	70% after deductible
Diagnostic testing (XR and Lab)	90% after deductible	Paid at the Tier 1 level of benefits	70% after deductible
Emergency Services – Emergency Medical Condition	\$100 copay; then 100% deductible waived	Paid at the Tier 1 level of benefits	Paid at the Tier 1 level of benefits
Outpatient therapies (PT, OT, Speech therapy)	\$10 copay; then 100% deductible waived	Paid at the Tier 1 level of benefits	70% after deductible

Prescription drug benefits

Your prescription drug benefits are administered by Scrip World, powered by CVS Caremark®.

	Retail	Mail Order
Generic	\$10	\$15
Preferred	\$30	\$45
Non-Preferred	\$60	\$90
Specialty	\$10/\$30/\$60	\$10/\$30/\$60

In-network providers

Get discounts and higher coverage for your health care when you use in-network doctors, clinics and hospitals.

Your network is the Aetna Choice[®]
POS II



- Find providers online:
<http://www.aetna.com/docfind/custom/mymeritain>
- Find providers by phone: **1.800.343.3140**

Plus, it's easy to find an in-network doctor—and they'll submit claims for you.



Precertification

Our Medical Management team will help you get the most appropriate care, when and where you need it.

Precertify before the following:

- PET scans, non-orthopedic CT/MRIs
- Hospital admissions
- Inpatient or outpatient surgery
- IV home infusion therapy or chemotherapy
- Inpatient substance abuse treatment
- Home health care
- Skilled nursing care
- Durable medical equipment (electric scooters or wheelchairs)



Call before you get care

You or your doctor can call Meritain Health Medical Management to verify which procedures need to be precertified. You can also check your Summary Plan Description (SPD) for a complete listing.



Section
4

Be healthy, live well

Access Mental Well-being Services from Anywhere

With telehealth and virtual mental well-being programs, you can easily get help you need from providers who are part of your network. So, whatever you're facing, you'll have support, including counseling, medication or help with mental health concerns. Plus, you can see providers when and where it's convenient for you. However, depending on your plan coverage, some services may not be covered. You'll want to confirm telehealth eligibility by checking your member website for plan details or calling the number on your ID card, prior to receiving services. Below is a list of providers you can access for a variety of concerns or conditions.

Depression, anxiety or mental well-being concerns			
Ages	Provider	Contact	Availability
0 up to age 18	Brightline	https://www.hellobrightline.com/meritain	Nationwide
5 and up	Telemynd	1.866.991.2103 or https://Telemynd.com/meritain	Nationwide
13 and up	Talkspace	https://www.talkspace.com/Meritain	Nationwide
18 and up	Meru Health	https://www.meruhealth.com/sign-up/meritain/	Nationwide
18 and up	Brightside Health	www.brightside.com/meritainhealth/	Nationwide
18 and up	AbleTo	1.844.330.3648 or https://member.ableto.com/meritain/	Nationwide
Eating disorders			
Ages	Provider	Contact	Availability
4 to 26	AbleTo	1.844.330.3648 or https://member.ableto.com/meritain/	Nationwide

Telehealth (telemedicine) or virtual services: connects you and your provider via a secure televideo platform for counseling, support, education and medication management from the location of your choice. Availability: specific availability by state is subject to change without notice.

To learn more about your benefits or if you have any questions, simply call the number on the back of your medical ID card.

Teladoc Health®



24/7 medical advice by phone, website or mobile app.



U.S.-based, board-certified and state-licensed doctors that are specially trained in telemedicine.



Saves you time and money.



Teladoc Health Network Providers



General Medical Consultations
Waived
100%; Deductible



Behavioral Health Consultations
Waived
100%; Deductible

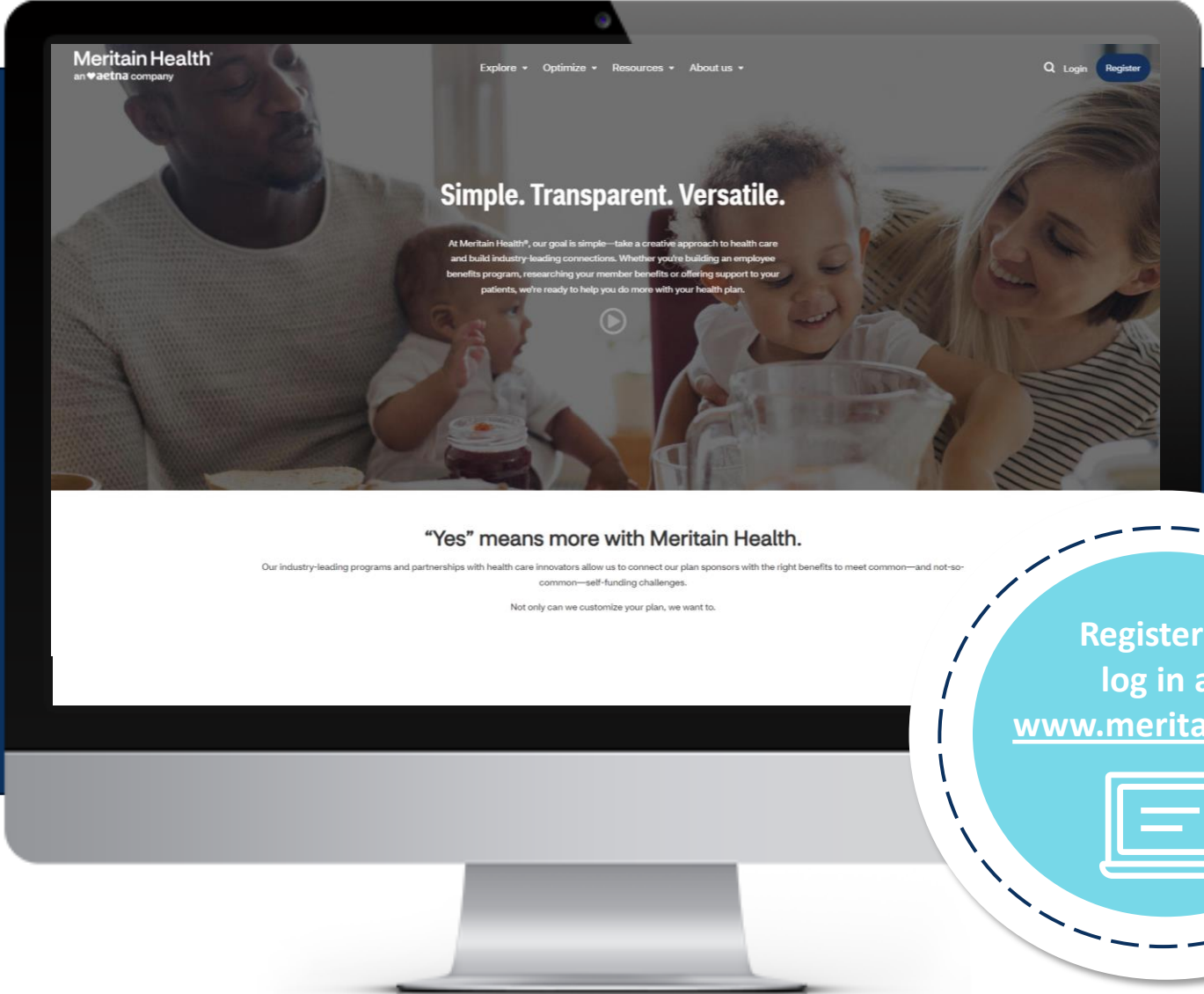


Section
5

Plan access

Where and when you need it

Meritain Health Member Website

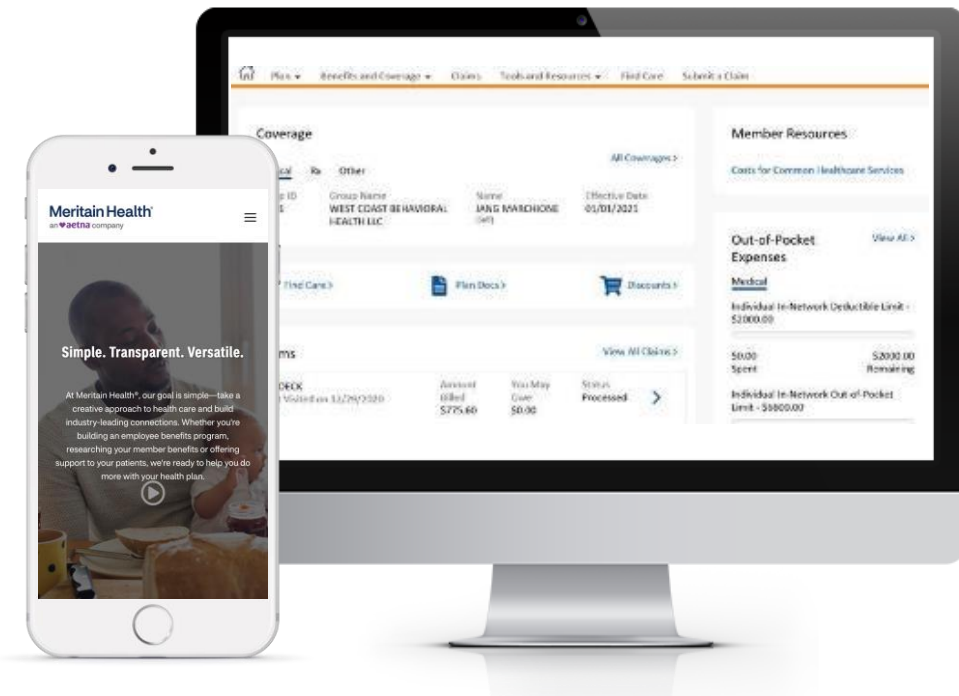


Features of the member website

We make your online health care experience more user-friendly than ever before.

With our new look and feel, the Meritain Health member website organizes your plan information in an easy-to-follow layout.

You'll always know where to go next. Thanks to our new *Quick Links*, the pages you need are often one click away.



The website is an overall tool for:

- Claims history.
- Explanations of Benefits (EOBs).
- Plan documents.
- Eligibility details.
- Wellness resources.
- ID cards (view, print or request new cards).

You can access the website by computer, tablet or via the Meritain Health mobile app on your iPhone® or Android™.



Section
6

**Find balance between
good life and good health**

When you're ready to enroll



Gather all information for you and any dependents you wish to enroll



Consider your personal health and that of your family members



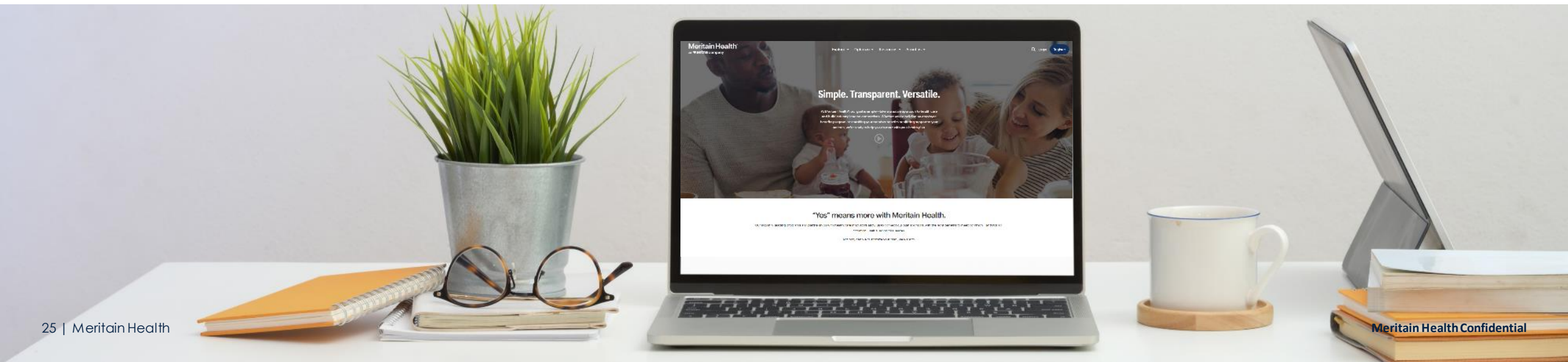
Estimate annual health care expenses for you and your dependents



Make sure you choose the benefits that fit your needs




Double check every paper or online form



Easy-to-use ID cards

Front

Meritain Health
 an  company

Customer Service and Eligibility Inquiries
 800.925.2272
 www.MERITAIN.com

Member

Sample Group

Group #: 11378


Member: MEMBER NAME

Member ID: MEMBER ID NUMBER

Division: 001

Medical Plan

Coverage:
Aetna Network



Plan: Aetna Choice POS II

Deductible and OOP Amounts (Single/Family):
 INN Ded \$XXXX/ \$XXXX OOP \$XXXX/ \$XXXX
 OON Ded \$XXXX/ \$XXXX OOP \$XXXX/ \$XXXX
 Office Visit \$XX Specialist \$XX UC \$XX ER \$XXX

Dental/Vision Plan


Dental Plan: Aetna Dental Administrators

Coverage:

Vision Plan:

Coverage:

Pharmacy Plan

RXBIN: 004336 
 RXPCN: ADV
 RXGRP: RX2738

Member: 866.475.7589
 Pharmacy: 800.364.6331

RX Deductible \$XXX Ind/ \$XXX Family
 RX OOP Max \$XXXX Ind/ \$XXXX Family
 Generic \$XX Preferred \$XX Non-Preferred \$XXX

Back

Claims Submission

Mail **ALL** Claims & Correspondence to:
 Meritain Health
 PO Box 853921
 Richardson, TX 75085-3921
 EDI: **Change Healthcare 41124** or
McKesson/Relay Health 1708 or **4561**

NY Electing

Aetna participating Doctors and Hospitals are independent providers and are neither agents nor employees of Aetna.

Contact 800.343.3140 for assistance in locating an In-Network Provider.

Eligibility

Call 800.925.2272 or visit www.MERITAIN.com for inquiries regarding eligibility, claims and plan benefits.

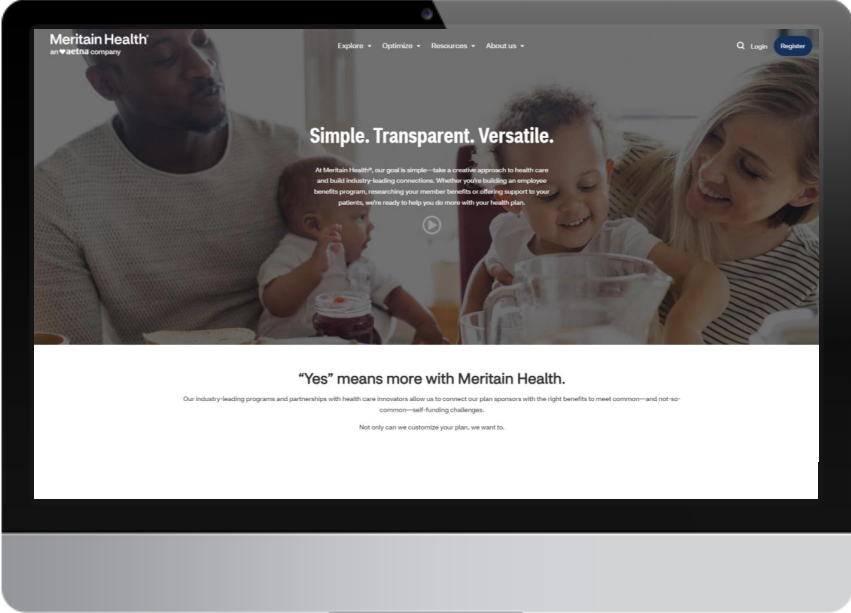
Precertification

For Precertification call: 800.242.1199. Failure to comply with your plan's precertification requirements may result in a reduction of benefits.

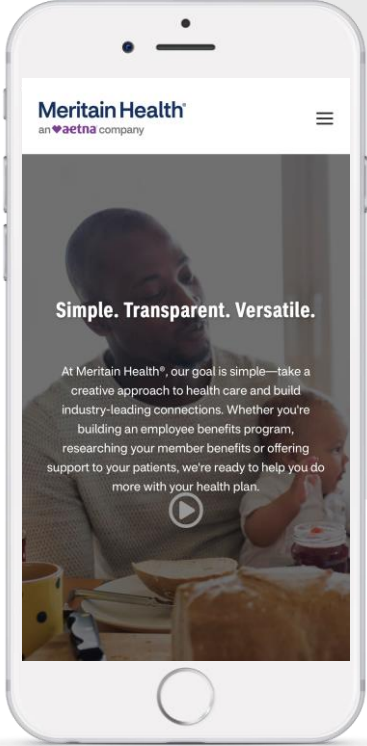
24-Hour Automated Customer Service:
 800.566.9311 or www.MERITAIN.com

Printed:  DOI INDEX #: 009

Get the help you need, when you need it



www.meritain.com



1.800.925.2272

Who is Meritain Health?



Meritain Health is an independent company of Aetna® and CVS Health®



We are one of the nation's largest administrators of health benefits



Provides benefits to **+1,300,000** members nationwide



We're a Third Party Administrator (TPA) that offers employers customized benefit options to lower employee costs for health care

Meritain Health and Aetna are part of the CVS Health family of companies

Why Meritain Health?



Offer access to providers and facilities in the Aetna Choice[®] Point of Service (POS) II network and Aetna Open Choice[®] PPO Network.



Ongoing support with Meritain Health Member Advocacy team to ensure issue prevention and resolution.



Online member website provides easy access to find providers, check claims and download copy of ID card.

Questions?



Meritain Health[®]

an  **aetna** company



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