



IMPORTANT MESSAGE

BE SURE TO NOTIFY YOUR MEDICAL GROUP AND PHYSICIANS IF YOUR INSURANCE IS CHANGING!

High Desert & Inland Employee-Employer Trust 2019 Open Enrollment Announcement

Dear High Desert & Inland Employee-Employer Trust District Employees and Retirees:

As we continue our insurance coverage with Aetna, it is important to read the information below so we can ensure that you are enrolled properly.

AETNA ENROLLMENT PROCEDURE

This May's open enrollment will be "passive", meaning that your current plan-type election will roll over to the next plan year. You will not be required to fill out an application unless you are moving from Kaiser to Aetna or from the HMO to an Open Access Managed Choice (Aetna's PPO) medical plan or vice versa.

If you would like to make changes to your dependent(s) enrollment you will need to complete an enrollment change form that your district can provide for you. All enrollment changes must be completed and submitted to your district **before Wednesday, May 31, 2019**. (Retirees over age 65 are addressed below)

If you are enrolling in the HMO plan and have not made a PCP selection you will be automatically assigned to a PCP. If you wish to make changes to that assignment, please contact **Aetna Health Concierge at (855) 824-5339.**

If you wish to change your PCP you will have **60** days after the July 1st effective date to do so by contacting an Aetna Health Concierge at **(855) 824-5339**. The change will be back dated to **July 1, 2019**. Please allow 24-48 hours for the change to be updated in Aetna's system (if you are at the doctor's office and need to make this change immediately, they can call the provider phone number on the back of your ID card to verify).

If you have any general questions regarding benefits, finding a provider, or selecting a PCP and Medical Group, you may contact an Aetna Health Concierge at (855) 824-5339.

If you have any questions or concerns please contact an Aetna Health Concierge at (855) 824-5339.





OUT OF AREA DEPENDENTS

Aetna is a national carrier with HMO coverage in most states, so if you are enrolled in the California HMO plan your out-of-area/out-of-state dependents may select a PCP near their home or school in another state if they are also in an eligible Aetna HMO service area. Your dependents will have the same HMO coverage as you.

If they are not in an eligible Aetna HMO service area you have the option to enroll them in a special Out-of-Area PPO plan offered by Aetna. There is no additional cost to you for this plan, which offers comprehensive benefits for your out-of-area dependent(s). Please call an Aetna Health Concierge at **(855) 824-5339** to inquire about the options available in the area in which your dependent resides.

RETIREES & SPOUSES OVER 65

Retirees under 65 (Early Retirees) will remain on the district plan with the same benefits as active employees.

District Retirees that are over 65, including spouses who are over 65, are encouraged to contact a Medicare representative in order to determine whether they are required to enroll in part B.

COBRA MEMBER NOTIFICATION

If you or your dependent(s) are enrolled as a COBRA participant you should contact your district office for specific information regarding the change in your insurance. You will also receive new cards in the mail if you are moving to Aetna, along with a summary of benefits.

DUAL COVERAGE & COORDINATION OF BENEFITS

Employees with dual coverage along with their spouse on an Open Access Managed Choice (Aetna's PPO) plan <u>must notify</u> an Aetna Health Concierge at **(855) 824-5339** to update the Aetna system with this Information so your claims will coordinate correctly.

DISABLED DEPENDENT ELIGIBILITY OVER AGE 26

When a dependent disabled child reaches the limiting age, you may apply for continuation of coverage. The plan must have a dependent disabled child provision. Please contact an Aetna Health Concierge at **(855) 824-5339** to discuss how to obtain the necessary forms.

TRANSITION OF CARE ** This will only apply to new hires. **

If you are in the middle of treatment for a serious illness you may qualify for "transition of care" to ensure your treatment is not disrupted. Please contact an Aetna Health Concierge at **(855) 824-5339** to discuss how this will work and obtain the necessary form.





AETNA MEMBER WEBSITE/AETNA MOBILE

If you enroll in an Aetna plan there are some nice tools, programs and perks waiting for you online and on your smartphone. When you receive your Aetna ID card in June please go to <u>www.aetna.com</u> and register for access to your member website. You can then download the Aetna Mobile App from the Apple Store or Google Play and use that same registration to access your secure member information anytime, anywhere. For more information about Aetna Mobile please go to <u>www.aetna.com/mobile</u>.

PRESCRIPTION/PHARMACY GUIDANCE

All prescriptions will be filled by Aetna's own pharmacy management program.

- Your pharmacy benefits and insurance plan covers all types of medicine some more expensive, and some less. You can visit <u>www.aetna.com/formulary</u> and from there, you can find covered medicine, along with alternatives that cost less. If you are already registered for the Aetna member website and signed in, you can order your medications, find a pharmacy, ask a pharmacist a question, and much more.
- 2. Your doctor may prescribe a medication and it may need special approval and/or at times, Aetna may ask your doctor to prescribe you another drug. To confirm if this will apply or not, please contact an Aetna Health Concierge at (855) 824-5339 for more information.
- **3.** If you take medicines on a regular basis, here's a perk that can make your life easier. Our Aetna home delivery pharmacy will mail you your medications with no waiting in line and when receiving your package, there is a complete privacy with secure and unmarked packing label. You may also get up to 90 days' worth of your medications. It is easy to startup and the reordering process is fast. Please contact an Aetna Health Concierge at (855) 824-5339 for assistance on how to enroll.

LABORATORY SERVICES

Open Access Managed Choice (Aetna's PPO) members' laboratory Services and most diagnostic testing will be provided by **Quest Diagnostic Centers** and **LabCorp**. Their locations can be accessed online at <u>www.aetna.com</u>.

HMO members must first contact their Medical Group for the laboratory services or diagnostic testing locations.

MENTAL HEALTH AUTHORIZATIONS

If you or your dependents need Mental Health care, please contact an Aetna Health Concierge at **(855) 824-5339** for more information.





DURABLE MEDICAL EQUIPMENT

- 1. Diabetics will need to contact an Aetna Health Concierge at **(855) 824-5339** to find out if their current blood glucose meter will need to be replaced. If so, Aetna will provide you with a new meter at no cost to ensure that your test strips are compatible and affordable.
- 2. If you are using a C-PAP machine for Sleep Apnea you will need to discuss this with an Aetna Health Concierge at (855) 824-5339 to ensure that the servicing of your machine will transition to your Aetna insurance. Rental and servicing of your existing machine will be covered when done through an Aetna participating provider and necessary to make the equipment serviceable.

CHIROPRACTIC BENEFITS

Open Access Managed Choice (Aetna's PPO) members will use Aetna's chiropractic network. HMO members will use the American Specialty Health Network. Primary Care authorization is not required for these benefits. To locate a participating chiropractor in either plan, go to <u>www.aetna.com</u> and select Find a Doctor. Then at the search screen select Medical Specialist, then Chiropractic.

The HDIEET Open Access Managed Choice (Aetna's PPO) plans include coverage for acupuncture, while the HDIEET HMO plans do not. To locate a participating acupuncturist follow the instructions above, but select Natural Therapy Professionals instead of Medical Specialist.

HEARING AID BENEFITS:

Your hearing aid benefit has been enhanced. You are now covered at 100% for one pair every 24 months. Please contact an Aetna Health Concierge at (855) 824-5339 for more information regarding this benefit.

The Best Doctors Program:

The Best Doctor's Program will remain in place for you and your family members and is accessible to you by calling (866) 904-0910.





THE FOLLOWING CONTACT INFORMATION WILL BE HELPFUL TO YOU

- Aetna Health Concierge (Customer Service): (855) 824-5339
 - Monday Friday: 8am-6pm
 - Medical, Rx, and Transition Assistance
 - o <u>www.aetna.com</u>
- Aetna Mental Health: (800) 424-4047
- Aetna Informed Health Line (24/7 Nurse Connection): (800) 556-1555
- Aetna Rx Home Delivery (Mail order pharmacy): 1-888-RX-AETNA (1-888-792-3862)
 - o <u>www.aetna.com</u>
- Aetna Specialty Pharmacy: 1-866-782-ASRX (1-866-782-2779)
 - o <u>www.AetnaSpecialtyRx.com</u>

• To search online for an Aetna HMO provider go to: http://www.aetna.com/dse/search?site_id=DirectLink&externalPlanCode=MHMO|HMO

• To search online for an Aetna OAMC (Aetna's PPO) provider go to: http://www.aetna.com/dse/search?site_id=DirectLink&externalPlanCode=OAMC[Aetna_Open_Access_Managed_Choice]