

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetna[®]

Welcome to your Aetna health benefits



**BUCKS AND MONTGOMERY COUNTY SCHOOLS
HEALTH CARE CONSORTIUM**

Welcome to Aetna, your claims administrator for medical benefits

As one of America's largest, most experienced and most progressive health insurance companies, Aetna goes beyond benefits to provide a wealth of resources designed with your convenience and well-being in mind. When you enroll in an Aetna health plan, you get a wealth of free tools and resources to help you be healthy and save money on your health care.

Get started with Aetna Navigator®

Your secure Aetna Navigator website saves you time, and helps you make more informed decisions about your health. And, you can view your most important information at a glance. You can:

Find the right doctor

Get a list of network doctors who accept your plan using DocFind®, your online provider directory. DocFind is available even before you become an Aetna member. **Go to www.aetna.com/dse/custom/bmcs.**

See what you owe

Look up claims to see how much the plan paid and what you may have to pay.

Know your plan

Check who is covered by your plan and what it covers.

Get valuable information

See which doctors and hospitals have met extra standards for quality and efficiency.

Know costs before you go

See cost estimates before you make an appointment for an office visit, test or procedure.

Get healthier

Take a health assessment to learn about your health and how to lower your risks.

Logging in is fast, easy and convenient

You may use your Aetna member ID card or your Social Security number to register.

Step 1: Go to www.aetna.com

Step 2: Click on the "Log In/Register" link

Step 3: Follow the simple prompts

Be sure to provide a valid email address and agree to receive electronic information so you'll stay up to date on coverage and claims details.

Learn how to get healthier at your own pace

The Simple Steps To A Healthier Life® program makes it easy for you to improve or maintain your health in ways that fit your lifestyle. It can help you eat better, lose weight, get in shape, relieve stress and more.

Answer a few questions and get an action plan

In just 15 minutes, you can complete the Simple Steps online health assessment. You'll get an action plan to improve your health. Your plan will even include free online wellness programs.

Get started

1. Log in to www.aetna.com and click on "Stay Healthy."
2. Choose "Complete a Health Assessment."

We won't share your information with anyone. You'll answer questions about your eating habits, tobacco and alcohol use, dental health, work life and more.

Download mobile apps for health care on the go



Aetna Mobile puts your secure member website at your fingertips. Download the free app to find network doctors, view and show your ID card, check on claims and benefits, contact Member Services and more. The Aetna Mobile app works with Apple® mobile digital devices and Android™ applications.* To download, text Apps to 23862** or visit www.aetna.com/mobile.



iTriage® is a free mobile and web app that lets you find the right doctors, book appointments, get directions, look up ER wait times and more. Let the convenience of this app help you make sense of the confusing and complex world of health care. Get it free on Google Play™ or the App StoreSM.

*Android and Google Play are trademarks of Google, Inc. Apple is a trademark of Apple, Inc., registered in the United States and other countries. The App Store is a trademark of Apple, Inc.

**Standard text messaging rates may apply.

Important Contact Information

| | | |
|--------------------------------|----------------|--|
| Aetna Member Services | 1-800-293-3536 | www.aetna.com |
| DocFind | | www.aetna.com/dse/custom/bmcs |
| BMCS/Aetna | | www.bmsmc.aetna.com |
| Informed Health® Line | 1-800-556-1555 | |
| GlobalFit® – Fitness Discounts | 1-800-298-7800 | www.globalfit.com |



Stay well, get fit and save money

The Aetna Discount Program is your ticket to the small luxuries that can help keep you happy and healthy.

Save on gym memberships

Aetna plan members can receive preferred rates at your choice of thousands of gyms in the GlobalFit network.

You also get:

- Free guest pass at most gyms
- Flexible membership options
- Easy billing through your bank account or credit card
- Membership transfer to another gym or person*
- Freezing and travel privileges*

Save on home exercise equipment

Build your home gym with discounts on elliptical trainers, treadmills, resistance bands, mats, yoga accessories and more.

More healthy perks

Getting fit is just the start to a healthier you. You can also:

- Try out an at-home weight-loss program
- Get one-on-one health coaching to help you quit smoking, lower stress, lose weight and more**

The program is for new gym members only. If you belong to a gym now, or belonged recently, call GlobalFit at **1-800-298-7800** to see if a discount applies.

Save on good health, naturally

The ChooseHealthy® program*** gives you at least 25 percent off the normal fee on these services:

- Massage therapy
- Acupuncture
- Chiropractic care
- Dietetic counseling

Get discounts on health and wellness products

Save 15 percent on over 2,400 products like over-the-counter vitamins, yoga equipment, homeopathic remedies and more through the ChooseHealthy program.

Save on medical consultations online

Get natural remedies for many conditions from medical doctors in the Vital Health Network. You'll get 30 percent off your first online consultation, then 50 percent off for each one after that. Topics include headaches, joint pain, allergies and more.

Start saving

1. Log in to www.aetna.com and click on "Stay Healthy."
2. Click on "Discounts."

*Not available for month-to-month memberships.

**By WellCall, Inc., through GlobalFit.

***The ChooseHealthy program is made available through American Specialty Health Networks, Inc. (ASH Networks) and Healthyroads, Inc., subsidiaries of American Specialty Health Incorporated (ASH). ChooseHealthy is a federally registered trademark of ASH and used with permission herein.

LifeMart® discounts

LifeMart offers discounts of up to 40 percent in categories such as the following:

- Travel (car rentals, cruises, flights, hotels, vacations)
- Tickets (movies, concerts, sporting and theatre events)
- Electronics (cell phones, computers, other electronics)
- Home and auto (moving, furniture, appliances, automotive)
- Flowers and gifts (flowers, gifts, toys, books, magazines)
- Family care (child, senior and pet care)
- Wellness (personal care, spa, fitness, diet plans)
- Apparel (children's, women's and men's clothing, shoes, jewelry)
- Grocery coupons
- Dining

Save and lose weight

Lose weight, feel great and save on today's most popular weight-loss programs and meal plans.

| | Save on | Other perks |
|---|---|---|
| Jenny Craig® Pick a sensible weight-loss program that helps you lose the weight and keep it off. | <ul style="list-style-type: none"> • Start with a free 30-day trial program • Then, get a discount on the Jenny Craig All Access Program enrollment fee* | <ul style="list-style-type: none"> • Weekly one-on-one consultations • Personalized menus • Plans to help you get and stay active • 24/7 online support, live chat and Jenny eTools |
| Nutrisystem® Control your calories with over 150 tasty food choices. They're single serve and easy to make. | <ul style="list-style-type: none"> • Save on any 28-day Nutrisystem® Success™ weight-loss meal plan** • Get an even bigger discount with Auto-Delivery** • Enjoy other offers available when you sign up | <ul style="list-style-type: none"> • Easy-to-follow meal plans • Unlimited web and phone counseling with a trained dietician • Free online membership |
| CalorieKing® Learn to control your weight for the long term. | <ul style="list-style-type: none"> • 7-day free trial period*** • Discount when you continue the annual program membership*** • Save on products in the CalorieKing store | <ul style="list-style-type: none"> • Personalized goals • Lessons and interactive tasks • Food and exercise diary • Free copy of <i>The CalorieKing Calorie, Fat and Carbohydrate Counter</i> book when you join the annual program |

*Plus the cost of food. Plus the cost of shipping, if applicable. At participating centers. Restrictions apply.

**Does not apply to any plan in which you are already enrolled. To receive the discounted rate, you must wait until your current plan ends. If you are enrolled in auto-delivery, you must cancel it and then re-enroll to receive the discounted rate. Larger discount offer good on new 28-day auto-delivery orders only. With auto-delivery, you receive a discount off Nutrisystem's regular 28-day plan price and free shipping to the continental United States only.

***You can cancel your program membership at any time during the first 7 days by logging in to the program and following the instructions in Payment and Account Details under Account Settings. If you do not cancel during the first 7 days, your credit card will be charged on the 8th day. If you are already a CalorieKing member, you will need to terminate your current CalorieKing account and rejoin to receive the Aetna discounted membership price.

Take advantage of the savings and convenience of Quest Diagnostics

With thousands of locations nationwide, you'll be able to find a Quest Diagnostics lab close to your job, home or doctor's office. Their skilled technicians can help you with all your lab needs. To find nearby locations and schedule your appointment online, go to www.questdiagnostics.com. Scheduling ahead of time will help you move to the front of the line when you arrive. You'll also get email reminders to help you stay on top of your appointments. Or, if you prefer to make an appointment over the phone, call 1-866-MYQUEST (1-866-697-8378) and select option 2.



Go to the emergency room (ER) when you need to

If your life isn't in danger but you need medical care, it's important to know where to go to get the care you need for the lowest cost. But, if you have a life-threatening illness or injury, don't wait — go to the nearest ER, or dial 911.

It's important to select and establish a relationship with a primary care physician (PCP). Working with a PCP 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. Here are other options:

Walk-in retail clinics

- Offer treatment for problems such as strep throat, ear infections, bronchitis and allergies
- Cost for treatment is less than urgent care centers and ERs
- Open extended business hours and evenings

Urgent care centers

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

Hospital ERs

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

Talk to a registered nurse anytime — day or night

With the Aetna Informed Health Line, you can talk to a registered nurse anytime, day or night.* Just call our 24-hour toll-free number at **1-800-556-1555**. They can tell you how to ask the right questions and describe your health symptoms more effectively during your next doctor's visit. However, remember to always contact your doctor first with any questions or concerns regarding your health care needs.

*While only your doctor can diagnose, prescribe and give medical advice, the Informed Health Line nurses can provide information on thousands of health topics.

Your plan covers many programs and services

The following is a summary of what's covered by each Preferred Plan Option. For a full list, check your plan documents. You can also call Aetna Member Services at 1-800-293-3536 with questions.

If your plan is not detailed below and you have questions, please contact your benefits department.

| Preferred Plan Comparison* | BMCS Open Choice - 1 (Formerly known as PC 10/20/70) | | BMCS Open Choice - 2** (Formerly known as PC 20/30/70) | | BMCS POS (Formerly known as KPOS 15S) | |
|--|---|-----------------------|---|-----------------------|--|-----------------------|
| | In Network | Out of Network | In Network | Out of Network | Referred | Self-Referred |
| Referrals Required | No | No | No | No | Yes | No |
| DEDUCTIBLE | | | | | | |
| Individual | \$0 | \$600 | \$0 | \$1,000 | \$0 | \$1,000 |
| Family | \$0 | \$1,200 | \$0 | \$3,000 | \$0 | \$3,000 |
| After deductible, plan pays | 100% | 70% | 100% | 70% | 100% | 50% |
| OUT-OF-POCKET MAXIMUM | | | | | | |
| Individual | \$3,500 | \$7,500 | \$5,000 | \$7,500 | \$3,500 | \$10,000 |
| Family | \$7,000 | \$15,000 | \$10,000 | \$15,000 | \$7,000 | \$30,000 |
| Lifetime maximum | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited |
| DOCTOR'S OFFICE VISITS | | | | | | |
| Primary Care Services | \$10 copayment | 70%, after deductible | \$20 copayment | 70%, after deductible | \$15 copayment | 50%, after deductible |
| Specialist Services | \$20 copayment | 70%, after deductible | \$40 copayment | 70%, after deductible | \$25 copayment | 50%, after deductible |
| Preventive Care for Adults and Children | 100% | 70%, no deductible | 100% | 70%, no deductible | 100% | 50%, no deductible |
| Routine Eye Exam | Not covered | Not covered | Not covered | Not covered | \$25 copayment (once every 24 months) | Not covered |
| Pediatric Immunizations (office visit copayment does not apply) | 100% | 70%, no deductible | 100% | 70%, no deductible | 100% | 50%, no deductible |
| Routine Gynecological Exam/PAP (1 per year for women of any age, includes routine test and related lab fees) | 100% | 70%, no deductible | 100% | 70%, no deductible | 100% | 50%, no deductible |
| Mammogram | 100% | 70%, no deductible | 100% | 70%, no deductible | 100% | 50%, no deductible |
| First OB Visit | \$10 copayment | 70%, after deductible | \$20 copayment | 70%, after deductible | \$25 copayment | 50%, after deductible |
| Allergy Injections/Testing (office visit copayment waived if no office visit is charged) | 100% | 70%, after deductible | 100% | 70%, after deductible | 100% | 50%, after deductible |
| HOSPITAL SERVICES | | | | | | |
| Inpatient Hospital Services | \$75 per day (maximum of 5 copayments per admission) | 70%, after deductible | \$350 copayment per admission | 70%, after deductible | \$250 copayment per admission | 50%, after deductible |
| Physician/Surgeon | 100% | 70%, after deductible | 100% | 70%, after deductible | 100% | 50%, after deductible |
| Outpatient Surgery | \$75 copayment | 70%, after deductible | \$200 copayment | 70%, after deductible | \$100 copayment | 50%, after deductible |
| Emergency Room (copayment waived if admitted) | \$100 copayment | \$100 copayment | \$100 copayment | \$100 copayment | \$100 copayment | \$100 copayment |
| Urgent Care/Non-Urgent Use of Urgent Care | \$28 copayment | 70%, after deductible | \$28 copayment | 70%, after deductible | \$24 copayment | 50%, after deductible |

*Chart reflects dollar amounts that member pays or coinsurance percentages that plan pays.

**The 20/30/70 plan changed to a 20/40/70 plan July 1, 2016.

Preferred Plan Comparison*

| | BMCS Open Choice - 1 (Formerly known as PC 10/20/70) | | BMCS Open Choice - 2** (Formerly known as PC 20/30/70) | | BMCS POS (Formerly known as KPOS 155) | |
|--|--|--|--|--|--|---|
| | In Network | Out of Network | In Network | Out of Network | Referred | Self-Referred |
| Referrals Required | No | No | No | No | Yes | No |
| AMBULANCE | | | | | | |
| Emergency | 100% | 100% | 100% | 100% | 100% | 100% |
| Non-Emergency | 100% | 70%, after deductible | 100% | 70%, after deductible | 100% | 50%, after deductible |
| DIAGNOSTIC PROCEDURES | | | | | | |
| Outpatient Laboratory/Pathology | 100% | 70%, after deductible | 100% | 70%, after deductible | 100% | 50%, after deductible |
| Outpatient Radiology (routine radiology/diagnostic MRI/MRA, CT/CTA Scan, PET Scan) | \$20 copayment | 70%, after deductible | \$40 copayment | 70%, after deductible | 100% | 50%, after deductible |
| THERAPY SERVICES | | | | | | |
| Physical and Occupational | \$15 copayment [visits 1-30] \$25 copayment [visits 31-60] (60 visits per calendar year for PT/OT/ST) | 70%, after deductible (60 visits per calendar year for PT/OT/ST) | \$20 copayment [visits 1-30] \$40 copayment [visits 31-60] (60 visits per calendar year for PT/OT/ST) | 70%, after deductible (60 visits per calendar year for PT/OT/ST) | 100% (up to 60 consecutive days per condition covered, subject to significant improvement) | 50%, after deductible (up to 60 consecutive days per condition covered, subject to significant improvement) |
| Speech | \$15 copayment [visits 1-30] \$25 copayment [visits 31-60] (60 visits per calendar year for PT/OT/ST) | 70%, after deductible (60 visits per calendar year for PT/OT/ST) | \$20 copayment [visits 1-30] \$40 copayment [visits 31-60] (60 visits per calendar year for PT/OT/ST) | 70%, after deductible (60 visits per calendar year for PT/OT/ST) | 100% (up to 60 consecutive days per condition covered, subject to significant improvement) | 50%, after deductible (up to 60 consecutive days per condition covered, subject to significant improvement) |
| Chiropractic Care | \$20 copayment (30 visits per calendar year) | 70%, after deductible (30 visits per calendar year) | \$40 copayment (30 visits per calendar year) | 70%, after deductible (30 visits per calendar year) | 100% (100 visits per calendar year) | 50%, after deductible (100 visits per calendar year) |
| Private Duty Nursing | 100% | 70%, after deductible | 100% | 70%, after deductible | 100% | 50%, after deductible |
| Skilled Nursing Facility | 100% (up to 120 days) | 70%, after deductible (up to 120 days) | 100% (up to 120 days) | 70%, after deductible (up to 120 days) | 100% (up to 180 days) | 50%, after deductible (up to 240 days) |
| Hospice and Home Health Care | 100% | 70%, after deductible | 100% | 70%, after deductible | 100% | 50%, after deductible |
| Durable Medical Equipment and Prosthetics | \$20 copayment | 70%, after deductible | \$40 copayment | 70%, after deductible | 100% | 50%, after deductible |
| MENTAL HEALTH CARE | | | | | | |
| Outpatient | \$20 copayment | 70%, after deductible | \$40 copayment | 70%, after deductible | \$25 copayment | 50%, after deductible |
| Inpatient | \$75 per day (maximum of 5 copayments per admission) | 70%, after deductible | \$350 copayment per admission | 70%, after deductible | \$250 copayment per admission | 50%, after deductible |
| SUBSTANCE ABUSE TREATMENT | | | | | | |
| Outpatient/Partial Facility Visits | \$20 copayment | 70%, after deductible | \$40 copayment | 70%, after deductible | \$25 copayment | 50%, after deductible |
| Inpatient Rehabilitation | \$75 per day (maximum of 5 copayments per admission) | 70%, after deductible | \$350 copayment per admission | 70%, after deductible | \$250 copayment per admission | 50%, after deductible |
| Inpatient Detoxification | \$75 per day (maximum of 5 copayments per admission) | 70%, after deductible | \$350 copayment per admission | 70%, after deductible | \$250 copayment per admission | 50%, after deductible |

*Chart reflects dollar amounts that member pays or coinsurance percentages that plan pays.

**The 20/30/70 plan changed to a 20/40/70 plan July 1, 2016.

TTY: 711

To access language services at no cost to you, call 1-800-293-3536 .

Para acceder a los servicios de idiomas sin costo, llame al 1-800-293-3536 . (Spanish)

如欲使用免費語言服務，請致電 1-800-293-3536 。 (Chinese)

Afin d'accéder aux services langagiers sans frais, composez le 1-800-293-3536 . (French)

Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-800-293-3536 . (Tagalog)

Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-800-293-3536 an. (German)

للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم 1-800-293-3536 (Arabic)

Pou jwenn sèvis lang gratis, rele 1-800-293-3536 . (French Creole-Haitian)

Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-800-293-3536 . (Italian)

言語サービスを無料でご利用いただくには、1-800-293-3536 までお電話ください。 (Japanese)

무료 언어 서비스를 이용하려면 1-800-293-3536 번으로 전화해 주십시오. (Korean)

برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-800-293-3536 تماس بگیرید. (Persian-Farsi)

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonić 1-800-293-3536 . (Polish)

Para acessar os serviços de idiomas sem custo para você, ligue para 1-800-293-3536 . (Portuguese)

Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-800-293-3536 . (Russian)

Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-800-293-3536 . (Vietnamese)

Aetna complies with applicable Federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age, or disability. We provide free aids/services to people with disabilities and to people who need language assistance. If you need a qualified interpreter, written information in other formats, translation or other services, call 1-800-293-3536. If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting: Civil Rights Coordinator, P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779), 1-800-648-7817, TTY: 711, Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies.

Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Health information programs provide general health information and are not substitutes for diagnosis or treatment by a physician or other health care professional. Discount programs provide access to discounted prices and are not insured benefits. 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. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.

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