



Welcome ♥

Health Reimbursement Arrangement (HRA)
Plan Guide for 2024





Table of contents

3	How the HRA Plan works
6	How to pay for medical services
10	Prescription drug coverage
11	ID cards
12	Tracking your costs and claims
13	EOB statements
15	Preventive care
16	CareConnect
18	Tools and programs



A partnership for your care

Your health care is a responsibility shared by you, Aetna® and your company. All three play a role in helping you and your family make more informed decisions about your health care.

- Johnson & Johnson provides you with a health care plan with 100% coverage for eligible in-network preventive care. They also offer a health reimbursement arrangement (HRA) fund that pays a portion of your annual deductible.
- Aetna offers a network of physicians, hospitals and other health care providers and facilities that have undergone a strict credentialing process.
- Our Member Services and CareConnect teams are fully dedicated to Johnson & Johnson members. They're experts on your plan and are there to answer your questions and support you when you need care.
- We, as well as your company, provide self-help tools and resources to help you actively manage your health.
- Your responsibility is to get to know your plan, use the resources available to you and make informed health care decisions to optimize your health.
- Did you know that your plan is self-funded? This means Johnson & Johnson provides the money used to pay for eligible medical expenses.

This guide will help you make the most of your HRA Plan benefits and resources.



How the HRA Plan works

The HRA Plan has four main parts

1 Annual deductible

This is the amount of eligible medical expenses you must pay each plan year before the plan begins to pay a percentage of those expenses.

2 HRA fund

This is a fund established by your company to help pay your annual deductible. At the beginning of each plan year (or as of your effective date of coverage, if later), your company allocates a dollar amount to your HRA fund. All eligible medical expenses will be paid from your HRA fund first, except eligible in-network preventive care (which is covered at 100%) and prescription drug expenses, which don't apply to the annual deductible and aren't paid from the HRA fund. After your HRA fund is used up, you pay for your eligible medical expenses until you reach your annual deductible.

HRA rollover

Any HRA fund amount you don't use during the plan year (up to the in-network medical out-of-pocket maximum) "rolls over" to the next plan year's HRA fund. Those funds can be used to pay your portion of eligible out-of-pocket medical costs as long as you remain enrolled in the HRA Plan.

If you didn't use all of your **2023** HRA fund and you enrolled in the HRA Plan for **2024**, your **2023** rollover amount will be used to help meet your **2024** annual deductible and, if any remains, to help pay your coinsurance for eligible medical expenses. If a claim from **2023** is not submitted or received until **2024**, it will be paid using your **2023** HRA rollover amount. However, if a claim from **2023** is submitted or received in **2024** after your **2023** HRA rollover is used up, you'll still need to meet your **2023** annual deductible (if any remains) and pay any applicable coinsurance up to the out-of-pocket maximum.

3 Coinsurance

After you meet the annual deductible, you and the plan share the cost of eligible services. This cost-sharing is called coinsurance. For eligible in-network services, the plan pays 80% and you pay 20% of pre-negotiated fees. For eligible out-of-network services, the plan pays 60% and you pay 40% of the recognized charge. You are responsible for any fees in excess of the recognized charge.

4 Out-of-pocket maximums

Your eligible in-network and out-of-network medical and prescription drug expenses both count toward the out-of-pocket maximums. Routine preventive care is covered at 100% and doesn't count toward the out-of-pocket maximums. After you reach your in-network out-of-pocket maximum, the plan pays 100% for eligible in-network expenses for the rest of the plan year.

When your eligible expenses reach your out-of-network out-of-pocket maximum, the plan pays 100% for eligible out-of-network expenses for the rest of the plan year. You're responsible for any fees over the recognized charge.

Important note: Aetna HealthFund® (AHF) is our name for your HRA fund; the two terms refer to the same fund.

HRA Plan at a glance

HRA fund and annual deductible

Family status category	Annual deductible	HRA fund provided by the company	Amount of annual deductible you pay from HRA rollover or your own money before you start paying coinsurance
You only	\$1,000	\$500	\$500
You + spouse/partner	\$1,500	\$750	\$750
You + child(ren)	\$1,500	\$750	\$750
You + family	\$2,000	\$1,000	\$1,000

Coinsurance

	In network	Out of network
After your annual deductible is met	Plan pays 80%/You pay 20%	Plan pays 60%/You pay 40%

Out-of-pocket maximums*

Family status category	Employees with regular annual salary** of more than \$85,000		Employees with regular annual salary** of \$85,000 or less	
	In network	Out of network	In network	Out of network
You only	\$6,000	\$12,000	\$4,500	\$9,000
You + spouse/partner	\$9,000	\$18,000	\$7,000	\$14,000
You + child(ren)	\$9,000	\$18,000	\$7,000	\$14,000
You + family	\$12,000	\$24,000	\$9,000	\$18,000

Any combination of eligible medical expenses from one or more covered family members can satisfy the annual deductible and the out-of-pocket maximums. Any combination of eligible prescription drug expenses from one or more covered family members can satisfy the annual out-of-pocket maximums.

If you cover family members, each covered individual is only responsible for the “you only” out-of-pocket maximum amount. Once it’s met, eligible expenses for that individual will be covered at 100% for the remainder of the plan year.

*Your eligible in-network and out-of-network expenses both count toward the out-of-pocket maximums. When your eligible expenses reach the in-network out-of-pocket maximum, the plan pays 100% for eligible in-network expenses. When your eligible expenses reach the out-of-network out-of-pocket maximum, the plan pays 100% for all eligible expenses.

**Your “regular annual salary” does not include overtime, bonuses or any other additional compensation. For non-management salespersons, regular annual salary includes the previous year’s paid commissions. Annual salary eligibility is based on your regular salary as of July 1 from the plan year before.

Example of how the HRA Plan works

If your eligible medical expenses for the 2024 plan year are more than the amount in your HRA fund and more than your annual deductible:

- Company-provided HRA funds are used first
- Then you pay until the annual deductible is reached
- After the annual deductible is reached, you pay 20% coinsurance for in-network services and 40% for out-of-network services

Eligible medical expenses for 2024		\$10,000
1	HRA fund pays (\$1,000 contributed by the company)	\$1,000
2	You pay until the annual deductible is reached	\$1,000
\$2,000 annual deductible (reached)		
3	Remaining eligible expenses	\$8,000
	You pay 20% coinsurance	\$1,600
	Plan pays 80%	\$6,400

You pay \$2,600, and the plan pays \$7,400.

Important note: If you have any HRA rollover, it will be used to pay your annual deductible or your share of coinsurance before you pay out of pocket.

Status: you + family
Annual deductible: \$2,000
Medical expenses: all in network

If you're enrolled in a Health Care Flexible Spending Account (FSA), amounts paid out of pocket can be reimbursed. See page 6.



How to pay for medical services

How the process works — **in-network** medical claims

- 1** Show your HRA Plan ID card (also called Choice POS II AHF) to the provider at the time of the visit.
- 2** Your provider may ask you to pay your portion of your annual deductible or coinsurance at the time of the visit. Please contact Member Services at the number on your ID card for assistance. Your provider will send us your claim.
- 3** We'll process your claim. You'll be able to review claim activity on the Explanation of Benefits (EOB) statement on your member website. The EOB will show whether your plan covered the services received and if so, what part of the covered services your plan paid. See pages 13-14 for information about EOBs.
 - a. Covered expenses (except eligible in-network preventive care and prescription drug expenses) are applied to your annual deductible and paid from your HRA fund until the fund is exhausted. You're responsible for the difference between your HRA fund and your annual deductible. If you have any HRA rollover, it will be used to satisfy your annual deductible before you use your own money.
 - b. After you meet your annual deductible, you're responsible for the 20% coinsurance up to the in-network out-of-pocket maximum. If you have any HRA rollover, it will be used to pay the 20% coinsurance before you use your own money.
 - c. Your provider will send you a bill for any remaining annual deductible and coinsurance you owe. If the expense is not eligible for payment under the HRA Plan, your provider will send you a bill.

4 If you receive a bill from your provider, before you pay the bill, make sure the claim has been sent to us and the amount you owe is accurate. You can do this by:

- Checking your HRA fund and annual deductible activity by logging in to your member website at [Aetna.com](https://www.aetna.com)
- Checking the EOB
- Calling Member Services to check the status of your claim

If you're enrolled in a Health Care FSA and member responsibility remains for your annual deductible and/or your coinsurance — and your HRA fund (including any rollover) has been used up — we will automatically forward any remaining member costs to your Health Care FSA. You'll be reimbursed for that amount from your Health Care FSA as long as funds are available and expenses are eligible for reimbursement.

Special note to retired Medicare-eligible members

You or your doctor will need to submit your covered medical expenses to Medicare first. Once Medicare processes your claim, it will automatically be forwarded to us for consideration. We'll then process your claim on a secondary basis to Medicare.

If you or a covered dependent is eligible for Medicare but hasn't enrolled for both Medicare Part A and Part B, enrollment should be started immediately by calling Social Security at **1-800-772-1213**. Otherwise, the Medicare-eligible individual's coverage in the HRA Plan will be secondary to Medicare Part A and Part B regardless of whether the individual has enrolled in Medicare Part A and B. This could result in higher out-of-pocket costs for the individual.

How the process works — **out-of-network** medical claims

- 1** Show your HRA Plan ID card (also called Choice POS II AHF) to the provider at the time of the visit.
- 2** Your provider may collect payment from you at the time of the visit.
- 3** Get an Aetna® Medical Benefits Claim Form from the For Your Benefit (FYB) website at fyb.jnj.com. You can also get the claim form by logging in to your member website at Aetna.com or by calling Member Services. After you complete the claim form, attach the bill from your provider and mail it to the address on the back of your ID card.
Please note that if you have already paid your provider for the services rendered, sign box 12 on the claim form to make sure payment is mailed directly to you and not to your provider.
- 4** We'll process your claim. Reimbursement will be based on your out-of-network benefit and the recognized charge. You're responsible for any amount over the recognized charge. You will be able to review claim activity on the Explanation of Benefits (EOB) statement on your member website. The EOB will show whether your plan covered the services received and if so, what part of the covered services your plan paid. See pages 13-14 for information about EOBs.
 - a. The covered expenses (except prescription drug expenses) will be applied to your annual deductible and paid from your HRA fund until the fund is exhausted. You are responsible for the difference between your HRA fund and your annual deductible. If you have any HRA rollover, it will be used to satisfy your annual deductible before you use your own money.
 - b. After you meet your annual deductible, you're responsible for the 40% coinsurance up to the out-of-network out-of-pocket maximum. If you have any HRA rollover, it will be used to pay the 40% coinsurance before you use your own money.
 - c. Your provider will send you a bill for any remaining annual deductible and coinsurance you owe. If the expense is not eligible for payment under the HRA Plan, your provider will send you a bill.

If you're enrolled in a Health Care FSA and member responsibility remains for your annual deductible and/or your coinsurance — and your HRA fund (including any rollover) has been used up — we will automatically forward any remaining member cost (including any amount over the recognized charge) to your Health Care FSA. You'll be reimbursed for that amount from your Health Care FSA, as long as funds are available and expenses are eligible for reimbursement.

Important information on certain out-of-network providers

When an out-of-network provider offers to accept the plan's payment as full payment for a service and waive any amount (annual deductible or coinsurance) normally owed by the patient, this is considered fee forgiving. When we're aware of a fee forgiving situation, the plan will not cover any amount not billed to the patient because it has been forgiven. See your Summary Plan Description for more details.

Save money by staying in the network

When you use network doctors and facilities, the amount you pay is generally reduced, often by a lot. We negotiate lower fees with these providers. They're not allowed to charge you more. And the percentage of the negotiated fee you pay — your coinsurance — is also lower.

Out-of-network care

If you choose to go outside the network, the amount you pay may increase in three different ways:

1. There is no discount. Reimbursements are based on the recognized charge,* which is often higher.
2. Your coinsurance percentage — the amount of the recognized charge you need to pay — is higher.
3. You may have to pay the full amount of a provider's charges that exceed the recognized charge.

*Reflects the current administrative procedures for determining the recognized charge. Those procedures, as well as the terms of the plan, may change from time to time.

Recognized charge for out-of-network doctors and other professionals

The recognized charge is a fee that is determined to be consistent with that of doctors, hospitals or other health care providers for a given procedure in a given area. If you go outside the network, we'll review your claim and compare it to industry data to determine the recognized charge and how much you owe.

Sometimes what the plan pays is less than what your doctor charges. In that case, your doctor may require you to pay the difference.

We may consider other factors to determine what to pay if a service is unusual or not performed often in the doctor's area.

These factors can include:

- Complexity of the service
- Degree of skill needed
- Doctor's specialty
- Prevailing charge in other areas

Recognized charge for out-of-network hospitals and facilities

For care provided by hospitals and other facilities, we review the services provided to determine the recognized charge for the services. We do this by comparing the services provided to generally accepted standards of medical practice, cost report information provided to government agencies and data submitted by commercial insurance carriers to external agencies for the area.

Payment is based on the recognized charge, which may be less than the charge submitted by the provider. As part of this process, we will request that the provider accept the recognized charge. If you receive a bill from the provider for an amount above the recognized charge, please contact Member Services at **1-877-512-0363 (TTY: 711)**. Since we can't guarantee a reduction in charges, you may be responsible for paying the remaining balance.

Save on lab work

There's an easy way to save on out-of-pocket costs, and it's one you may not even think about: getting lab work done in network at independent labs, including Quest Diagnostics® and Labcorp. You'll pay more if you use hospital labs or if you go outside the network.

Independent labs offer other advantages, including:

- **Convenience:** For online appointment scheduling, visit Quest Diagnostics at [QuestDiagnostics.com](https://www.questdiagnostics.com) or Labcorp at [Labcorp.com](https://www.labcorp.com).
- **Lower prices:** Lower your out-of-pocket costs and put the savings where they belong — in your pocket.
- **Nearby locations:** With thousands of locations nationwide, you can find one close to your job, home or doctor's office.

Know what the plan will pay — with pre-determination of medical benefits

It can be helpful to know ahead of time if the plan will cover a service, supply or treatment, and how benefits will be paid. You can find out by requesting a predetermination of medical benefits. You may want to do this for care such as:

- Inpatient or outpatient surgery
- Maternity
- Durable medical equipment (wheelchair, for example)
- Speech, occupational or physical therapy

To request a predetermination of medical benefits, you'll need to complete the enclosed form. You can also download a copy from your member website by logging in at [Aetna.com](https://www.aetna.com).

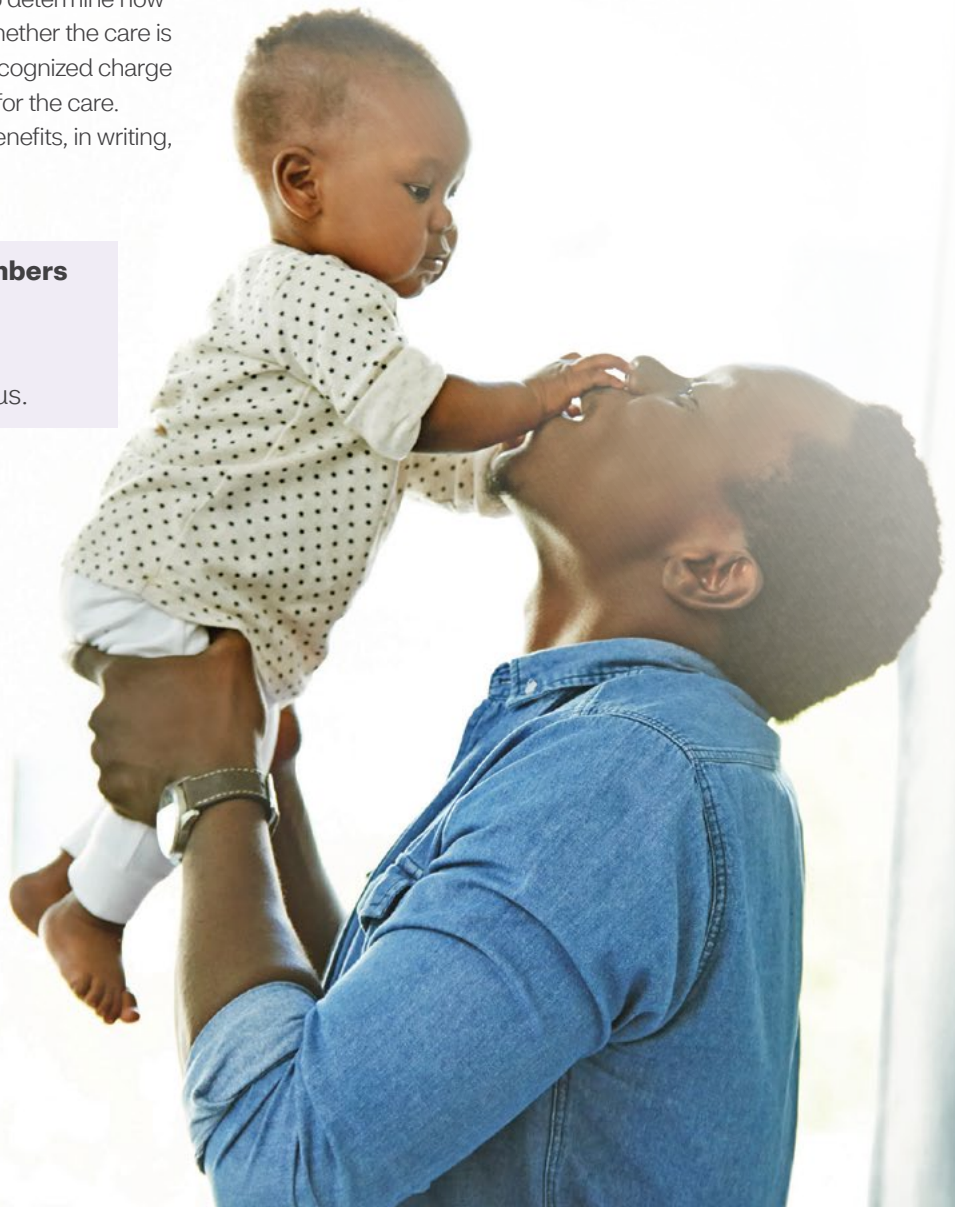
Instructions and a mailing address are included on the form. It takes about 10 working days to process your request. To determine how benefits will be paid, we take into consideration whether the care is medically necessary, whether the charge is the recognized charge and whether your doctor is an approved provider for the care. We'll send you our predetermination of medical benefits, in writing, via regular mail.

Special note to Medicare-eligible members

Medicare will make the determination of medical necessity. There's no need to submit a predetermination of benefits to us.

Adding a dependent to your coverage

During the year, you may experience a qualified status change, such as getting married or having a baby, which allows you to enroll your new dependent(s). If this happens and you want to enroll your new dependent(s), you must do so through the FYB website at fyb.jnj.com within 60 days after the qualified status change. You'll need to provide appropriate documentation verifying eligibility of the dependent(s) to the Benefit Service Center. More information about this is available on the FYB website.



Prescription drug coverage

Prescription drug benefits are administered by Express Scripts.

If you're new to the plan, Express Scripts will provide you with a welcome package that explains the services they offer. Express Scripts prescription drug ID cards will be included in that mailing.

Call Express Scripts Member Services at **1-866-713-7779**. Representatives are available 24 hours a day, 7 days a week, except Thanksgiving and Christmas days.

Expenses for prescription drugs don't count toward your annual deductible, nor can they be paid from the HRA fund.

You will not have a separate prescription drug out-of-pocket maximum; both your medical and prescription drug expenses count toward the annual out-of-pocket maximums. Once the annual out-of-pocket maximum is reached, eligible prescription drugs will be covered at 100% for the remainder of the plan year. See page 4 for more information.

If you already have Express Scripts as your prescription drug service administrator, please continue to use your existing Express Scripts prescription drug ID card. The network of pharmacies remains the same, and home delivery services remain with Express Scripts.

If you're new to Express Scripts, you'll receive a separate prescription drug ID card once your enrollment is processed.

You can view details of your retail and home delivery pharmacy claims at [Express-Scripts.com/jnj](https://www.express-scripts.com/jnj). This website will also contain information on the amounts applied to your annual out-of-pocket maximums.

Or scan the QR code to visit [Express-Scripts.com/jnj](https://www.express-scripts.com/jnj).



ID cards

Your Aetna® member ID card is your passport to access the HRA Plan, so it's important that you present your ID card whenever each covered family member receives care.

Your ID card contains useful information, such as the toll-free dedicated Member Services phone number and the address for submitting claims. It also reminds you that eligible in-network preventive services are paid at 100%.

If your salary tier changes for 2024 (see chart on page 4), you'll get a new ID card in one of two ways:

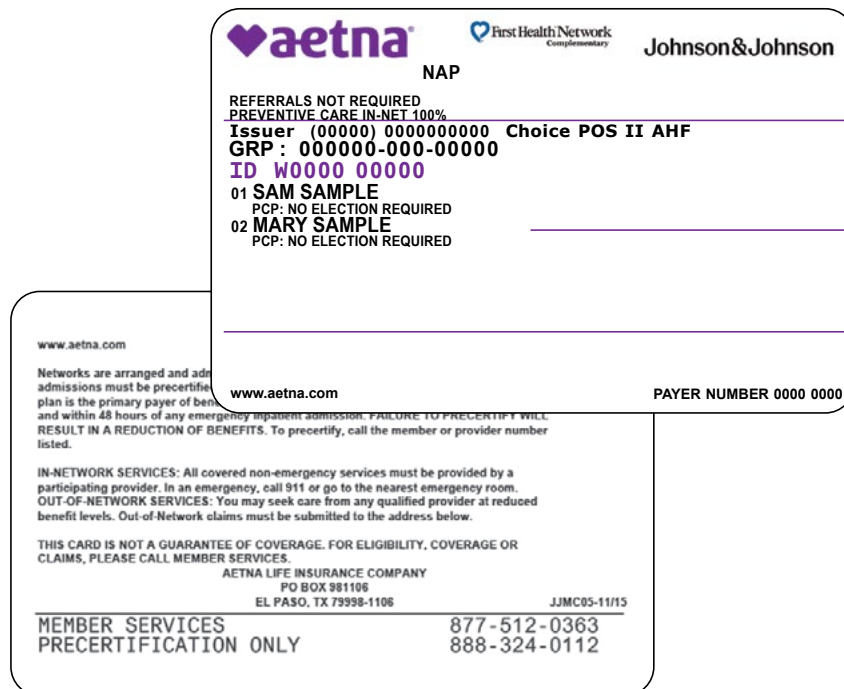
1. If you've registered for your Aetna member website, you'll get a new digital ID card that you can access on your member website or Aetna HealthSM app whenever you need it.
2. If you're not registered, you'll get your new ID card in the mail.

You can request a physical ID card through your member website.

If you were not enrolled in the Aetna HRA Plan in **2023** but enrolled in it for **2024**, or if you changed who is covered in **2024**, a family ID card listing each covered person will arrive in the mail after you enroll. Please check the card to make certain all the information is correct.

If you find an error, contact Member Services at **1-877-512-0363 (TTY: 711)** for assistance. Representatives are available Monday through Friday from 8 AM to 7 PM ET.

You can view, print and share your ID card anytime when you log in to your member website at [Aetna.com](https://www.aetna.com). You can also view and share your card from the Aetna HealthSM app. Be sure to register for your member website to access this and other information.



Tracking your costs and claims

You can track costs and claims for yourself and your covered dependents by reviewing the EOB statements (including the Monthly Claims Summary statements) available on your member website through [Aetna.com](https://www.aetna.com).

You can also check your HRA fund and Health Care FSA balances at any time through your member website. If you were enrolled in the HRA Plan in **2023**, any **2023** HRA fund rollover (up to the in-network medical out-of-pocket maximum) will be posted on **January 2, 2024**. See page 18 to learn more about your member website.

Retirement HRA

If the balance in your **2023** HRA fund exceeds your **2023** in-network medical out-of-pocket maximum, the excess amount will be placed in a retiree reimbursement account (RRA) after **April 1, 2024**.

This RRA will be an inactive account held by UnitedHealthcare and will become available if you retire from Johnson & Johnson, meet the Retiree Medical Plan eligibility criteria and elect retiree medical coverage in one of certain options.

To locate any applicable RRA balances after **April 1, 2024**, visit the UnitedHealthcare website at [UHCRetireeAccounts.com](https://www.uhc.com/retireeaccounts) or call their Member Services at **1-866-868-0511**, Monday through Friday from 8 AM to 8 PM local time.



EOB statements

Explanation of Benefits (EOB) statements show the details of claims that have been processed. They're available on your member website. If you want to receive paper EOBs, you can change the default option on your member website.

After every medical claim is processed (including if a claim is denied or on hold awaiting additional information, or if a payment is due to you or a provider), the EOB will show:


- The individual claim details, including what the plan pays and your responsibility.
- Year-to-date details of claims payments (except for pharmacy claims), including amounts paid from your HRA fund, coinsurance payments and how much has been applied to your out-of-pocket maximum totals. You can check how much has been applied to your annual deductible and out-of-pocket maximums, including prescription drug claims, on your member website at [Aetna.com](https://www.aetna.com).

You'll get a Monthly Claims Summary statement that shows activity for all covered family members if you had claims activity during the previous month. This statement will show claims paid (except for pharmacy claims), your available HRA fund balance and any amounts you owe to providers or have already paid. See page 14 for more details.

For details on prescription drug claims, go to [Express-Scripts.com/jnj](https://www.express-scripts.com/jnj).

Turn off paper — default option

When you register for your member website, "Receive documents electronically" is automatically set, and you can view all your EOBs online and not receive any through the mail. You can also receive an email notification when new EOBs are available.



Aetna Life Insurance Company
P.O. BOX 981106
EL PASO, TX 79998-1106

Statement date: May 13, 2024

Member: JANE DOE
Member ID: W123456789
Group #: 012345678901 C PDE_70
Group name: TEST GROUP

QUESTIONS? Contact us at [aetna.com](https://www.aetna.com)
1-800-808-3783
Or write to the address shown above.

JANE DOE
123 AETNA DR
HARTFORD CT 06153-1128

Explanation of Benefits (EOB) - This is not a bill

This statement is called your EOB. It shows how much you may owe, the amount that was billed, and your member rate. It also shows the amount you saved and what your plan paid. Look at this statement carefully and make sure it is correct. If you do owe anything, you will receive a bill from your doctor or health care provider(s). If you have access to the secure member website, you can change your delivery preference, view, print or download your EOBs online anytime.

Track your health care costs

\$352.71	\$858.83	\$147.29 (Family In-network)
Amount you owe or already paid	Amount you saved	Amount you have left to meet deductible
Amount billed \$1,211.54	Going to a doctor or hospital in the network saves you money. That's because we have arranged discounted rates with these providers. The online provider directory can help you find a doctor or other health care professional. Just go to www.aetna.com .	Annual deductible \$1,000.00
Plan payments and discounts - \$858.83		Deductible used - \$852.71
You owe \$352.71		Deductible remaining \$147.29

A guide to key terms

Term	This means	Your totals
Amount billed:	The amount your provider charged for services.	\$1,211.54
Member rate:	This is the health plan covered amount which may reflect a health plan discount. This may be referred to as the allowed amount or negotiated rate.	\$352.71
Pending or not payable:	Charges that are either not covered or need more review by us. Read "Your Claim Remarks" to learn more.	\$0.00
Deductible:	The amount you pay for covered services before your plan starts to pay.	\$352.71
Coinsurance:	When you pay part of the bill and we pay part of the bill. This is the out-of-pocket amount that you may owe.	\$0.00
Copay:	A fixed dollar amount you pay when you visit a doctor or other health care provider.	\$0.00

Go Green!
Go to your secure member website and turn off your paper EOBs. You'll see them quicker. And thanks, if you're already doing your part to go green!

Your payment summary

Patient	Provider	Your plan paid		You owe or already paid	
		Amount	Sent to	Send date	Amount
Joan (daughter)	Doctors office	\$0.00			\$352.71
Total:		\$0.00			\$352.71

Aetna Open Access® Managed Choice® Page 1 of 2



Understanding your EOB Monthly Claims Summary statement

- Mailing address.** Member name and mailing address.
- Contact information.** The member ID used (you'll need this number when you contact Member Services) and contact information for any questions.
- Summary of Claims Reviewed and Benefit Year.** The month during which we processed your claims and the plan year in which the claims were incurred.
- Charges from Health Care Professionals.** The amount billed for the service(s). This is the amount the provider charged and may not reflect any pre-negotiated discounts for in-network providers or the application of the recognized charge if the health care professional is an out-of-network provider. Claim detail on subsequent pages illustrates the pre-negotiated and/or recognized charge.
- Under Review/Not Paid.** The amount of the claim(s) being reviewed or denied.
- Payments Made.** The amount we paid, which could be paid from your HRA fund or from our coinsurance portion.
- You Pay Out of Pocket.** The amount you must pay the provider(s). This could include any portion of the fee not covered by the plan, the amount you pay toward your annual deductible and/or your coinsurance portion. Your provider(s) will bill you for this amount, or you may have already paid it if you used an out-of-network provider.

8. Your YTD Account Balances — Your Fund

Annual Starting Amount — the amount your company contributed to your HRA fund at the beginning of the plan year (or as of your effective date of coverage, if later), plus any rollover from 2023.

Spent Year-to-Date — the amount we deducted from your HRA fund to pay your and your covered family members' eligible medical expenses during the current plan year.

Amount Remaining — your remaining HRA fund for the current plan year.

9. Your YTD Account Balances — Your Deductible


Annual Starting Amount — your annual deductible amount.

Spent Year-to-Date — the amount paid toward your annual deductible for your and your covered family members' eligible medical expenses during the current plan year.

Amount Remaining — the amount left to pay toward your annual deductible for the plan year.

- The 3 Steps of Your Plan.** A graphic representation of your HRA fund and deductible amounts shown above, as well as the payments made during the month covered by this EOB statement.

Important note: Aetna HealthFund is our name for your HRA fund; the two terms refer to the same fund.



Aetna Life Insurance Company
P.O. BOX 981109
EL PASO, TX 79998-1106

Your Aetna HealthFund®

Monthly Claims Summary

THIS IS NOT A BILL

SAM SAMPLE
123 MAIN STREET
ANYTOWN USA 01234-5678 1

2 How To Contact Us:
Member ID: W0000000 (have this handy)
FOR CUSTOMER SERVICE PLEASE CALL:
1-877-512-0363

3 Summary of Claims Reviewed: 07/01/2024 – 07/31/2024
Benefit Year: 01/01/2024 – 12/31/2024

How Claims Were Paid

<p>4 Charges from Health Care Professionals</p> <p style="text-align: right; font-weight: bold;">\$640.00</p>	<p>5 Under Review/ Not Paid</p> <p style="text-align: right; font-weight: bold;">\$0.00</p>	<p>6 Payments Made (from your Fund, Plan or other accounts)</p> <p style="text-align: right; font-weight: bold;">\$512.00</p>	<p>7 You Pay Out of Pocket (you may have already paid)</p> <p style="text-align: right; font-weight: bold;">\$128.00</p>
--	--	--	---

The above charges may be reduced if you utilized a participating provider. See following page(s) for details.

8 Your YTD Account Balances (For your household)

	Annual Starting Amount	Spent Year-to-Date	Amount Remaining
9 Your Fund	\$500.00	\$500.00	\$0.00
Your Deductible	\$750.00	\$750.00	\$0.00

10 The 3 Steps of Your Plan (For your household) Go to aetnavigators.com for plan details.

<p>Step 1. Your Fund Your employer gives you a fund to help you pay for your health care costs.</p> <table style="width: 100%; font-size: 8px;"> <tr><td>Beginning Balance</td><td style="text-align: right;">\$600.00</td></tr> <tr><td>Fund used</td><td style="text-align: right;">-\$500.00</td></tr> <tr><td>Fund remaining year to date</td><td style="text-align: right;">\$0.00</td></tr> </table>	Beginning Balance	\$600.00	Fund used	-\$500.00	Fund remaining year to date	\$0.00	<p>Step 2. Your Deductible This is the amount you are responsible for each year.</p> <table style="width: 100%; font-size: 8px;"> <tr><td>Beginning Balance</td><td style="text-align: right;">\$750.00</td></tr> <tr><td>Deductible met</td><td style="text-align: right;">-\$750.00</td></tr> <tr><td>Deductible remaining year to date</td><td style="text-align: right;">\$0.00</td></tr> </table>	Beginning Balance	\$750.00	Deductible met	-\$750.00	Deductible remaining year to date	\$0.00	<p>Step 3. Your Insurance Plan Coverage After your deductible is paid, your plan pays most of your costs.</p> <table style="width: 100%; font-size: 8px;"> <tr><td>Plan paid this month</td><td style="text-align: right;">\$512.00</td></tr> <tr><td>You paid this month (does not include your deductible)</td><td style="text-align: right;">\$128.00</td></tr> </table>	Plan paid this month	\$512.00	You paid this month (does not include your deductible)	\$128.00
Beginning Balance	\$600.00																	
Fund used	-\$500.00																	
Fund remaining year to date	\$0.00																	
Beginning Balance	\$750.00																	
Deductible met	-\$750.00																	
Deductible remaining year to date	\$0.00																	
Plan paid this month	\$512.00																	
You paid this month (does not include your deductible)	\$128.00																	

Have you been diagnosed with a complex medical condition? The CareConnect nurses can answer questions and help you find additional resources. Call 1-877-512-0363 and select prompt 3 for more information.

Preventive care

Preventive care is defined as periodic well visits, routine immunizations and routine screenings provided to you when you have no symptoms or have not been diagnosed with a disease or medical condition. Additional immunizations and screenings may be included for those at increased risk (for example, a family history) for a particular disease or medical condition.

The **HRA Plan covers eligible preventive care at 100%** when you receive it from an in-network provider. That means:

- No cost to you
- No annual deductible to meet
- It is not paid from your HRA fund

Make sure your doctor submits these services as preventive care. That way they'll be covered at 100% in network. This also includes lab or diagnostic tests that are part of your visit but don't take place in your provider's office.

If you use an out-of-network provider, you must first meet the annual deductible and then pay 40% coinsurance, subject to the recognized charge, just as you would for any other eligible out-of-network expense.

A list of the medical services that are considered preventive care under the plan can be found on the FYB website at fyb.jnj.com. These preventive services include, but are not limited to, the U.S. Preventive Services Task Force (USPSTF) recommendations. The HRA Plan complies with the USPSTF recommendations as required by the Patient Protection and Affordable Care Act (PPACA) and the Women's Preventive Services Guidelines.

Those with high risk or family history are encouraged to speak with their health care provider about the guidelines to determine what services are considered appropriate preventive care.

Don't forget your eyes

Your eyes reflect your health. So it's good to give them an annual checkup. Your medical plan covers one routine eye exam each year at 100% when you visit an eye doctor who participates in the plan.

Go to Aetna.com/dse/custom/jnj and search for optometrists or eye doctors. Or call Member Services at **1-877-512-0363 (TTY: 711)**.



Earn 1,000 points in Castlight to secure your 2024 Medical Contribution Discount (MCD). You can earn points for getting preventive mammograms and colonoscopies (based on preventive services guidelines).

For more information, download the free Castlight app or visit MyCastlight.com/jnj. Use "Single sign-on (SSO)" and enter Johnson & Johnson as the employer name. Sign in with your J&J user name and password.

Scan the QR code to visit MyCastlight.com/jnj.



CareConnect

What is CareConnect?

CareConnect is a free, voluntary and confidential program offered through your HRA Plan.* CareConnect connects you with experienced professionals with knowledge and understanding of specific health care issues and situations. The program helps you manage acute and complex medical conditions. It also provides resources if you have questions about a chronic condition.

About the CareConnect team

The CareConnect team includes health care professionals who work together with a medical director. The team includes:

- Registered nurses
- Oncology experts
- Transplant experts
- Social workers
- Behavioral health specialists

The program is designed to ensure that the same person will work with you and your covered family members over multiple care episodes when possible.

How CareConnect works

A CareConnect registered nurse or other CareConnect health care professional may reach out. Or you may get a letter from the CareConnect team if claims data shows that you or a covered dependent:

- Has a particular condition, such as cancer, a serious injury or an organ transplant
- Needs approval for an upcoming inpatient hospitalization or if a hospitalization has occurred

Additionally, CareConnect will send you a letter when they notice an opportunity to ensure that you or a covered dependent is receiving the right care for your age, gender or health status, such as lab tests that should be performed on a regular basis for a specific condition. A letter is also sent to your doctor, and the message appears on your personal health record (PHR). See page 23 for more information.

Preventive care reminders will also be sent to you via your PHR, as well as by letter.

If you receive a letter (see the sample below) and/or message from us, you should know that this is a service provided through the CareConnect program.

If a covered family member is facing the advanced stages of a terminal illness and you want help finding the right resources, the Aetna Compassionate CareSM program offers service and support. For information on topics such as making a living will, durable power of attorney and finding hospice care, visit [Aetna.com](https://www.aetna.com).



March 26, 2024

SAM SAMPLE
123 THAT STREET
THATVILLE, TH 12345

**We found a way that you may be able to improve your health!
You may want to share this letter with your doctor**

Dear SAM SAMPLE,

You want to feel your best and be healthy. We can help. As part of your health benefits, we review your health records. We look for ways to help improve your health.

So, we have a program that reviews certain information from your doctor visits, medications, lab results, tests and procedures and any health data you may have provided to us along the way. We compare your records to the accepted standards of care outlined by the medical community. There is no extra cost to you for this service. And, if we find something that can help improve your health, we'll contact you with a Care Consideration. We may also contact your doctor, if we find something urgent.

This service is confidential and does not change your insurance coverage
We keep your data safe and secure. No personal information is shared with your employer. For details on how we protect your data, you can see our privacy statement on your Personal Health Record on Aetna Navigator.

What you can do
Talk with your doctor about your Care Consideration(s). Your doctor knows your health best. Together, you can decide if you need to change or update your care plan.

Questions?
If you'd like to know more about your Care Considerations call **1-800-319-4454**, Monday–Friday, from 8:30 am to 6:30 pm, Eastern Time. Or, you can call the number on the back of your member ID card to learn more about the support we provide.

Your Care Consideration

IMPORTANT NOTICE: If you and your doctor have already addressed your Care Consideration(s) please let us know by calling (800) 319-4454. This letter is private and is intended only for the person to whom it is addressed. If you have received this letter by mistake, please contact us right away at (800) 319-4454. This call is free. Please destroy this letter and do not share this letter with anyone. Thank You.

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

Reach out to CareConnect directly

Call CareConnect at **1-877-512-0363 (TTY: 711)** any business day from 8 AM to 7 PM ET. They can answer questions about a new diagnosis, suggested treatment, side effects and more, for example:

- If your minor child is scheduled for surgery and you want to review what to expect during admission and after discharge, including post-surgical care, physical therapy and any necessary home health care.
- If your spouse had a heart attack and wants their medical information reviewed in order to discuss topics such as these with their doctor:
 - Their health status
 - What may have led to the heart attack
 - Steps for recovery
 - Recommended medications and any possible side effects
 - Activities to help regain mobility
- If you were recently diagnosed with cancer and want to talk with a CareConnect nurse about the most appropriate treatment and confirm what is covered under your plan. They can even talk with your doctor to help coordinate your care.

For more information about CareConnect, call **1-877-512-0363 (TTY: 711)** any business day from 8 AM to 7 PM ET. You can also view the CareConnect brochure by logging in to your member website at [Aetna.com](https://www.aetna.com) or on the FYB website at [fyb.jnj.com](https://www.fyb.jnj.com).

A commitment to your privacy

We're committed to protecting your privacy. Your personal health information will be kept strictly confidential in accordance with privacy policies and law, including the Health Insurance Portability and Accountability Act of 1996 (HIPAA). Any contact you have with CareConnect will be kept strictly confidential. No one at your company will have access to your personal CareConnect counseling information without your prior written consent.

Remember, there's no cost to you for participating in CareConnect.

CareConnect supports the patient-doctor relationship — it doesn't replace it. You should consult with your doctor before making any final decisions.



Tools and programs

As an Aetna® member, you have access to a variety of tools to help you make informed decisions, find useful information and get the care you need to stay healthy. You can also save money through special discount programs.

Your Aetna member website and Aetna HealthSM app

Access your benefits, your way — at home or on the go.

Connect to care and stay healthy

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

Understand and manage your benefits

- Review benefits and coverage details specific to your plan.
- See what your health care costs and how much is covered by your plan.
- See where you are with your deductible and out-of-pocket maximum.
- Find HRA fund and Health Care FSA balances.
- Access your ID card whenever you need it.

Manage claims

- View and pay claims.
- View your Explanation of Benefits (EOB) statements.

Health decision support from Emmi

Access a library of online learning programs that:

- Help you understand how specific conditions impact your body.
- Walk you through tests, procedures or surgery you may be considering.
- Help make complex medical terms easy to understand.
- Help you weigh the benefits and risks of your health care options.
- Help you know how to talk with your doctors about your options.

*Terms and Conditions: aetna.com/terms Privacy Policy: aetna.com/legal-notice/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 it by going to the Apple® App Store® or Google Play.

Health and wellness tools

- Access your health programs, such as personal health record, health decision support and Healthy Lifestyle Coaching.
- Learn how to use your Aetna discounts.

Support centers

- **Cancer Support Center.** Get education, tips and tools for breast, colorectal, lung, prostate and women's reproductive cancers.
- **Joint Pain Support Center.** Everyone's experience with joint pain is different. Find information to help you decide the best path for you.
- **Maternity Support Center.** Find resources to help you through each stage of your pregnancy journey.
- **Mental Health Support & Services.** We all need a little support from time to time. Connect with someone, find community support or learn more on your own to feel better, sooner.
- **Transgender and Gender Diverse Support Center.** Find resources for your physical and mental well-being. Get personal guidance for your unique health needs — from first steps in exploring gender to accessing gender-affirming care and beyond.

Contact us

Contact Aetna Member Services by phone, mail or secure email.

Johnson & Johnson information

At the bottom of the page, you'll find links to additional information specific to Johnson & Johnson benefits.

Register now to get started

- Visit [Aetna.com](https://aetna.com) to create an account and log in to your member website.
- Get the Aetna Health app by texting AETNA to 90156 to receive a download link. Message and data rates may apply.*

Or scan the QR code to download the app.



Teladoc Health

Teladoc Health can help you resolve many of your medical issues — anytime day or night — through the convenience of phone and online video consultations.

With your consent, information from your consultation can be sent to your primary care physician. Teladoc Health is a convenient and affordable alternative to costly urgent care and emergency room (ER) visits for non-emergency medical care.

General medical care

With Teladoc Health general medical care, you can:

- **Resolve many of your medical issues**

Teladoc Health doctors can diagnose many of your medical issues, as well as recommend treatment and prescribe medication when appropriate.

- **Get quality care for conditions, including**

- Sinus problems
- Bronchitis
- Allergies
- Poison ivy
- Cold and flu symptoms
- Urinary tract infection
- Respiratory infection
- Mental health issues

- **Speak with U.S. board-certified doctors**

The Teladoc Health national network includes the highest quality, state-licensed doctors who will call you back within minutes.

- **Use it anywhere, anytime**

Teladoc Health doctors are available 24/7/365 via phone and online video consultations.

- **Save money**

Teladoc Health costs less than an urgent care center or ER visit and never more than a doctor visit.

Use Teladoc Health when you:

- Need care now
- Are considering the ER
- Are on vacation

Consultations are \$56. Once you meet your annual deductible, all consultations are covered at 100%.

Mental health support

Teladoc Health mental health professionals can help with addiction, depression, mental/physical challenges, family difficulties and other challenges. Support is available for you and your covered family members age 13 and over.

Your cost for a mental health consultation varies by the type of therapist:

- \$90 or less for a therapist visit
- \$215 or less for a psychiatrist first visit
- \$100 or less for a psychiatrist ongoing visit

Skin care

You can also access licensed dermatologists without leaving home. They can treat ongoing or complex skin conditions, like psoriasis, skin infection, rosacea and many more. Simply log in to your account and upload images of your issue. You'll receive a response within two business days. The cost for a consult is \$85 or less, which includes sending messages to your dermatologist for up to seven days after your review.

If you are a new Aetna® member, a welcome kit will be mailed to your home with instructions for getting started. Once you receive your welcome kit:

1. Follow the instructions in the welcome kit to set up your account.
2. Complete your medical history and set up eligible dependents.
3. Request a consultation online or by phone.

Access Teladoc Health 24 hours a day, 7 days a week, at **1-855-835-2362** or TeladocHealth.com/aetna, or through your member website or Aetna HealthSM app.

Scan the QR code to visit TeladocHealth.com/aetna.



AbleTo

Some life events can be overwhelming. They can hinder your ability to take control and make healthy lifestyle changes. AbleTo can help you feel better and get back to living as fully as possible with:

- An eight-week personalized virtual program
- A highly trained and compassionate licensed therapist, coach or both, who will tailor the program based on your needs
- \$0 cost after you meet your Aetna® medical plan deductible
- Confidential one-on-one support by phone or video chat

Consider AbleTo if you've experienced one of these health conditions or life changes:

- Anxiety or depression, including postpartum depression
- Cancer or diabetes
- Caregiver challenges (child, elder, autism)
- Digestive health
- Grief and loss
- Heart or respiratory problems
- Military transition
- Pain management
- Substance misuse

Call 1-844-330-3648 or scan the QR code to visit AbleTo.com/aetna.



Aetna behavioral health televideo

You can access behavioral health televideo counseling services from anywhere. Meet with a counselor at your convenience. Just use your webcam on any computer or smart device.

A behavioral health televideo session will cost the same as a face-to-face office visit.

Call a provider group in your area to get private, confidential help with anxiety, depression, stress, substance abuse and addiction, family issues and more:

- **Alma Health** provides services to members age 5 and older. Visit HelloAlma.com/aetna.
- **Array Behavioral Care** provides services to members age 5 and older. Visit ArrayBC.com or call 1-800-442-8938.
- **Telemynd** provides services to members age 5 and older. Visit Telemynd.com/aetna-referral-form or call 1-866-991-2103.

Brightline for children

Brightline provides virtual behavioral health care for children from birth to age 18 and their parents or caregivers. Here are just some of the areas where Brightline can provide support:

- In-person and remote learning
- Anxiety and depression
- Sleep issues
- Friendships and breakups
- Bullying and body image

Services include:

- 24/7 self-guided tips and resources
- 1:1 coaching to tackle the tough stuff getting in the way of everyday routines
- Personalized support from licensed therapists

Brightline services are provided to you through your Aetna medical plan and are covered at the in-network benefits level.

Call 1-888-224-7332 or scan the QR code to visit HelloBrightline.com/aetna/start.



Meru Health digital therapy

Meru Health is a 12-week digital therapy program that can help you cope with depression, anxiety and the emotional impact of physical health issues. The program features wearable biofeedback to reduce depression and anxiety. Aetna members age 18+ can get:

- Therapy via the Meru Health app
- Online lessons to help regulate emotions, improve sleep and build healthy habits
- Wearable biofeedback training to increase focus and manage stress
- Anonymous peer support

Meru Health services are provided to you through your Aetna medical plan and are covered at the in-network benefits level.

Call Aetna Member Services at 1-877-512-0363 (TTY: 711) or scan the QR code to visit MeruHealth.com/jnj.



Aetna® Healthy Lifestyle Coaching (HLC) Tobacco Free

HLC Tobacco Free is a voluntary tobacco-cessation program that's offered to you and your covered dependents at no cost. You'll work with certified tobacco-cessation wellness coaches to help you quit tobacco and achieve your health goals. To join, just call **1-866-213-0153 (TTY: 711)**, Monday through Friday from 8 AM to 10 PM ET.

You can select the type of coaching you'd like:

- 30-minute one-on-one coaching sessions
- Live online group coaching sessions

You can also receive eight weeks of nicotine replacement therapy at no cost to you, to support you in your efforts to quit tobacco. Additional coverage of tobacco-cessation medications is available through your prescription drug plan. Please call Express Scripts at **1-866-713-7779** for more information.



Discounts to help you save

As an Aetna member, you are eligible for the following discounts at no additional cost:

At-home products

Save on blood pressure monitors, activity trackers, electrotherapy TENS units, EKG devices and more.

Dental health

Save on sonic toothbrushes, oral care kits, teeth whitening kits and other dental accessories.

Fitness

Save on gym memberships, virtual fitness programs, workout apparel, sports accessories and more.

Hearing

Pay less for hearing exams, hearing aids and accessories, and hearing aid repairs.

Lasik

Get discounted rates on Lasik screening, surgery and follow-up care.

LifeMart® shopping website

Save on travel, tickets, electronics, home, auto, family care, wellness and dining.

Natural products and services

Save on acupuncture, chiropractic, massage and nutrition, along with a variety of wellness products.

Vision care

Save on eye exams, frames, lenses, contact lenses and sunglasses.

Weight management

Pay less for meal plans, healthy home meal deliveries, workout programs, scales and healthy weight resources.

These programs are not insurance. So there are no claims, no referrals and no limits on how often you can use your discounts. It's on-the-spot savings that your covered family members can use, too.

For more details, log in to your member website at [Aetna.com](https://www.aetna.com) or call Member Services at **1-877-512-0363 (TTY: 711)**.

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.

Digital care for back and joint pain

Through the Aetna® Back and Joint Care program, Hinge Health offers exercise therapy for chronic back, knee, hip, neck and shoulder pain. They also offer a downloadable prevention program tailored to you aimed at preventing back and joint pain.

You and your enrolled dependents age 18 and up can enroll at no cost. Plus, participation only takes 45 minutes per week, so it easily fits into your schedule.

What does the program include?

The **Prevention Program** includes:

- Personalized exercise therapy to improve strength and mobility in short, 15-minute sessions delivered through a downloadable app

The **Acute Program** includes:

- Personalized exercise therapy to improve strength and mobility in short, 15-minute sessions delivered through a downloadable app
- Up to six virtual visits with a physical therapist

The **Chronic Pain Program** includes:

- A tablet computer and wearable sensors
- Personalized exercise therapy to improve strength and mobility in short, 15-minute sessions
- One-on-one health coaching to provide motivation and support via text, email or phone
- Interactive education to teach you how to manage your specific condition, treatment options and more

For questions, email Hello@HingeHealth.com or call **1-855-902-2777** from 6 AM to 6 PM PT.

Scan the QR code to visit Hinge.Health/jj-claimyourkit.



Your personal health record

Your personal health record (PHR) provides a single, secure place to record and store your health information. It's a way to keep track of health information and to share it with your doctors. Each time we process a new medical claim — such as a doctor visit or a lab result — it's automatically added to your record.

Even though prescription drug benefits coverage is administered by Express Scripts, the PHR reflects prescription drug claims activity.

You can also add your own personal medical information to your PHR, including over-the-counter medications, family history and conditions you may not see a doctor for, such as back pain or headaches.

Highlights of your PHR

- Stores and organizes your health information.
- Posts alerts and health reminders about tests and screenings you should have.
- Allows you to add and track health information and obtain emergency information quickly.
- Helps you organize your children's health information, such as immunization records.
- Helps you coordinate care from multiple health care providers.
- Provides educational resources on health topics, such as allergies, immunizations and medications.
- Suggests questions to discuss with your doctor and, if you choose, lets your doctor have access to your PHR. You can also print out a health summary to take with you to your doctor visit.

To access your PHR, log in to your member website at [Aetna.com](https://www.aetna.com). Be sure to provide your email address in the Personal Information section so you can receive email notifications when you have new alerts and reminders.

All information is kept confidential, private and secure. Your company does not have access to your PHR. Only you can access your own PHR unless you choose to allow your doctor to have access. A separate, secure PHR will be available for you and each eligible family member.

Teladoc Health Medical Experts

Teladoc Health Medical Experts is a separate program that can help you with everything from minor surgery to major issues, such as cancer and heart disease. It's like getting a second opinion, only better. You don't need to travel, visit doctors' offices or chase medical records, and there's no additional cost to you to use this service. You can:

- **Have an expert conduct an in-depth review of your medical case**
Get a confidential expert report, including recommendations for the best course of action.
- **Get expert advice about medical treatment**
Get advice about a personal health challenge or medical condition from an expert physician.
- **Find a doctor near you**
You have access to 53,000+ medical experts voted best-in-class by other physicians.
- **Explore your treatment options before making a decision**
Know all your options — including drugs and medical procedures — before taking action.

Call 1-855-380-7828 or scan the QR code to visit [TeladocHealth.com/medicalexperts](https://www.TeladocHealth.com/medicalexperts).



Questions?

Log in to your member website at [Aetna.com](https://www.aetna.com) or call **1-877-512-0363 (TTY: 711)** any business day from 8 AM to 7 PM ET to reach a dedicated Member Services representative.

This guide addresses only particular aspects of the benefits available under the plan. Various limits, exclusions and other rules apply to these benefits. For a more complete description of the available benefits, see the relevant Plan Details or Summary Plan Description (including any applicable Summary of Material Modifications), other official plan documents and, where applicable, insurance contracts. In the case of any discrepancy, these more complete descriptions will govern. Your company reserves the right to amend or terminate the plan at any time. Amendment or termination of the plan may affect the information provided in this guide. The Plan Details document can be found on the FYB website at [fyb.jnj.com](https://www.fyb.jnj.com).

TTY: 711

To access language services at no cost to you, call 1-877-512-0363 .

Para acceder a los servicios de idiomas sin costo, llame al 1-877-512-0363. (Spanish)

如欲使用免費語言服務，請致電 1-877-512-0363 。 (Chinese)

Afin d'accéder aux services langagiers sans frais, composez le 1-877-512-0363 . (French)

Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-877-512-0363 . (Tagalog)

Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-877-512-0363 an. (German)

(Arabic) . 1-877-512-0363 للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم

Pou jwenn sèvis lang gratis, rele 1-877-512-0363 . (French Creole-Haitian)

Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-877-512-0363 . (Italian)

言語サービスを無料でご利用いただくには、1-877-512-0363 までお電話ください。 (Japanese)

무료 언어 서비스를 이용하려면 1-877-512-0363 번으로 전화해 주십시오. (Korean)

(Persian-Farsi) برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-877-512-0363 تماس بگیرید.

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonoć 1-877-512-0363 . (Polish)

Para acessar os serviços de idiomas sem custo para você, ligue para 1-877-512-0363 . (Portuguese)

Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-877-512-0363 . (Russian)

Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-877-512-0363 . (Vietnamese)

Providers are independent contractors and are not agents of Aetna®. Provider participation may change without notice. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional. Estimated costs are not available in all markets or for all services. We provide an estimate for the amount you would owe for a particular service based on your plan at that very point in time. It is not a guarantee. Actual costs may differ from an estimate for various reasons, including claims processing times for other services, providers joining or leaving our network or changes to your plan. Refer to [Aetna.com](https://www.aetna.com) for more information about Aetna plans.

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.

Teladoc Health is not available to all members. Teladoc Health and Teladoc Health physicians are independent contractors and are not agents of Aetna. Visit [TeladocHealth.com/aetna](https://www.teladochealth.com/aetna) for a complete description of the limitations of Teladoc Health services. Teladoc Health and the Teladoc Health logo are registered trademarks of Teladoc Health, Inc.

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 **1-877-512-0363 (TTY: 711)**.

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)**.

