

2020

TEXAS MEDICAL NEIGHBORHOOD PLAN

Important information you need to know about your new medical plan



WHAT IS THE TEXAS MEDICAL NEIGHBORHOOD NETWORK ?

The Texas Medical Neighborhood Network represents Aetna's broad network of contracted providers in Houston and the surrounding areas. Your network has nearly 5,000 primary care providers, over 20,000 specialists, and 104 hospitals to serve you.

HOW THE PLAN WORKS

You must first satisfy your annual deductible. Once you satisfy your annual deductible, you will pay a coinsurance percentage for applicable services until you reach your annual out-of-pocket maximum.

PRIMARY CARE PHYSICIANS

You are required to select a Primary Care Physician (PCP) from the Texas Medical Neighborhood Network. If you do not select a PCP, one will be assigned to you based on your zip code. Your PCP will provide routine and preventive care, and help you find the right network specialists when you need one. However, specialist referrals are not necessary if you want to see a specialist.

To find a Texas Medical Neighborhood Provider, go to HISDBenefits.org and use the search function to search for Texas Medical Neighborhood. There is a video to guide you through the process of finding a provider.

Important: The Texas Medical Neighborhood Network plan pays benefits ONLY when you receive care from network providers. If you seek care outside the network, you will pay the full cost of care out of your own pocket.

TIER 1 AND TIER 2 SPECIALISTS

There are currently 20 specialties that are subject to tiering. You will receive the maximum savings when you select a Tier 1 specialist. You will receive the standard savings (higher co-insurance) when you select a Tier 2 specialist.

- Allergy/Immunology
- Cardiology
- Cardiothoracic Surgery
- Dermatology
- Endocrinology
- Gastroenterology
- Infectious Disease
- Nephrology
- Neurology
- Neurosurgery
- Obstetrics/Gynecology
- Ophthalmology
- Orthopedics
- Otolaryngology
- Plastic Surgery
- Pulmonary Disease
- Rheumatology
- Surgery
- Urology
- Vascular Surgery

EXPRESS SCRIPTS

Your plan includes prescription drug benefits administered by Express Scripts. You must meet a separate prescription drug deductible each year and then pay the appropriate copay for your prescription, which will apply to your annual out-of-pocket maximum.

MANAGE YOUR BENEFITS

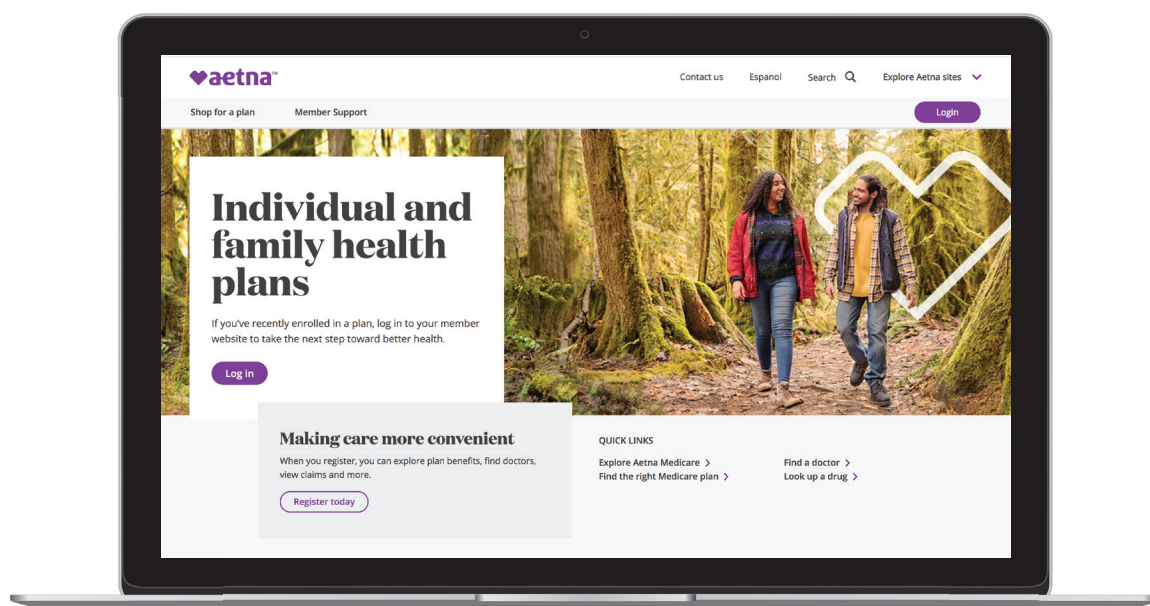
SET UP YOUR ACCOUNT TO MANAGE YOUR BENEFITS AND MORE.

From home: Once you're an Aetna member, just login to your member website at www.aetna.com.

On the go: Get the **Aetna Health app** by texting AETNA to 90156 for a link to download the app (message and data rates apply).

THE AETNA WEBSITE AND APP ARE WHERE YOU:

- Search for facilities
- Find in-network providers accepting new patients
- Estimate and compare costs
- Track spending and progress toward deductibles
- View Member ID cards
- View your claims
- Check PayFlex HRA and FSA account balances
- Complete a Health Assessment



If you need language assistance because you speak another language or are hearing-impaired, please call the Member Services number on your member ID card, and a representative will connect you with an interpreter. You can also get interpretation assistance for utilization management issues or for registering a complaint or appeal. If you are deaf or hard of hearing, use your TTY and dial 711 for the Telecommunications Relay Service. Once connected, please enter or provide the telephone number you're calling.

LAB WORK

SAVE ON LAB WORK WITH NETWORK LAB BENEFITS

Make sure your lab is in network! Save on out-of-pocket costs by getting lab work done in our network. Just get your testing done at one of our two preferred national labs, Quest Diagnostics and LabCorp, or choose one of the hundreds of other labs in our network. You'll pay a lot less! For example, you could pay \$120 on out-of-network lab work as opposed to \$6 in network.

HERE'S WHAT YOU NEED TO DO TO MAKE SURE YOU SAVE—EVERY TIME YOU NEED LAB WORK:

- Is your doctor collecting your sample in the office? Ask that it be sent to a participating lab.
- Is your doctor sending you to a lab for the testing? Ask for a lab requisition form to a network lab.
This lets you go to a lab in our network.

You can check to make sure the lab is in network. Learn which labs are in network before your next doctor's visit by:

- Going to our online provider directory at www.aetna.com.
- Calling the Member Services number on your ID card

EVERYTHING FOR A HEALTHY PREGNANCY

The Aetna Maternity Program is included in your medical plan at no extra cost to you.

Getting started is easy! All you have to do is sign up at aetna.com and answer a few questions. This helps us get to know you a little better.

To learn more and sign up, you can:

- Call us at 1-800-272-3531 (TTY: 711) weekdays from 8 a.m. to 7 p.m. ET.
- Log in to your member website at aetna.com and look under "Stay Healthy."

You'll learn about what to expect before and after delivery, early labor symptoms, newborn care and more. We can also help you:

- Make choices for a healthy pregnancy
- Lower your risk for early labor
- Cope with postpartum depression
- Stop smoking

EXTRA HELP FOR AT-RISK PREGNANCIES

Personalized Nurse Support: If you have a health condition or other risk that could affect your pregnancy, we can help. Our nurse case managers will work with you to manage or maybe even lower those risks.

Helping you deliver at the right time: In most cases, full-term babies have fewer health problems than preterm babies. So, if you're at risk for early labor, we'll explain the signs and symptoms and help you lower those risks. We'll also talk about treatment options.

VISIT THE MATERNITY SUPPORT CENTER

This no-cost resource is available through your member website and offers information about the maternity journey. Whether you are planning for a baby, already pregnant or postdelivery, it is personalized for you. It's where you can find:

- Pre-pregnancy checklists
- Coverage details, like ultrasound costs
- Breastfeeding and postpartum support
- Baby-care tips

AETNA BEHAVIORAL HEALTH ABLETO SUPPORT

MANAGE LIFE'S CHANGES

Some life events can be overwhelming, like having a baby or finding out you have diabetes or heart disease. You may also feel emotions like worry, depression, confusion or anger. All of these feelings are normal. But they can make it harder for you to take control and make healthy changes. And it's important to feel that you can control the health condition or life change instead of it controlling you.

We've teamed up with AbleTo, a leading behavioral healthcare provider, to offer this convenient program. The goal is to make it easy for you to complete the program. And to help you see that you are in control and can make healthy changes.

REAL HELP THAT FITS YOUR SCHEDULE

The AbleTo program can help you:

- Work through these normal emotions
- Understand and stick with your treatment plan
- Know the types of changes you need to make
- Feel like you are in control of your health and your life

AbleTo is part of your Aetna membership, but it's not like traditional programs. It makes it easy to get the help you need. Meet face-to-face with a therapist and behavior coach using online video or you can simply talk on the phone, which removes the time and hassle of driving to appointments. Plus, you choose the times that work best for you.

Consider AbleTo support if you have experienced one of these health conditions or life changes:

- Heart issues
- Diabetes
- Pain management
- Trouble breathing

Choose AbleTo support and get real help that fits your schedule. Just call 1-844-330-3648 or contact your Aetna case manager.

AETNA COMMUNITY CARE

Achieving better health, together. Your health goals are unique. That's why the Aetna Community Care program strives to know you on a personal level and to understand your personal health ambitions. Together, we'll create a healthy action plan to support your health goals and connect you to resources in your community—all to help you achieve your best health. Just remember, we'll be with you throughout your health journey.

WHO JOINS YOUR HEALTH JOURNEY?

We connect you to a care team that lives in your community and is dedicated to helping improve your quality of life—not just your health. Your care team meets you where you're comfortable—in your home, at work, in the hospital or at the doctor's office. They can also check in with you by phone or by email. You let them know what works for you.

Your care team includes:

- Your care manager
- Pharmacists
- Dietitians
- Social workers

Our care teams are supported by physicians who are available for additional consultation. They're there to help the team best support our members.

SUPPORT FOR YOUR NEEDS

We want to understand all the things that impact your health and well-being, so that together we can help you achieve your health ambitions.

Your care team is here to help you:

- Make simple lifestyle changes, like eating healthy or moving more
- Understand your health conditions and how to manage them
- Prepare for doctor visits and understand your doctor's treatment plan
- Understand and make the most of your health plan benefits
- Access community resources, like rides to the doctor, support groups, community activities or other needed services

Remember , we know your community—because we live right in it—so we'll connect you to local resources to give you the extra support you need. Visit www.AetnaCommunityCare.com to learn more.

YOUR PAYFLEX FLEXIBLE SPENDING ACCOUNT (FSA)

Healthcare FSA

Contribute pretax dollars from your paycheck up to the IRS limit of \$2,750. Your full contribution is available at the start of the plan year to pay for eligible healthcare expenses. It covers you, your spouse and/or your tax dependents for:

- Copays, coinsurance and deductibles
- Dental expenses like orthodontia, crowns and bridges
- Vision expenses like LASIK eye surgery, glasses and contacts
- Prescription drugs and certain over-the-counter (OTC) items

Dependent care FSA

Contribute pretax dollars from your paycheck up to the IRS limit of \$5,000.

- Funds are for your dependent(s) age 12 or younger or a spouse or dependent incapable of self-care.
- Unlike the healthcare FSA, you can only access funds that have already been taken from your paycheck.
- Pays for eligible child and adult care expenses, such as day care, preschool and nursery school, in-home aid, and more.

Three ways to pay:

- Pay with the PayFlex Card, your account debit card
- Pay with cash, check or personal credit card and submit a claim; the funds may be deposited into your bank account
- Pay your provider using PayFlex's online feature directly from your account

Get started by visiting www.payflex.jellyvision-conversation.com or downloading the PayFlex mobile app, which allows you to manage your account, view alerts, and submit a photo of your receipt to submit a claim.

Important: FSAs have a use-it-or-lose-it rule, which means you lose any unused funds at the end of the plan year. See HISDBenefits.org for details. Questions? Visit PayFlex.com or call 1-844-729-3539.

AETNA DISCOUNTS AND SAVINGS

Because your medical plan is administered by Aetna, you have access to a wealth of Aetna discounts and savings.

Healthy Vision: Savings on eyewear and exams*

With the Aetna Vision discount program, you get plenty of prescription savings. If your vision isn't 20/20, you'll love discounts on:

- Designer frames
- The latest in lens technology
- Non-disposable contact lenses
- Sunglasses and more

Great rates on eye exams: Your eye exams are always discounted, so even if your plan covers your first exam, you can save on another one from any participating doctor. You can visit many doctors in private practice, as well as national chains like LensCrafters, Target Optical, Sears Optical and Pearle Vision. Find them all on your member website at aetna.com.

You will also save on LASIK laser eye surgery, replacement contact lenses (delivered to your door), eyeglass chains, lens cases, eyeglass cleaners, and nonprescription sunglasses.

The discounts are built into your plan discounts with no referrals, claims or limits. Your family can use them, too.

*** Please note that this a discount program and is separate from the voluntary vision benefits members may elect through EyeMed. Preventive eye exams are not covered through the medical plan.**

Hearing Aids and Exams

With Hearing Care Solutions, you get:

- Discounts on a large choice of hearing aids
- A three-year supply of batteries, then you can join a discount battery mail-order program
- Free routine cleanings and battery door replacements for one year after purchase from the original provider

With Amplifon Hearing Health Care, you get:

- Discounts on many styles of hearing aids, including programmable and digital hearing aids from leading makers
- Savings on hearing exams and hearing aid repairs
- Free follow-up services for one full year
- A two-year supply of batteries

Fit and Fabulous: savings on gyms and health coaching

Your plan includes many healthy lifestyle discounts, including:

- Gym memberships, fitness gear and nutrition products that support a healthy lifestyle
- Access to local and national discounts on known brands
- Health coaching, including one-on-one coaching to lose weight, ease stress or reach another goal
- Wearable fitness devices
- Yoga, meditation and wellness programs
- Group fitness on demand

Get healthy at home:

- Get weight-loss tips and menus, and track progress from the privacy of your home.
- Enjoy healthy food delivered directly to your home

Natural products and services you can try at a discount:

- Ease your stress and tension with therapeutic massage
- Heal pain or stress points with acupuncture
- Relieve neck and back pain with chiropractic care
- Get advice from registered dietitians with nutrition services
- Save on a wide variety of popular products from health and fitness vendors

You can find program professionals at [aetna.com](https://www.aetna.com). Just take your Aetna® ID card to your visit.

Savings on at-home products:

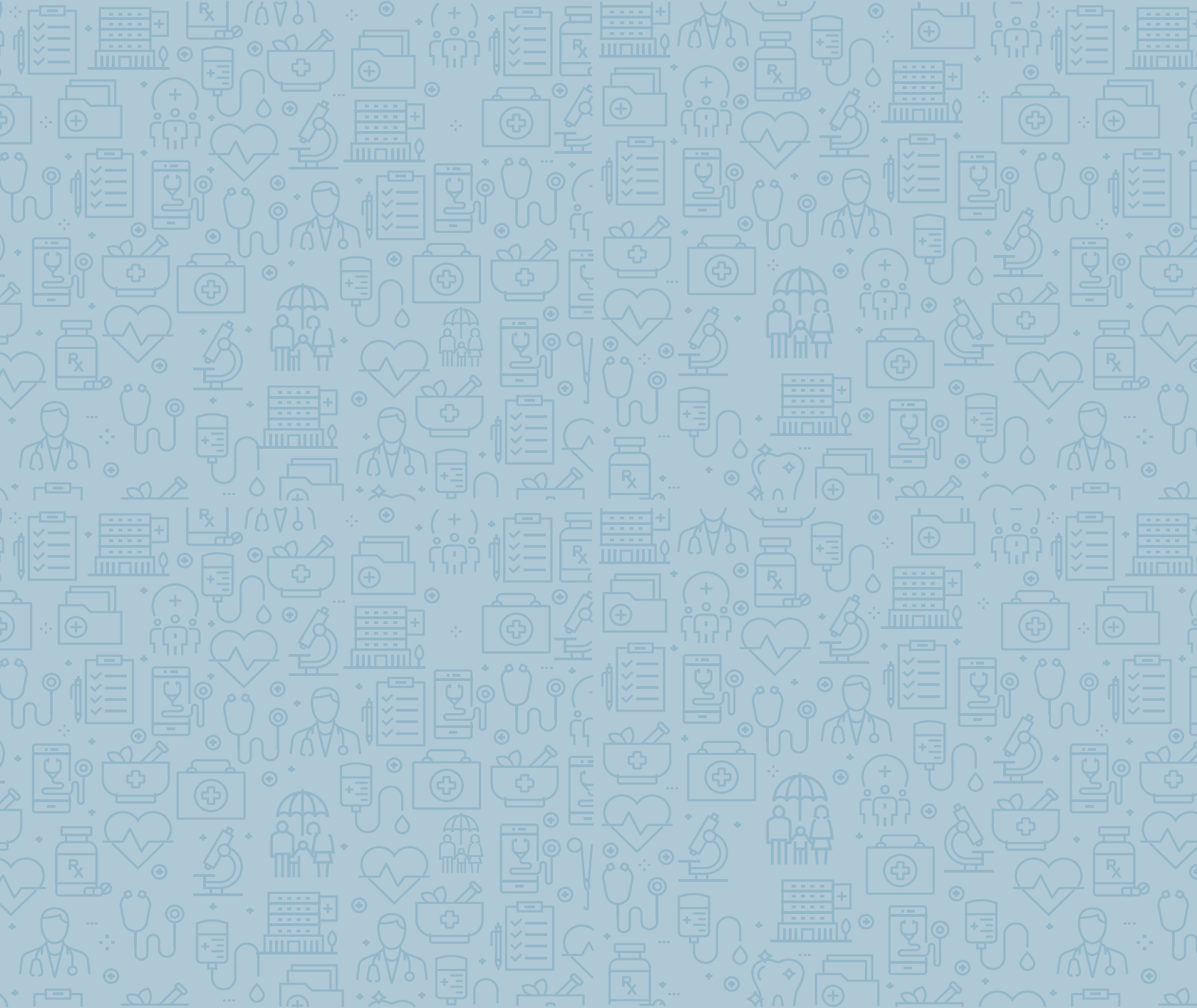
- Blood pressure monitors
- Pedometers and activity trackers
- Electrotherapy TENS units (devices for pain relief)
- Many other Omron® products

Ready to browse and buy? Just log in to your member website at [aetna.com](https://www.aetna.com) for easy ordering instructions.

Oral health care products:

We provide discounts on oral health care products so you can keep your mouth as healthy as possible. You can save on Z Sonic™ toothbrushes, replacement brush heads and various oral healthcare kits.

Ready to browse and buy? Just log in to your member website at [aetna.com](https://www.aetna.com) to shop and receive your discounts.



WWW.HISDBENEFITS.ORG

