



MERITAIN[®]
HEALTH

An Aetna Company

A Quick Look at Your Health Plan

HireRight

Group #A8322

When you enroll with Meritain Health[®], you're taking the next step towards a healthier, more balanced you.

It's important for you to understand how your health plan works. This way, you can make the changes you want in your health and in your life.

Get the support you need for a healthy balance

Chances are, you try every day to keep a healthy balance in your life. But time can get away from you, or you might put other details first. That's why we're here: to help you focus and to support you each step of the way. You can think of your health care benefits as your resource to protect your body, mind and spirit.

www.meritain.com

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Benefit Highlights

Protecting your healthy balance with preventive care



Question:

Which is better: Taking an hour or two out of your busy day to have your annual checkup—or missing hidden symptoms and paying the price in sick days, copays and missed events?



Answer:

Nothing makes more sense in these busy times than preventing illness before it happens. That's why your plan offers excellent benefits for preventive services.

Early detection, proper nutrition, and routine exercise are the keys to living a long and healthy life, and will also help to control long-term health care costs. Your employer encourages you to take the necessary steps—available to you right now—to ensure early detection and treatment of diseases.



Built into your health plan are preventive benefits that cover:

- Well-child care.
- Physical exams.
- Mammogram.
- Bone density test.
- Prostate blood exam.
- Pap smear.
- Fecal occult screening.

Save when you visit network providers

This plan offers a network of doctors and other health care professionals who have agreed to accept lower amounts than their standard charges, just for members of this plan. These lower amounts are negotiated and predetermined. That means when you see a network provider, your share of costs is based on a lower charge—so your costs are lower, too. Network providers are conveniently located in both urban and rural areas. Lower costs and convenient doctors and clinics are important ways that Meritain Health can support your efforts to stay well and have a healthy lifestyle—or to get care as simply as possible when you're sick.

Remember: if you go outside the network, you may still have benefits, but your share of costs will be higher, and the amount you pay will not be based on a lower rate.

File claims quickly and easily

If you visit a provider in your network, you shouldn't need to submit a claim for services or pay at the time of your service with the exception of a copay, if applicable. Your provider will submit the claim on your behalf and you will later receive a bill for any out-of-pocket or other balances due.

If you have visited an out-of-network provider, you may need to file a claim form to ensure that the service is billed properly. Claim forms can be found online at www.meritain.com or you can obtain one from your Human Resources department. Submit the claim by fax or by mail to the fax number or mailing address listed on the claim form.

Benefit Highlights

Health care for you and your family

When sickness or injury throw you off balance

Knowing you're in good hands when you're sick is one of the most comforting feelings there is. You can be assured your health plan has everything you'll need to get the right care if something goes wrong.

Balancing health care costs: what you pay and what the plan pays

The benefits schedule in this packet shows how much you pay for care, and how much the plan pays. It's a listing of what is and isn't included in your benefits plan. For more detailed information, see your Summary Plan Description (SPD).

After you pay your annual deductible and any up-front copays, the plan begins to pay a percentage of your provider's charges, for example 80 percent. The remaining percentage, for example 20 percent, is your responsibility—your *out-of-pocket* costs. You're protected from financial hardship by a maximum out-of-pocket amount each year—the most you'll have to pay before the plan covers costs at 100 percent. (Copays do not always apply to the out-of-pocket maximum. This varies by plan.)

Support for your health journey

Your employer wants you to get the best, most appropriate care, when and where you need it. That's why your plan includes the extra expertise of **Meritain Health's Medical Management program**. The Medical Management nurses are like personal health consultants who can help you make decisions about certain types of care you and your doctor may be considering. Registered nurses review treatment plans, then help to assure that you get the right treatment in the right setting, when you need it.

Some of these services include:

- Before admission to the hospital for elective or non-emergency services.
- Within 48 hours (two working days) after an emergency or urgent hospital admission.
- Before elective inpatient, outpatient or ambulatory surgery.
- Before inpatient substance-abuse treatment or treatment for a mental health disorder.
- Before entering an extended-care, rehabilitation or skilled-nursing facility.

Consult your Summary Plan Description for a complete listing of health care services that require precertification with a medical management nurse.

Benefit Highlights

Nationwide provider access at a discount

When you and your family seek health care services, you have access to Aetna's broad national provider network of health care providers and facilities. Aetna's network contains more than 664,000 participating physicians and ancillary providers, with 5,667 hospitals.¹ When you visit providers in the Aetna network, you will receive services at strong, negotiated rates, helping you to save on the cost of health care.

¹ <https://www.aetna.com/about-us/aetna-facts-and-subsiidiaries/aetna-facts.html>


Locate your preferred providers



With Aetna's comprehensive provider participation, many of your preferred doctors may already be in the Aetna network. To verify whether or not a doctor or health care facility participates, visit <https://www.aetna.com/dsepublic/#/mymeritain>

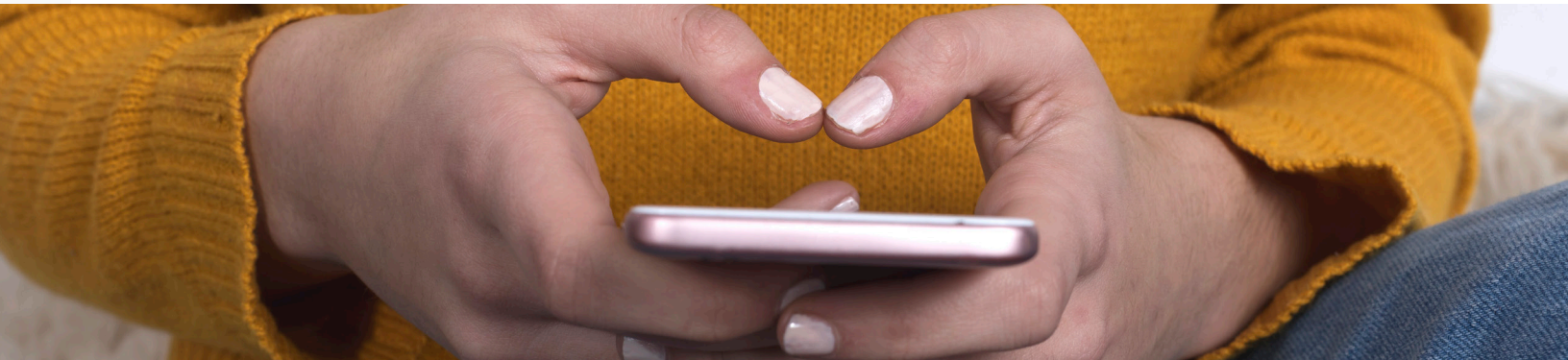
How to access your mobile web app

iPhone®

- Once you log in to your member website through www.meritain.com, click the  icon at the bottom of the page.
- Then, scroll through the menu options and select *Add to Home Screen*.
- Click *Add* in the upper right-hand corner.
- Your Meritain Health app logo will then be installed and added to your home screen.
- Then, you'll be able to log in through the app instead of going through the web page.

Android™

- Once you log in to your member website through www.meritain.com, you'll be prompted with the pop-up message *Add Meritain Health to Home Screen* at the bottom of the page. Click this message.
- Then, you can click *Add* to add the logo to the home page or *Cancel* to opt-out.
- Your Meritain Health app logo will then be installed and added to your home screen.
- Launch the app from your home screen and log in.



Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Providers are independent contractors and are not agents of Meritain Health. Provider participation may change without notice. Meritain Health and Aetna do not provide care or guarantee access to health services.

Benefits Summary

Aetna POS		
	IN-NETWORK	OUT-OF-NETWORK
MAJOR MEDICAL		
Deductible	\$3,000/Individual \$6,000/Family	\$3,000/Individual \$6,000/Family
Out-of-Pocket Maximum (Including Deductible, Copayments & Coinsurance)	\$6,000/Individual \$12,000/Family	\$6,000/Individual \$12,000/Family
Coinsurance	20%	40%
PREVENTIVE CARE	100%, Deductible Waived	Not Covered
PHYSICIANS OFFICE VISITS	\$30 copay, Deductible Waived	40% after Deductible
SPECIALIST OFFICE VISITS	\$50 copay, Deductible Waived	40% after Deductible
URGENT CARE	\$50, copay, Deductible Waived	40% after Deductible
EMERGENCY ROOM	20% after Deductible	20% after Deductible
HOSPITAL INPATIENT CARE	20% after Deductible	40% after Deductible
HOSPITAL OUTPATIENT CARE	20% after Deductible	40% after Deductible
PRESCRIPTION DRUG CARD		
Retail (31 days supply)	Generic Preferred Non-Preferred Specialty	\$10 \$25 \$50 30% up to \$150
Mail Order (up to 90 days supply)	Generic Preferred Non-Preferred	Not Covered Not Covered Not Covered
Specialty Drugs mail order up to 31 days	Specialty	30% up to \$150

This is a brief outline of your benefits. It is not a Summary Plan Description or intended to replace the Schedule of Benefits contained within the Plan Document.

If any provision is inconsistent with the language of the Plan Document, the Plan Document will govern.

Benefits Summary

Aetna HDHP			
	IN-NETWORK	OUT-OF-NETWORK	
MAJOR MEDICAL			
Deductible	\$1,500/Individual \$3,000/Family	\$1,500/Individual \$3,000/Family	
Out-of-Pocket Maximum (Including Deductible, Copayments & Coinsurance)	\$3,350/Individual \$6,700/Family	\$3,350/Individual \$6,700/Individual	
Coinsurance	10%	30%	
PREVENTIVE CARE	100%, Deductible Waived	Not Covered	
PHYSICIANS OFFICE VISITS	10% after Deductible	30% after Deductible	
SPECIALIST OFFICE VISITS	10% after Deductible	30% after Deductible	
URGENT CARE	10% after Deductible	30% after Deductible	
EMERGENCY ROOM	10% after Deductible	10% after Deductible	
HOSPITAL INPATIENT CARE	10% after Deductible	30% after Deductible	
HOSPITAL OUTPATIENT CARE	10% after Deductible	30% after Deductible	
PRESCRIPTION DRUG CARD	Medical Deductible Applies to Rx		
Retail (31 days supply)	Generic	\$10	Not Covered
	Preferred	\$25	Not Covered
	Non-Preferred	\$50	Not Covered
	Specialty	30% up to \$150	Not Covered
Mail Order (up to 90 days supply)	Generic	\$20	Not Covered
	Preferred	\$50	Not Covered
	Non-Preferred	\$100	Not Covered
Specialty Drugs mail order up to 31 days	Specialty	30% up to \$150	Not Covered

This is a brief outline of your benefits. It is not a Summary Plan Description or intended to replace the Schedule of Benefits contained within the Plan Document.

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Your Guide to Enrollment




The final step toward better balance and better living

After you've completed enrollment, your employer has approved it and after any waiting period has passed, your benefits will be effective.


Your Meritain Health ID card will be on its way to you soon. The card shows Meritain Health as your health plan administrator. Keep it in your wallet and carry it with you. If you misplace your ID card, use the Meritain Health mobile app to access your member portal to get a copy of your ID on the go!

Sample ID card

Card front

 Customer Service and Eligibility Inquiries 800.925.2272 www.MERITAIN.com	
Member SAMPLE GROUP Group #: 11378 Member: FIRST NAME LAST NAME Member ID: 1234567891 Division: AA1 Dependent(s): DEPENDENT NAME 1 DEPENDENT NAME 2 DEPENDENT NAME 3	Medical Plan Coverage: Aetna Network  Plan: Aetna Choice POS II Deductible and Out of Pocket (Ind /Fam): INN Ded: \$XXXX \$XXXX INN OOP: \$XXXX \$XXXX OON Ded: \$XXXX \$XXXX OON OOP: \$XXXX \$XXXX OV \$XX Spec \$XX UC \$XX ER \$XXX Hosp \$XXX
	Pharmacy Plan  RXBIN: 004336 Member: 866.475.7589 RXPCN: ADV Pharmacy: 800.364.6331 RXGRP: RX2738 Deductible and Out of Pocket (Ind /Fam): INN Ded: \$XXXX \$XXXX INN OOP: \$XXXX \$XXXX OON Ded: \$XXXX \$XXXX OON OOP: \$XXXX \$XXXX

Card back

Medical Claims Submission Mail All Claims & Correspondence to: Meritain Health PO Box 853921 Richardson, TX 75085-3921 EDI: Change Healthcare 41124 or McKesson/Relay Health 1708 or 4561 NY Electing	Eligibility Call 800.925.2272 or visit www.MERITAIN.com for inquiries regarding eligibility, claims and plan benefits.
Utilization For Precertification call: 800.242.1199. Failure to comply with your plan's precertification requirements may result in a reduction of benefits. 24-Hour Automated Customer Service: 800.566.9311 or www.MERITAIN.com	 SELF-FUNDED INDEX #: 009
Printed:	



Convenient Tools and Resources

Your personalized member website

Once enrolled as a Meritain Health member, you will have access to the **Meritain Health member website**. When you log in, you'll find everything you need to know about your benefits—from eligibility, to enrollment, to what's covered. It's another way we're working with you to help you get the most from your benefits—so you can live a life that's balanced and informed.

Registration for the member website is easy

If you're already registered to access your online account, simply enter www.meritain.com into your browser and login from the homepage.

If you're not yet registered, it's OK. Registration is an easy three-step process.

1

Scan the QR code and click on the link to register or visit www.meritain.com. Then, in the top right corner, click *Register*.



2

Next, select *Member* under *I am a* and enter your group ID. You can find your group ID on the front of your member ID card. (If you are new to the plan, you will soon receive your member ID card in the mail.) Then, click *Continue*.

Please note: You may set up a login for yourself, as well as any children under age 18 who are covered by your plan. For privacy purposes, your spouse and dependents over the age of 18, covered by the plan, must each establish logins to access their individual information.

3

You will need to fill in your:

- Group ID (located on your member ID card).
- Member ID (located on your member ID card).
- Date of birth.
- Name.
- ZIP code.
- Email address.

You can then create a username and password. After that, you will be asked to confirm your email address—then you're done! The next time you log in, just use the same username and password.



Members have the right to ask their health plan to place restrictions on (i) the way the health plan uses or discloses their PHI for treatment, payment or health care operations; and (ii) the health plan's disclosure of their PHI to persons who may be involved in their health care or payment thereof (e.g., family members, or close friends).

Convenient Tools and Resources

Important plan contacts

What do you need help with?

My medical benefits

In-network doctors or hospitals

Meritain Health Customer Service **1.800.925.2272**

Access your Meritain Health member portal at
www.meritain.com

The Aetna Choice® POS II provider network

Aetna provider line **1.800.343.3140**

www.aetna.com/docfind/custom/mymeritain

My prescription drug benefits

MedOne Customer Service

1.800.606.3564

Precertification

Meritain Health Medical Management

1.800.242.1199



Notes

