



Healthier happens together[®]

2026
Plan Benefits
For
Pre-65 Retirees

#Thrive305



Pre-65 Retirees Open Enrollment

October 20 - November 3

During this period, you can:

Change your current election or remove dependents as needed:

- ↻ Medical
- ↻ Dental
- ↻ Vision
- ↻ Life Insurance
- ↻ Remove dependents (reminder you cannot add new dependents during Open Enrollment)

Action Required:

If you wish to keep your current elections, no action is required.

✓ If you'd like to make changes to your medical benefits or any of the other benefits, please complete the change form mailed to you or visit our website between Open Enrollment (October 20th – November 3rd) to print a copy.

You can count on us

**National
strength,
local experience**

Local access

Virtual access

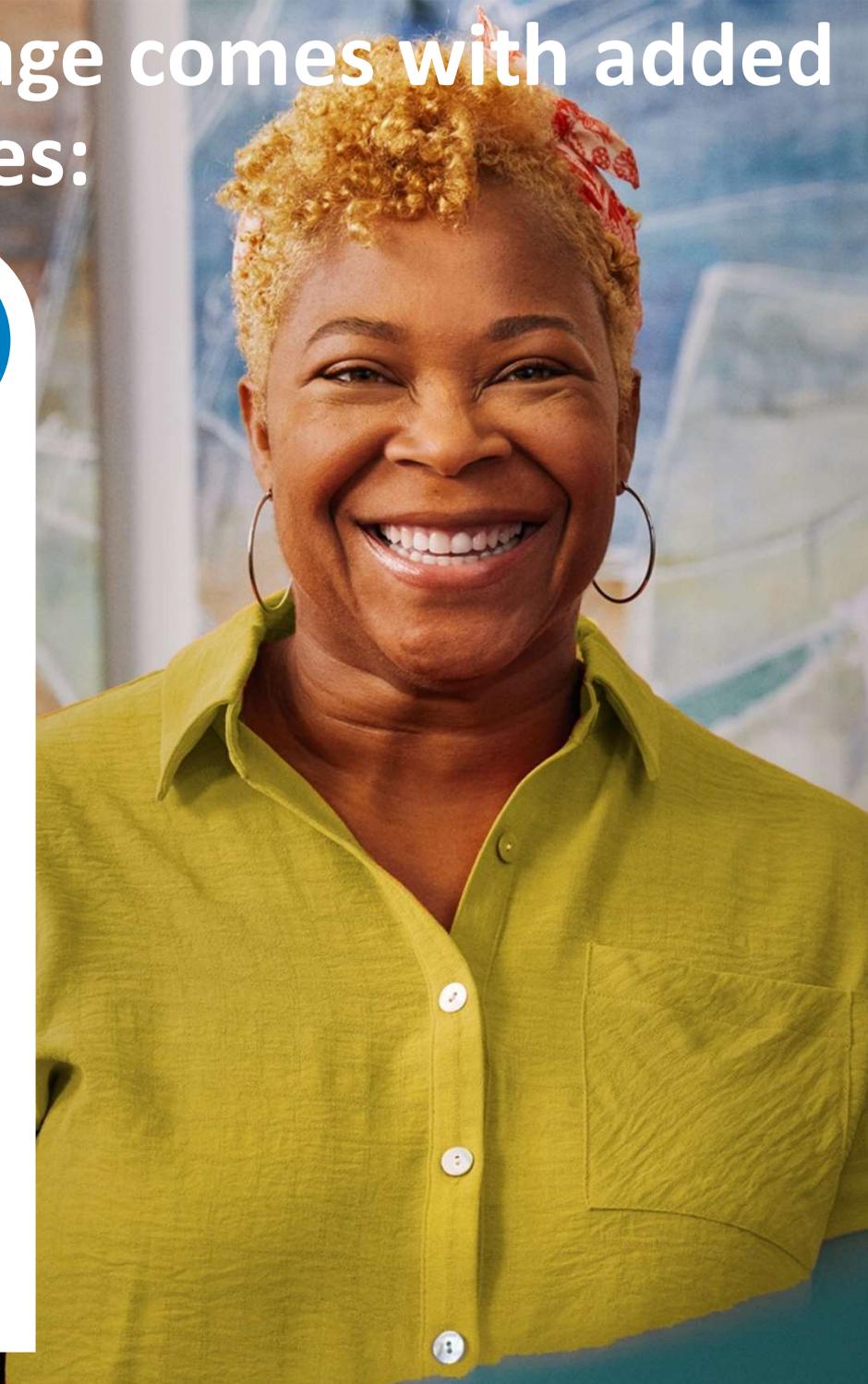
Personal support

CVS value

Your benefit package comes with added value and resources:

National strength, local experience

- **99%** provider match
- **25k** more local providers
- **100%** hospitals in Florida
- **98%** of all hospitals nationally in network
- **Pharmacy access**



Added Value

- **CVS[®] ExtraCare Plus Program**
- **MinuteClinic[®] visits**
- **CVS Virtual Primary Care[®]**
- **Personalized nurse support**
- **Lifestyle and Condition Coaching**
- **Personal health solutions and virtual solutions**
- **Smart Shopper continues**

You now have access to a National Network!

Your Plan

Select HMO Pre-65 Retirees

High Option HMO Pre-65 Retirees

POS Plan Pre-65 Retirees

Your Enhanced Aetna Network

Aetna Select (Open Access)

Aetna Select (Open Access)

Aetna Choice POS II
(Open Access)

To find your doctor,
please visit aetna.com

Jackson First HMO Pre-65 Retirees

Jackson First HMO

Jackson Health and University of Miami Health Systems are the only providers you can access on this plan in Miami-Dade and Broward counties, same as your current plan.

Aetna's Select Open Access National Network

Available for emergency services or when traveling outside of the service area.

Medical Plans at a Glance (Pre-65 Retirees)

Plan	Aetna Jackson First HMO Pre-65 retirees (Jackson/UM only)	Aetna Select SM HMO Pre-65 retirees	Aetna High Option HMO Pre-65 retirees	Aetna POS Pre-65 retirees
Out-of-pocket maximum				
Individual	\$2,500	\$2,500	JHS: \$3,000 Aetna: \$3,000	JHS: \$3,000 Aetna: \$3,000 Out-of-network: \$3,000
Family	\$5,000	\$5,000	JHS: \$6,000 Aetna: \$6,000	JHS: \$6,000 Aetna: \$6,000 Out-of-network: \$6,000
Medical services				
Primary care office visit	\$15	\$15	\$15	\$15
Specialist office visit	\$30	\$30	\$30	\$30
CVS Virtual Care [®] visit	\$10	\$10	\$10	\$10
CVS Virtual Primary Care	\$10	\$10	\$10	\$10
CVS Minute Clinic	\$15	\$15	\$15	\$15
Preventive care (annual visit)	\$0	\$0	\$0	\$0
Pediatrician office visit	\$15	\$15	\$15	\$15
Maternity*	\$30	\$30	\$30	\$30
Inpatient facility at Jackson Health System	\$0	\$0	\$0	\$0
Inpatient facility (all others)	JHS Only	\$0	\$200	\$200
Outpatient facility at Jackson Health System	\$0	\$0	\$0	\$0
Outpatient facility (all others)	JHS Only	\$0	\$100	\$100
Emergency room visit (waived if admitted)	\$50	\$50	\$100	\$100
Urgent care at Jackson UC Centers	\$25	\$25	\$25	\$50
Urgent care (all others)	\$25	\$25	\$25	\$50

Medical Plans at Glance – Pharmacy (Pre-65 Retirees)

Plan	Aetna Jackson First HMO Pre-65 retirees (Jackson/UM only)	Aetna Select™ HMO Pre-65 retirees	Aetna High Option HMO Pre-65 retirees	Aetna POS Pre-65 retirees
Prescription drugs (retail, 30-day supply)				
Generic	\$15	\$15	\$15	\$15
Preferred	\$25	\$25	\$40	\$40
Non-preferred	\$35	\$35	\$55	\$55
Specialty	Follows tier copay	Follows tier copay	\$100	\$100
Mail order pharmacy (maintenance 90-day supply)				
Generic	\$45	\$45	\$45	\$45
Preferred	\$75	\$75	\$120	\$120
Non-preferred	\$105	\$105	\$165	\$165

Virtual care from anywhere

CVS Virtual Care

Primary care appointments within **5 days**¹

Mental health appointments within **14 days**¹

On-demand care within **15 minutes**¹



*Limitations may apply based on services and location. Controlled substances not prescribed.
 1 Averages based on January through August 2023 CVS Virtual Care data – observed patient experiences are subject to change.

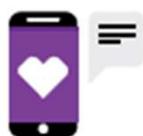


Get membership extras you'll use every day with CVS[®] ExtraCare Plus[™]

Aetna[®] is proud to be part of CVS Health.[®] And we're committed to giving you the tools and resources you need to feel your best. That's why your Aetna health plan includes CVS ExtraCare Plus. And best of all, it comes at no extra cost to you. All you have to do is activate the benefit by logging into your [Aetna Health app](#) or [Aetna member website](#).

Benefits like no-cost delivery and discounts on thousands of your favorite CVS Health brand products offer convenient ways to keep your health goals on track — and give you fewer errands to run.

Take advantage of these benefits



24/7 access to CVS pharmacists

Through our Pharmacist Helpline*, you and your family can get medication support quickly.



Rx delivery on your schedule

Get the medications you need, whenever you need them, with no-cost Rx delivery on prescriptions.*



Discounts on your favorite items

Receive 20% savings on thousands of CVS Health[®] brand products.* Plus, get eligible items delivered right to your door with no-cost same-day delivery, and no-cost shipping (\$10 minimum order).*



Easily use your bonus reward in-store or online — it's automatically added to your ExtraCare[®] card to thank you for being a member.

Leveraging integration

10 of 28 Minute Clinics* will include primary care in Broward, Palm Beach and Miami Dade counties



Low-Cost**

Acute Care Services



MinuteClinic can help you:



Get care 7 days a week, including evenings, so you can feel better faster



Choose in-person and virtual care options to easily access care your way



Treat a variety of conditions, illnesses and injuries

- Asthma and allergies
- Sore throats and ear infections
- Bronchitis and upper respiratory infections
- Minor cuts, blisters and wounds
- Insect stings
- Diabetes

*CVS Minute Clinic Locations as of 8/1/25. Location availability could change.

**Low cost for CVS Minute Clinics only.



You can count on us

Quality care

Aetna Health App

Member Wellness

Lifestyle and Condition
Coaching

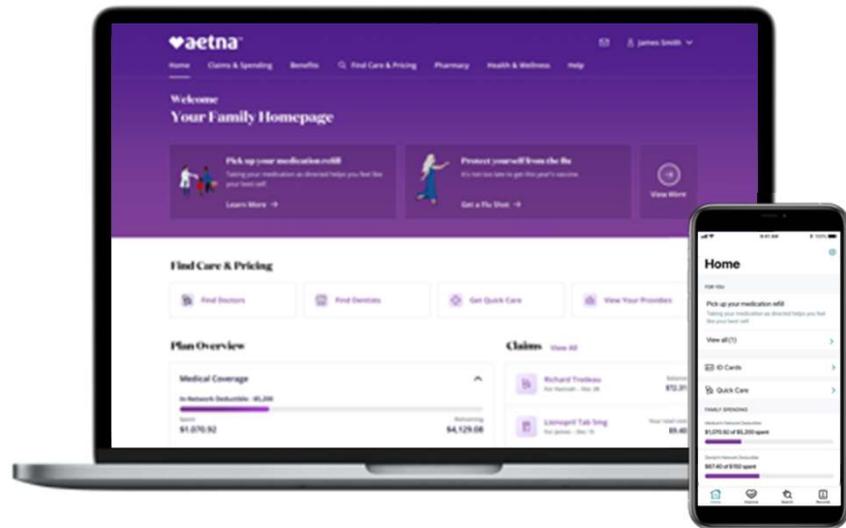
Personal support

Take charge of your health care

with the Aetna® member website and the Aetna HealthSM app

Find everything you need, all in one place

Set up your account to manage your benefits and more at home or on the go.



Just visit [Aetna.com](https://www.aetna.com) to create an account and log in to your member website.

App screens are a composite of real situations. All names and other identifying information are fictional.

A smarter, simpler, more convenient way to take charge of your health care and benefits



Manage your plan

- Check your plan summary for detailed information on what's covered by your plan.
- Track your spending and understand your progress toward meeting your individual and family deductibles.
- Easily access your digital ID card anytime.



Connect to care

- Use tools to help you choose quality, in-network and local providers, pharmacies and facilities, including convenient retail clinics and urgent care.
- Get cost estimates for visits and procedures before getting care.
- Talk to a doctor anytime by phone or video chat from home.



Improve your health

- Receive personalized reminders to improve your health.

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Download the Aetna Health app

One hub for personal health solutions

Simple, convenient access to personalized wellness programs in one place for better health. Many options to choose from in each category of care, virtual or online.



- WeightWatchers
- wondr HEALTH
- betr
- ciba health
- digbi health
- Virgin pulse
- VP TRANSFORM
- habitnu

Weight management and diabetes prevention

- ex program by Truth Initiative
- eMLife

Tobacco cessation

- headspace
- eMLife
- headspace care

Mental well-being

- kaia health
- SWÖRKIT HEALTH
- sword

Musculoskeletal

- digbi health
- OSHI HEALTH

Digestive health

- HelloHeart
- DARIO HEALTH

Cardiometabolic

- SimpliFed Origin.
- Visana
- restorebalance a healthfloat program
- FRAME

Women's health

You can count on us

**We've been
preparing for
this
&
here's how**

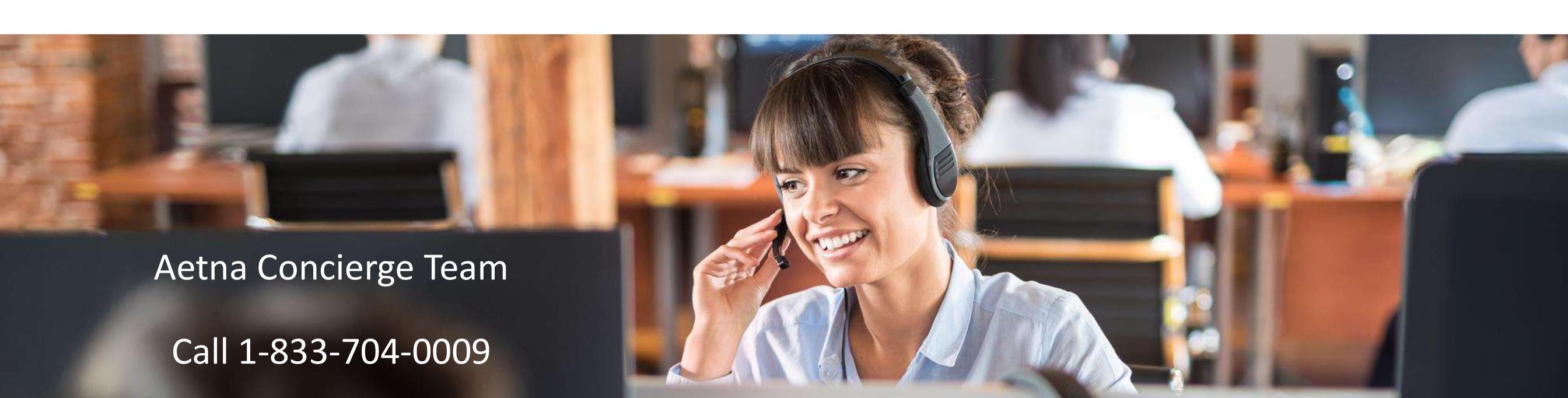
Ask Aetna Concierge

Nominate Your MDC Provider

Transition of Care (TOC)

Open Enrollment Support

Employee Communication



Aetna Concierge Team

Call 1-833-704-0009

Concierge support includes:

- Dedicated toll-free 1-833-704-0009 number to answer your benefit questions
- Ask questions about your Aetna medical or pharmacy benefits
- For help finding an in-network doctor, specialist, or facility
- To get assistance navigating your healthcare needs
- For guidance on how to download and use the Aetna member app
- To understand your plan features, including copays, deductibles, and covered services

Your Aetna Concierge team is here to help you navigate your healthcare options and provide personalized support. For assistance with benefits and healthcare questions, please call 1-833-704-0009.

**Nominate
your provider
today!**

NominateYourMDCProvider@aetna.com

The outreach has already started



Transition of care (TOC)

Available for those in active course of treatment with a **non-participating provider**

TOC is temporary, usually for 90 days, as we transfer services from a **non-participating provider** or primary care physician to a participating provider.

You can visit your Aetna® member website or call member services to:

- Get a Transition of Care form
- Get help completing and submitting the form



When you become Medicare Eligible...

Our Advocates look forward to giving you the positive retiree healthcare experience you deserve.

For Miami-Dade County Group Plans, call: (305) 420-5858 or toll free (833) 212-9891 Monday-Friday, 8am-5pm EST.

For Individual Medicare Advantage Plans, call: (786) 640-3292 or toll free (888) 517-6373 Monday-Friday, 9am-5pm EST.



Together let's create an
**exceptional health care
experience for every
employee.**

#Thrive305



ENGAGEMENT | SIMPLICITY | VALUE

Change is good

#Thrive305



Legal disclaimer

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Refer to **Aetna.com** for more information about Aetna® plans. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a health care professional.

For a complete list of other participating pharmacies, log in to **Aetna.com** and use our provider search tool.

This material is for information only and is not an offer to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice.