



A Quick Look at Your Health Plan

Dean Vesling & Associates, Inc.

Group #24977

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.

Benefit Highlights

Protecting your healthy balance with preventive care

Q

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?

A

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:

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

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.

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.)



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.

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 website.

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.

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



Reach a doctor 24/7

General Medical



Teladoc Health® is the on-demand health care solution that gives you the medical care you need, when you need it. You can talk to a doctor anytime, anywhere about non-emergent medical conditions.

Benefits of using Teladoc Health

- Saves time and money
- Quicker recovery from illness
- Convenient prescriptions
- Choice of consultation method
- More peace of mind

With Teladoc Health, you can talk to a doctor 24/7/365 by phone, video or on the mobile app. It can be a great choice for medical advice and care when:

- Your primary care doctor is not open.
- You're at home, traveling or don't want to take time off work to see a doctor.
- You need a prescription or refills*.

*Please note, there is no guarantee you will be prescribed medication.

Highly qualified, experienced doctors

When you use Teladoc Health, your medical questions will be answered by a highly qualified doctor. Teladoc Health doctors are:

- U.S. board-certified and state-licensed.
- Specially trained in telemedicine.
- Experienced, with an average of over 10–15 years in practice.
- Progressive, using the latest technology to provide excellent care.

Our members love Teladoc Health

"We had a good experience with the doctor. She called and talked to me, and gave great service. I had no problem picking up my prescription. This is a really good service."



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Common conditions treated include:

- Allergies.
- Bronchitis.
- Cold or flu.
- Headaches or migraines.
- Eye or ear infections.
- Skin irritations and rashes.
- Respiratory infections.
- Sinus infections.
- Stomachache.
- Urinary tract infections.
- Many other conditions.



More than one way to reach a doctor

By phone. Just call **1.800.835.2362**.

Online. Simply request a video consultation online at **www.Teladoc.com**.

On-the-go. You can download the Teladoc Health mobile app by visiting the App Store® or Google Play™.

Registering for Teladoc Health

You can use Teladoc Health anywhere you have internet access. To get started:

1. Visit **www.Teladoc.com** and click *Set Up Account*.
2. Enter your name, date of birth, ZIP code, email address, preferred language and gender and click *Continue*. The system will identify you based on this information. If you're unable to be identified, you'll be directed to Teladoc Health Customer Service.
3. On the next screen, enter the required information and click *Set up my account*. Your registration is now complete!

Complete your profile by clicking on *My Medical History*. You can enter your history right after registering or come back to finish it later.

If you have any questions, or run into any problems when setting up your account, call Teladoc Health at 1.800.TELADOC (1.800.835.2362).

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Find Care[®] Online Directory

Open Choice[®] PPO

It's easy to find doctors and hospitals in your network

When you and your family need care, you can look for doctors and hospitals in the Open Choice PPO network. It's easy when you use the Find Care online directory from Aetna.* With up-to-date listings, you can search for providers by name, specialty, gender, hospital affiliations and more.

Find Aetna providers online in just a few quick steps

You can use the directory anywhere you have internet access. Just:

- 1** Visit <https://www.aetna.com/dsepublic/#/mymeritain>.
- 2** Key in the ZIP code, city, county or state of the desired geographical area in the *Enter location here* field. Click *Search*.
- 3** Key in *Open Choice[®] PPO* under *Select a Plan*. Or you can select *Open Choice[®] PPO* from the list of plans. Click *Continue*.
- 4** There are two options available to search for providers. The guided flow search uses some of our most commonly searched terms and easily organizes them for our users to find. To use the guided search flow, choose and click on one of the categories under *Find what you need by category*. **Or see step five.**
- 5** Use the search box, which includes type-ahead suggestions and will present provider, facility, specialty and condition search options based on what is entered. These suggested options will present an exact match or relevant providers. *What do you want to search for near* (will display your chosen location).
- 6** Choose your provider from the list of providers displayed on the results screen. You can learn more about each by clicking on the provider's name.
- 7** Narrow your search results by using the *Filter & Sort* option. Choices include *Gender, Languages, Hospital Affiliations, Office Detail, Individual Practice Association Affiliations, Group Affiliations* and *Provider Type*.

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Why choose a primary care physician (PCP)?

Meritain Health® does not require you to choose a PCP, but we encourage you to choose one. Your PCP knows your health care needs, so they can help manage your health and coordinate your care. To find and choose a PCP, use the *Find Care* tool on your member website.



Find providers by phone

Need a provider when you're not near a computer? No problem. Simply call the Aetna Provider Line at **1.800.343.3140** from 8:00 AM–9:00 PM ET, Monday through Friday.



*Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Life Insurance Company and its affiliates.

Providers are independent contractors and are not agents of Aetna or Meritain Health. Provider participation may change without notice. Neither Aetna nor Meritain Health provides care or guarantees access to health services. Information is believed to be accurate as of the production date; however, it is subject to change.

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MinuteClinic® Benefit Services

The MinuteClinic™ benefit gives members no-or lower-cost access to many covered MinuteClinic services. The following services are typically offered at most MinuteClinic locations. All services may not be available at all locations. Services are subject to change and availability.

Services offered at no-or lower-cost member cost:*

- A1c checks
- Acne
- Allergy symptoms
- Athlete's foot
- Bronchitis and coughs
- Bug bites and stings
- Chickenpox
- Cold, canker and mouth sores
- Dermatitis, rash and skin irritations
- Ear wax removal
- Earaches and infections
- Flu-like symptoms
- Gout
- Impetigo
- Lice
- Minor burns
- Minor cuts, blisters and wounds
- Minor psoriasis
- Mononucleosis
- Mouth and oral conditions
- Nausea, vomiting and diarrhea
- Pink eye and styes
- Poison ivy and poison oak
- Ringworm
- Rosacea
- Scabies
- Shingles
- Smoking cessation
- Splinter removal
- Sprains, strains and joint pain
- Sunburn
- Suture and staple removal
- Swimmer's ear
- Tick bites
- Upper respiratory infections
- Wart evaluation
- Yeast infections

Services offered at no-or lower-cost that may include testing services sent to a third-party lab at standard member cost sharing:*

- Cholesterol screening, monitoring and treatment
- Diabetes screening, monitoring and treatment
- Hepatitis C screening
- High blood pressure screening, monitoring and treatment
- Indigestion and heartburn
- Pregnancy tests
- Sexually transmitted infections
- Sore throat and strep throat
- Titers/immunity
- Tuberculosis testing
- Urinary tract and bladder infections

Services offered at standard member cost sharing:*

- Labs that are sent to a third-party lab
- Medication administered at visit
- Prescriptions filled at the pharmacy

Services offered that are not a part of the MinuteClinic Benefit:

- Cosmetic services (for example, eyelash lengthening consult)
- Department of Transportation physicals
- Employment-related physicals
- Mental health counseling in-person and virtually (where available)

**Includes select MinuteClinic services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. Members enrolled in qualified high deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. This benefit is not available in all states and on indemnity plans.*

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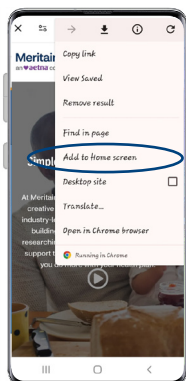


How to Access Your Mobile App

Android™ Phones

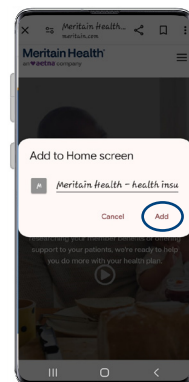
1

Once you log in to your member website through www.meritain.com, or by scanning the QR code, you'll be prompted with the pop-up message *Add Meritain Health® to Home Screen* at the bottom of the page. Click this message.



2

Then, click *Add* to add the app to your home screen.



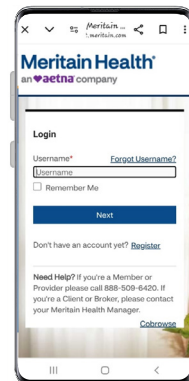
3

You should see the Meritain Health logo on your phone's home screen.



4

Now, simply launch the app from your home screen and log in.



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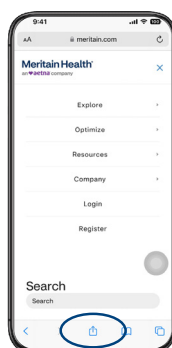


How to Access Your Mobile App

iPhone®

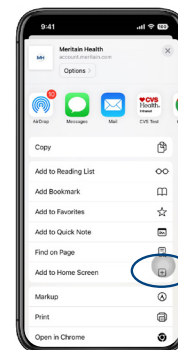
1

Once you log in to your member website through **www.meritain.com**, or by **scanning the QR code**, click the icon at the bottom of the page shown here.



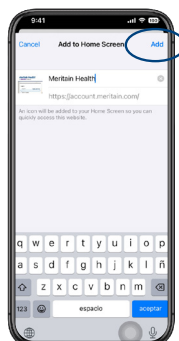
2

Then, scroll through the menu options and select *Add to Home Screen*.



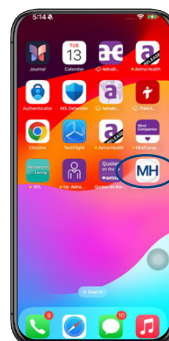
3

Click *Add* in the upper right-hand corner.



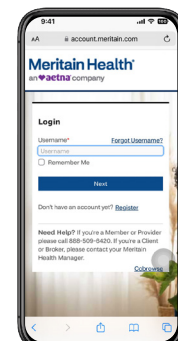
4

Your Meritain Health® app logo will then be installed and added to your home screen.



5

Now, you're all set to log in through the mobile app!



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Teladoc Health® Medical Experts



Expert advice when you need it most

Our world-renowned medical experts can help you make confident medical decisions about a diagnosis, treatment option or the need for surgery.

Get an expert medical opinion

Are you unsure about a diagnosis or need help deciding on a treatment option? We can help.

Find a doctor

Need help finding a doctor who specializes in your condition? We'll help find a doctor or specialist to help and support you.

Get critical case support

If you've been admitted into the hospital and want medical expert guidance, we can help you with critical care.

Medical records eSummary

We collect and organize your medical records and create a personal health summary in one secure file.

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Ask the expert

If you have medical questions or concerns and want a leading expert's advice, we can help.

Consult a behavioral health navigator

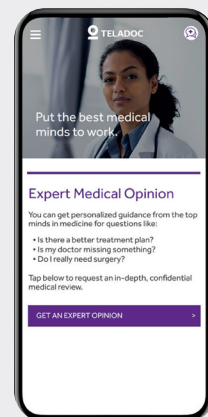
If you need guidance on a mental health condition or treatment that isn't improving, consult a behavioral health navigator.

Get treatment decision support

If you need guidance and clarity on treatment options to make the best decision for your health, we can give treatment decision support.

Start finding relief today

Contact a Teladoc Health physician at **1.800.835.2362**, or by visiting **www.Teladoc.com**. Download the app in the App Store® or Google Play Store™.



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Benefits Summary

24977_Dean Vesling & Associates Inc DVA POS 1000 Plan		
	IN-NETWORK	OUT-OF-NETWORK
MAJOR MEDICAL		
Deductible	\$1,000/Individual \$2,000/Family	\$5,000/Individual \$10,000/Family
Out-of-Pocket Maximum <i>Includes Deductible, Coinsurance, & Copays</i>	\$6,000/Individual \$12,000/Family	\$24,000/Individual \$48,000/Family
Member Coinsurance	20%	50%
PREVENTIVE CARE	100%	50%
PHYSICIAN OFFICE VISITS	\$20 copay	50% coinsurance
SPECIALIST OFFICE VISITS	\$50 copay	50% coinsurance
URGENT CARE	\$50 copay	50% coinsurance
EMERGENCY ROOM	20% coinsurance	
HOSPITAL INPATIENT CARE	20% coinsurance	50% coinsurance
HOSPITAL OUTPATIENT CARE	20% coinsurance	50% coinsurance
PRESCRIPTION DRUG CARD		
Retail (20 day supply)	Generic	\$20
	Preferred	\$40
	Non-Preferred	\$70
Mail Order (up to 50 day supply)	Generic	\$50
	Preferred	\$100
	Non-Preferred	\$175
Specialty	Copay	Yes
20% coinsurance up to a \$250 maximum/prescription for up to a 30-day supply, deductible does not apply		
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

		24977_Dean Vesling & Associates Inc DVA POS 3500 Plan	
		IN-NETWORK	OUT-OF-NETWORK
MAJOR MEDICAL			
Deductible		\$3,500/Individual \$7,000/Family	\$10,500/Individual \$21,000/Family
Out-of-Pocket Maximum		\$7,350/Individual \$14,700/Family	\$29,400/Individual \$58,800/Family
Includes Deductible, Coinsurance, & Copays			
Member Coinsurance		20%	50%
PREVENTIVE CARE		100%	50%
PHYSICIAN OFFICE VISITS		\$35 copay	50% coinsurance
SPECIALIST OFFICE VISITS		\$85 copay	50% coinsurance
URGENT CARE		\$60 copay	50% coinsurance
EMERGENCY ROOM		20% coinsurance	
HOSPITAL INPATIENT CARE		20% coinsurance	50% coinsurance
HOSPITAL OUTPATIENT CARE		20% coinsurance	50% coinsurance
PRESCRIPTION DRUG CARD			
Retail (20 day supply)	Generic	\$20	
	Preferred	\$40	
	Non-Preferred	\$70	
Mail Order (up to 50 day supply)	Generic	\$50	
	Preferred	\$100	
	Non-Preferred	\$175	
Specialty	Copay	Yes	
		20% coinsurance up to a \$250 maximum/prescription for up to a 30-day supply, deductible does not apply	
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

24977_Dean Vesling & Associates Inc DVA HSA 5000 Plan		
	IN-NETWORK	OUT-OF-NETWORK
MAJOR MEDICAL		
Deductible	\$5,000/Individual \$10,000/Family	\$10,000/Individual \$20,000/Family
Out-of-Pocket Maximum <i>Includes Deductible, Coinsurance, & Copays</i>	\$6,550/Individual \$13,100/Family	\$13,500/Individual \$27,000/Family
Member Coinsurance	20%	50%
PREVENTIVE CARE	100%	50%
PHYSICIAN OFFICE VISITS	20% coinsurance	50% coinsurance
SPECIALIST OFFICE VISITS	20% coinsurance	50% coinsurance
URGENT CARE	20% coinsurance	50% coinsurance
EMERGENCY ROOM	20% coinsurance	
HOSPITAL INPATIENT CARE	20% coinsurance	50% coinsurance
HOSPITAL OUTPATIENT CARE	20% coinsurance	50% coinsurance
PRESCRIPTION DRUG CARD		
Retail (20 day supply)	Generic	\$20
	Preferred	\$40
	Non-Preferred	\$70
Mail Order (up to 50 day supply)	Generic	\$50
	Preferred	\$100
	Non-Preferred	\$175
Specialty	Copay	Yes
		20% coinsurance up to a \$250 maximum/prescription for up to a 30-day supply

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Your Guide to Enrollment



Completing your enrollment

Complete, sign and return your enrollment form to your employer within 31 days of your eligibility date whether you're enrolling or declining benefits.

- **Write clearly.** If your form is unreadable, your enrollment may be delayed, or incorrect.
- **Don't forget the back side.** Missing or incomplete information will delay your enrollment.
- **Sign and date your enrollment form.** Remember to sign and date the form, even if you're declining benefits.

Helpful tips

- Your health care plan includes a network of providers you can visit for health care services. When you visit providers in this network, you will receive the best service rate. Call the provider information number for participating providers.
- Your name, identification number, medical group number and your group name, are used to identify you and your covered dependents' benefits.
- Your medical copays are listed for you and your providers.
- Your pharmacy coverage information is listed on the front of your card, and includes the Meritain Health Pharmacy Solutions customer service number and prescription copays.
- Please ensure that you precertify with medical management, if required.
- All claims should be submitted to Meritain Health at the address listed on the back of your card.
- You or your provider can call Meritain Health to verify eligibility of benefits or check on your claims status.
- You can call for information on a doctor or specialist who is close to you and serves your specific needs.

All eligible employees must complete the enrollment form, whether you're choosing this plan or declining benefits. Your enrollment form is included in the back of this packet.

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 website to get a copy of your ID on the go!

Sample ID card

Card front

Meritain Health an  company		Customer Service and Eligibility Inquiries 800.925.2272 www.MERITAIN.com	
Member		Medical Plan	
Sample Group		Coverage: Aetna Network  Plan: Aetna Choice POS II	
Group #: 11378		Deductible and OOP Amounts (Single/Family): INN Ded \$XXXX/ \$XXXX OOP \$XXXX/ \$XXXX OON Ded \$XXXX/ \$XXXX OOP \$XXXX/ \$XXXX Office Visit \$XX Specialist \$XX UC \$XX ER \$XXX	
Member: MEMBER NAME		Pharmacy Plan	
Member ID: MEMBER ID NUMBER		RXBIN: 004336 RXPCN: ADV RXGRP: RX2738  Member: 866.475.7589 Pharmacy: 800.364.6331	
Division: 001		RX Deductible \$XXX Ind/ \$XXX Family RX OOP Max \$XXXX Ind/ \$XXXX Family Generic \$XX Preferred \$XX Non-Preferred \$XXX	
Dental/Vision Plan			
Dental Plan: Aetna Dental Administrators			
Coverage:			
Vision Plan:			
Coverage:			

Card back

Claims Submission	Eligibility
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	Call 800.925.2272 or visit www.MERITAIN.com for inquiries regarding eligibility, claims and plan benefits.
NY Electing	Precertification
Aetna participating Doctors and Hospitals are independent providers and are neither agents nor employees of Aetna.	For Precertification call: 800.242.1199. Failure to comply with your plan's precertification requirements may result in a reduction of benefits.
Contact 800.343.3140 for assistance in locating an In-Network Provider.	24-Hour Automated Customer Service: 800.566.9311 or www.MERITAIN.com
Printed:	 DOI INDEX #: 009



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?

In-network doctors or hospitals

Meritain Health Customer Service **1.800.925.2272**

Access your Meritain Health member website 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

Meritain Health Pharmacy Solutions Customer Service
1.866.475.7589

Precertification

Meritain Health Medical Management **1.800.242.1199**

Enrollment/benefit elections

Dean Vesling & Associates, Inc.
Human Resources representative



Notes



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