

Your benefits overview

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September 2026

2027 Aetna Medical plan comparison

	EPO $0	EPO $2000	PPO HDHP
Preventative Care	**Covered 100%**	**Covered 100%**	**Covered 100%**
Deductible	Ind $0/Fam $0	Ind $2,000/Fam $4,000	Ind $2,000/Fam $4,000 Ind within a fam $3,500
Coinsurance	0%	10%	10%
Annual out-of-pocket maximum	Ind $2,000/Fam $4,000	Ind $4,000/Fam $8,000	Ind $4,000/Fam $8,000 Ind within a fam $4,000
Office visit	$20 Copay	$20 Copay, no deductible	10% after deductible
Specialist office visit	$20 Copay	$40 Copay, no deductible	10% after deductible
Urgent Care	$25 Copay	$40 Copay, no deductible	10% after deductible
Walk-in Clinic	$20 Copay	$20 Copay, no deductible	10% after deductible
Hospitalization	$250 Copay	10% after deductible	10% after deductible
Emergency Room	$100 Copay	$150 Copay, no deductible	10% after deductible
X-Rays	Covered 100%	Covered 100%, no deductible	10% after deductible
Out-of-network benefits	No Out of Network Benefits	No Out of Network Benefits	Ded Ind $4,000/Fam $8,000 Coinsurance 30% OOP Max Ind $8,000/Fam $16,000

What changes with the 2027 plans?

01

Do I need a PCP or referral?

No. The 2027 EPO plans do not require you to elect a primary care provider or obtain referrals to see specialists, unlike the HMO and AWH plans.

02

Will my member ID change?

No. You will keep the same WID. A new ID card will be mailed to you reflecting your 2027 plan selection. This is also the case for HDHP members.

03

Am I tied to a medical group?

No. You will no longer need to stay within a specific medical group under any of the 2027 EPO plan options.

Bottom line: more flexibility in how you access care.

How to Find an In-Network Provider

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Use the public provider directory on Aetna.com. No member login is required.

1

Start at Aetna.com

Select “Find a Doctor” from the top navigation bar.

2

Choose your plan type

Select “Plan through employer.”

3

Enter search details

Enter your ZIP code, choose “Medical” from the drop-down menu, and select “Continue as guest.”

4

Select the network that matches your medical plan

EPO PLAN

Aetna Select®
(Open Access)

PPO HDHP

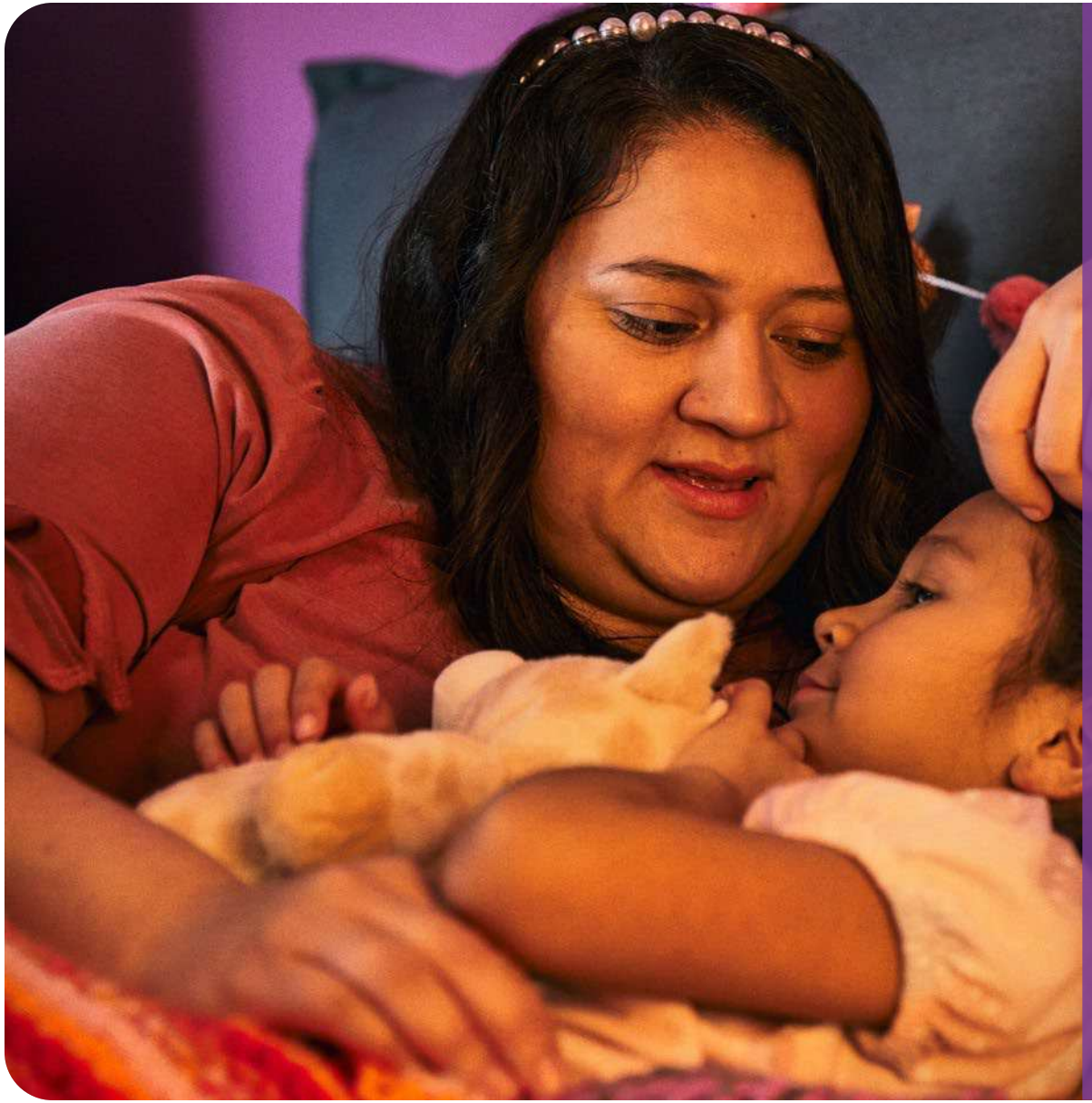
Aetna Choice® POS II
(Open Access)



Quick tips to make the most of your pharmacy benefits

- First, see what's covered under your plan at
  - **Find a Medication for 2027 Advanced Control Plan | Aetna**
- Some drugs need approval for coverage. Or your doctor may need to prescribe another drug first for coverage (step therapy). After your effective date, you can log in to **Aetna.com** and check your drug coverage and compare costs.
- Get the best coverage when you use a network pharmacy and fill the maximum amount allowed by your plan. This is usually a 90-day supply.
- If you need help, just call us at the toll-free number on your ID card.
- **Specialty Network is changing to our Aetna Specialty Performance Network**

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Ask your Aetna Concierge

Get personalized support and the answers you need.

- **Is this covered under my plan?**
- **I have my diagnosis. What do I do now?**
- **How can I find the right specialist?**
- **What are my maternity benefits?**

(877) 204-9186

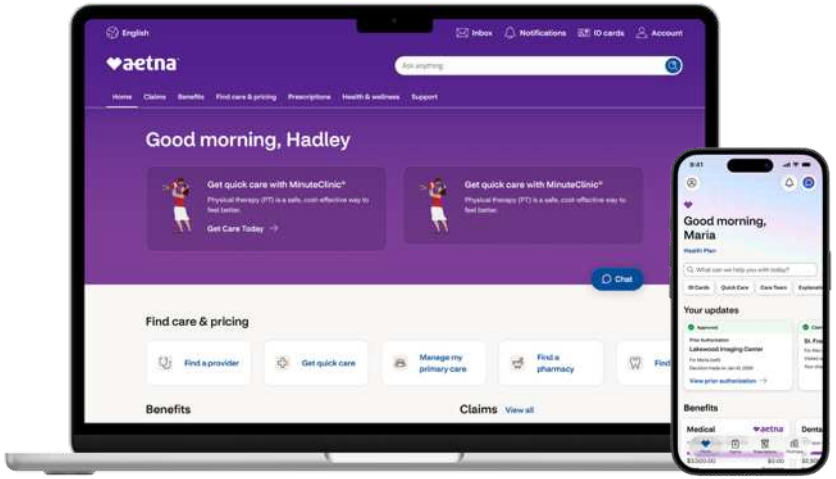
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The Aetna Health℠ app and website

Anytime, anywhere access to your benefits

Discover a convenient way to make the most of your health plan with the Aetna Health app and website. With simplified navigation and plain-language search, find the info, care and tools you need faster.



Download the Aetna Health app

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

Manage your benefits and health with:

Tools you'll use

View claims, track spending, find care, access your digital ID card, see what's covered, manage prescriptions and more.

Enhanced search results

Get personalized, easy-to-understand support and next-step recommendations based on your plan and preferences.

Quality provider recommendations

With Aetna Smart Compare®, find providers that have been recognized by the National Committee for Quality Assurance for delivering quality, cost-effective care.* Just look for the Quality & Effective Care badge in your provider search results.

24/7 support

Chat with a virtual agent when you need answers.

Tailored advice

Get tips based on your health needs and medical history.

*Where you get care is your choice. Search for a provider, or visit **Aetna.com** for a full list of providers.

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