

Frequently Asked Questions

1. What is the difference in Tiers 1 and 2 with the Option 1 – Aetna Whole Health Plan?

- Members have 2 levels of IN-Network Benefits within the Option 1 plan. They have the Tier 1 and the Tier 2 levels. The Tier 1 level is called Maximum savings and the Tier 2 is called standard savings.
- The difference is that Tier 1, employees see physicians within the Whole Health Baptist Network of physicians thereby saving the most money. The Tier 2 allows employees to see physicians within the Aetna providers, outside of the Baptist network of physicians. You should always call your physician to make sure they are within the Aetna plans.
- Employees are allowed to switch between tiers 1 and 2 within the Option 1 plan.

2. What is the benefit to employees when using the **CVS Minute Clinics**?

When an employee uses a Minute Clinic, located inside a CVS store, there is a \$0 copay.

3. Can employees use the **CVS Minute Clinics** with any of the Aetna Plans?

Yes, all 3 plans are eligible.

4. What is Teladoc?

Teladoc gives employees 24/7/365 access to board-certified doctors through the convenience of phone, video or mobile app visits. The copay depends on the health plan you selected. More information is located on the benefits webpage.

5. Can you explain the \$25 fee schedule reduction for employees?

If an employee sees a Baptist Health physician, a reduced fee of \$25.00 would apply to the copay. Copay amount will vary according to the plan you enrolled in. All three Aetna plans are eligible for the reduced co-pay provider.

6. Are referrals required?

No, referrals are not required. However, employees should verify that the physician accepts your Aetna plan. Some services may also require precertification. Without pre-approval, you may pay more or full price.

7. How can I verify that a physician is in the Aetna network?

You must log on to the Aetna.com website to verify if a provider is within your plan network. It is recommended that you call your physician to verify coverage. Employees are able to create an Aetna online account beginning November 1, 2019 where you will be able to view a breakdown of your bill, claim information, and obtain other information.