

OPEN ENROLLMENT – EFFECTIVE JANUARY 1, 2024

2024 AETNA FREQUENTLY ASKED QUESTIONS

Q1. ARE THE APCN+ CORE AND APCN+ HIGH DEDUCTIBLE PLANS DIFFERENT FROM THE HEALTH PLANS WE ELECTED IN MAY/JUNE?

Yes, the APCN Plus Multi-Tier Plans are new for 1/1/2024. The tier level, deductibles, out-of-pocket maximums, copays, and coinsurance amounts are changing for 1/1/2024.

Q2. ARE THE APCN PLUS MULTI-TIER PLANS MORE RESTRICTIVE THAN OUR CURRENT PLANS SINCE PROVIDERS ARE NOW BROKEN UP INTO TIERS?

APCN Plus Multi-Tier provides an additional in network option for 2024. You will always receive the highest benefit by utilizing Maximum Savings Tier 1 providers.

Q3. HOW CAN I DETERMINE IF MY PHYSICIANS ARE TIER 1, 2, OR 3?

You will want to utilize the APCN Plus Multi-Tier provider search link provided in your BAYDA Open Enrollment materials and below to determine which tier your provider aligns under in 2024. Providers in Tier 1 will be identified as “Maximum Savings”, Tier 2 as “Standard Savings” and Tier 3 as “Out-of-Network” <https://www.aetnadocfind.com/2024-apcn-plus-mt-cpii/>

Q4. WILL MY DOCTOR KNOW WHICH TIER THEY ARE IN? CAN PROVIDERS CHANGE TIERS WITHOUT NOTICE??

Typically, a provider will only know if they are contracted with Aetna, and not whether they are a Maximum Savings Tier 1 provider or Standard Savings Tier 2 provider. You will want to utilize the APCN Plus Multi-Tier provider search link provided in your BAYDA Open Enrollment materials and below to determine which tier your provider aligns under in 2024. <https://www.aetnadocfind.com/2024-apcn-plus-mt-cpii/>

Q5. WILL MY PCP CHANGE WITH THE NEW APCN PLUS PLANS? CAN I STILL KEEP THE SAME DOCTORS?

You may keep your same Primary Care physician you have today, and you may keep the same doctors you utilize today. You will want to utilize the APCN Plus Multi-Tier provider search link provided in your BAYDA Open Enrollment materials and below to determine which tier your provider aligns under in 2024 <https://www.aetnadocfind.com/2024-apcn-plus-mt-cpii/>

Q6. HOW ARE TIERS DETERMINED?

Tiers are determined based on your home zip code. You will want to utilize the APCN Plus Multi-Tier provider search link you will be provided in your BAYDA Open Enrollment materials to determine which tier your provider aligns under for 2024. The search tool will also allow you to search for providers outside your home zip code if you are traveling or have another covered member residing in a different area. <https://www.aetnadocfind.com/2024-apcn-plus-mt-cpii/>

OPEN ENROLLMENT – EFFECTIVE JANUARY 1, 2024

2024 AETNA FREQUENTLY ASKED QUESTIONS

Q7. I DON'T REMEMBER TIERS BEING PART OF MY INSURANCE BEFORE. IS THIS A SERVICE THAT WAS PREVIOUSLY PART OF OUR IN-NETWORK GROUP?

The Aetna plans are moving from the traditional 2-tier network to a 3-tier network effective 1/1/2024. The APCN+ network consists of two separate in-network tiers that provide you with a variety of network access, opportunities for savings, and higher quality of care.

- **Tier 1 – Maximum Savings**: Providers in the Tier 1 network will have the maximum savings. Look for these providers whenever possible. By utilizing the Tier 1 network, you will receive **higher quality care** and lower out-of-pocket costs.
- **Tier 2 – Standard Savings**: By accessing Providers in the Tier 2 broader network, you will receive **standard savings** on more providers. If you are enrolled today, this is the network you are utilizing. By utilizing the Tier 2 network, you will receive **lower discounts** while paying higher out of pocket costs compared to the Tier 1 network.
- **Tier 3 – Out-of-Network**: If you don't use a provider who resides in the Tier 1 or Tier 2 network, you will be using a provider who is out-of-network. You will not receive any discounts or savings and will pay higher out of pocket costs.

Q8. IF I DON'T SEE MY DOCTORS AS IN NETWORK, WHO CAN I REACH OUT TO?

We recommend reaching out to your Aetna Health Concierge Team as a first line of support at 1-800-922-5863. If the Aetna Health Concierge team is not able to fully answer your questions or if you need additional support, Kristee Gemmill would be your next resource, and is always happy to assist.

Q9. I RESIDE IN MASSACHUSETTES/VERMONT, HOW CAN I GET HELP IN FINDING A DOCTOR OR PROVIDER?

You will want to utilize the APCN Plus Multi-Tier provider search link provided in your BAYDA Open Enrollment materials and below to determine which tier your provider aligns under in 2024.

Providers in Tier 1 will be identified as “Maximum Savings”, Tier 2 as “Standard Savings” and Tier 3 as “Out-of-Network” <https://www.aetnadocfind.com/2024-apcn-plus-mt-cpii/>

Q10. WHAT IS THE "COST SAVINGS" FOR TIER 1 VS TIER 2?

Once you receive your Benefits materials for Open Enrollment, you will want to review both plans carefully. The [ALEX](#) Benefits Advisor will also guide you along the way. For example, both the APCN Plus Multi-Tier Core & High Deductible Plans, have a 20% coinsurance after deductible for Maximum Savings Tier 1 providers. This provides you with the highest level of coverage afforded under both plans.

OPEN ENROLLMENT – EFFECTIVE JANUARY 1, 2024

2024 AETNA FREQUENTLY ASKED QUESTIONS

Q1. IF I USE PROVIDERS IN TIER 1 AND TIER 2, HOW DOES THAT IMPACT MY DEDUCTIBLE?

Maximum Savings Tier 1 providers will always have the lowest deductible and will provide you with the Maximum Savings under your plan. All deductible and out-of-pocket expenses will cross apply to each deductible in Tier 1, Tier 2 and out of network. For example, if you incur \$500 in deductible expenses, that \$500 will reduce each deductible across all tiers.

Q2. DO COPAYMENTS AND/OR MEDICATIONS COUNT TOWARDS THE OUT-OF-POCKET SPENDS? OR IS THAT SEPARATE?

Yes, all expenses will count toward the out-of-pocket maximum.

Q3. WILL COPAYS BE HIGHER DEPENDING ON THE TIER? DOES THAT CHANGE BETWEEN PRIMARY CARE AND SPECIALIST?

You will always receive the highest benefit under the PPO and HDHP plans by using Maximum Savings Tier 1 providers. Your deductible, out-of-pocket, copay, and coinsurance amounts will be lower when using the Maximum Savings Tier 1, including costs for your primary and specialist care.

Q6. FOR MEDICATIONS WE ARE ALREADY TAKING THAT FALL INTO THE PRE-AUTHORIZATION CATEGORY, DO WE NEED TO GET THAT RE-AUTHORIZED?

Current medications which require pre-authorization will not require re-authorization until the current authorization has expired. Once the current authorization is up, you will need to go through the Pre-Authorization process again.

Q7. WITH MY CURRENT INSURANCE, AETNA ENCOURAGES USING CVS PHARMACY, IS THAT STILL THE CASE WITH THE NEW BENEFITS PLAN?

Your pharmacy network will not be changing for 2024. Always check to ensure your pharmacy participation status. There is nothing regarding the change to APCN Plus Multi-Tier which would impact your pharmacy participation status for 2024.

Q8. ARE THERE ANY CHANGES OCCURRING IN REGARD TO SPECIALTY PHARMACY FOR THOSE MEDICATIONS?

Your specialty medications will still be required to fill through CVS Specialty.

OPEN ENROLLMENT – EFFECTIVE JANUARY 1, 2024

2024 AETNA FREQUENTLY ASKED QUESTIONS

Q9. IS TELADOC STILL PART OF OUR PLAN?

Yes, Teladoc is still in place for 2024.