

A photograph of a family: a woman in a blue shirt holding a baby in a red shirt, and a man in a grey shirt leaning into a car window to touch the baby's head. A large purple heart outline is superimposed over the scene.

Yes,  
you can

The Aetna Upfront Advantage<sup>®</sup> plan  
Helps you pay for needed medical care

**\$750**  
COVERAGE FOR  
**Everyday Care**

Don't let out-of-pocket costs get in the way. You can still get the care you need with the Aetna **Upfront Advantage plan**. It can help you pay out-of-pocket costs before you meet your deductible.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company, Aetna Health of California Inc., and their affiliates (Aetna).

# So many ways to save

With the Aetna Upfront Advantage® plan, you don't have to worry about meeting your deductible before getting help with medical costs. Each year, you'll get:

- **\$750 of coverage for yourself; or**
- **\$1,500 of coverage for your family**

And you'll never have to manage a health savings account (HSA)\* or a health reimbursement arrangement (HRA) account.\* You won't have to submit receipts to get reimbursed either. The Aetna Upfront Advantage plan is a great alternative to a HSA or a HRA account.

## Everyday Care in-network services:\*\*

- Primary care physician (PCP) and behavioral health (in-office visits and telehealth)
- Urgent care
- Services performed at walk-in clinics, including MinuteClinic® locations
- Lab work and X-rays performed in a PCP office or nonhospital freestanding facility
- Generic medicines (if your coverage includes an Aetna® pharmacy plan)

## Stuart's savings

### With the Aetna Upfront Advantage plan,

Stuart got these health services at no extra cost:\*\*\*

- Urgent care for sprained ankle **\$160**
- PCP visit for strep throat with lab testing **\$190**
- Behavioral health virtual visits **\$150 X 2 = \$300**

His only out-of-pocket cost was for this service:

- Specialist visit to manage diabetes **\$200**

### Without the Aetna Upfront Advantage plan,

Stuart would have paid \$650 out of his own pocket.

*For illustrative purposes only.*

Visit [Aetna.com](https://www.aetna.com) to learn more about the Aetna Upfront Advantage plan

\*HSAs are currently not available to HMO members in California.

\*\*Includes access to all covered services at MinuteClinic® locations. Exclusions: Does not impact other covered services. All other covered services are subject to normal member cost sharing (for example, deductible and coinsurance amounts) as defined by the plans. Other covered services include inpatient medical visits, surgery, specialist visits, outpatient therapy (PT/OT/ST), emergency room care, other behavioral health care benefits and brand name drugs (retail, mail order, specialty). Does not impact no-cost preventive services.

\*\*\*Savings are based on an individual Aetna Upfront Advantage™ plan with a \$2,000 deductible and a \$750 up-front dollar benefit.

For your best health, we encourage you to have a relationship with a primary care physician or other doctor. Tell them about your visit to MinuteClinic, or MinuteClinic can send a summary of your visit directly to them.

**Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health® family of companies.** Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Refer to [Aetna.com](https://www.aetna.com) for more information about Aetna plans.

[Aetna.com](https://www.aetna.com)

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