



# Within reach

## The Aetna Upfront Advantage<sup>®</sup> plan

Our new plan design will help remove cost as a barrier to care.

### Did you know?

50%

of Americans have skipped receiving care due to concerns about cost.<sup>1</sup>

89%

of members do not hit their annual deductible.<sup>2</sup>

54%

of Americans have less than \$499 in their health savings account (HSA).<sup>3</sup>

### You know that health means everything.

That's why you want to offer your employees health plans that give them immediate value and enable them to get the care they need, when and where they need it.

<sup>1</sup>Kirzinger A, Munana C, Wu D, et al. Data note: Americans' challenges with health care costs. Kaiser Family Foundation (KFF). June 11, 2019. Available at: [KFF.org/health-costs/issue-brief/data-note-americans-challenges-health-care-costs/](https://www.kff.org/health-costs/issue-brief/data-note-americans-challenges-health-care-costs/). Accessed July 2020.

<sup>2</sup>2021 Aetna internal commercial business data.

<sup>3</sup>Devenir. Devenir research 2019 year-end HSA market statistics & trends executive summary. March 3, 2020. Available at: [Devenir.com/wp-content/uploads/2019-Year-End-Devenir-HSA-Research-Report-Executive-Summary.pdf](https://www.devenir.com/wp-content/uploads/2019-Year-End-Devenir-HSA-Research-Report-Executive-Summary.pdf). Accessed July 2020.

# Discover the Aetna Upfront Advantage<sup>®</sup> plan

Our new plan design reduces cost as a barrier to care for your employees, so they can get well and stay well.



**Employees get \$750 for in-network Everyday Care services before they reach their deductible.**

## How does it work?

- The plan pays 100% of the first \$750 of Everyday Care services before the deductible (\$1,500 for family plans).\*
- The plan is designed as an alternative to health savings account (HSA)-eligible high-deductible health plans (HDHPs).
- You don't need to administer an account or manage the everyday care funds — the plan takes care of it all.

## What in-network Everyday Care services are included?

- Primary care physician (PCP) office visits
- Telehealth for primary care and behavioral health services
- Services at walk-in clinics, including MinuteClinic<sup>®</sup> locations
- Generic medicines (if your coverage includes an Aetna<sup>®</sup> pharmacy plan)
- Lab tests or X-rays performed in a PCP office or non-hospital setting
- Urgent care
- Behavioral health office visits

There are even more ways your employees can access care at a price they can afford. For example, this plan is compatible with our MinuteClinic benefit. This gives members no-cost\*\* access to all covered services at MinuteClinic locations.



**To learn more about the Aetna Upfront Advantage plan, simply contact your Aetna representative today.**

\*Self-insured plan sponsors can work with your Aetna rep to customize the amount to meet their needs.

\*\*Includes access to all covered services at MinuteClinic. Eligible members enrolled in high-deductible plans must meet their deductible. However, such services would be subject to negotiated contract rates. Once the deductible has been met, members will be able to access MinuteClinic services at no cost share. Members in health maintenance organization (HMO) and indemnity plans are not eligible for this benefit. Indemnity and HMO-based plan members should refer to their benefits plan documents in order to determine coverage and any cost share for walk-in clinic benefits and services, as applicable.

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Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic<sup>®</sup>-branded walk-in clinics) are both within the CVS Health<sup>®</sup> family. Plans are administered by Aetna Life Insurance Company (Aetna).

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

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