

**Meritain Health®**  
an ♥ aetna company

# City of Portland Employee Presentation

May 2025



# Understanding your health care plan is important





# So, let's talk about:

- What you should know about your health care.
- Choosing the best options for you and your family.
- How to enroll and start using your benefits.





# Let's get started







**No  
surprises,**

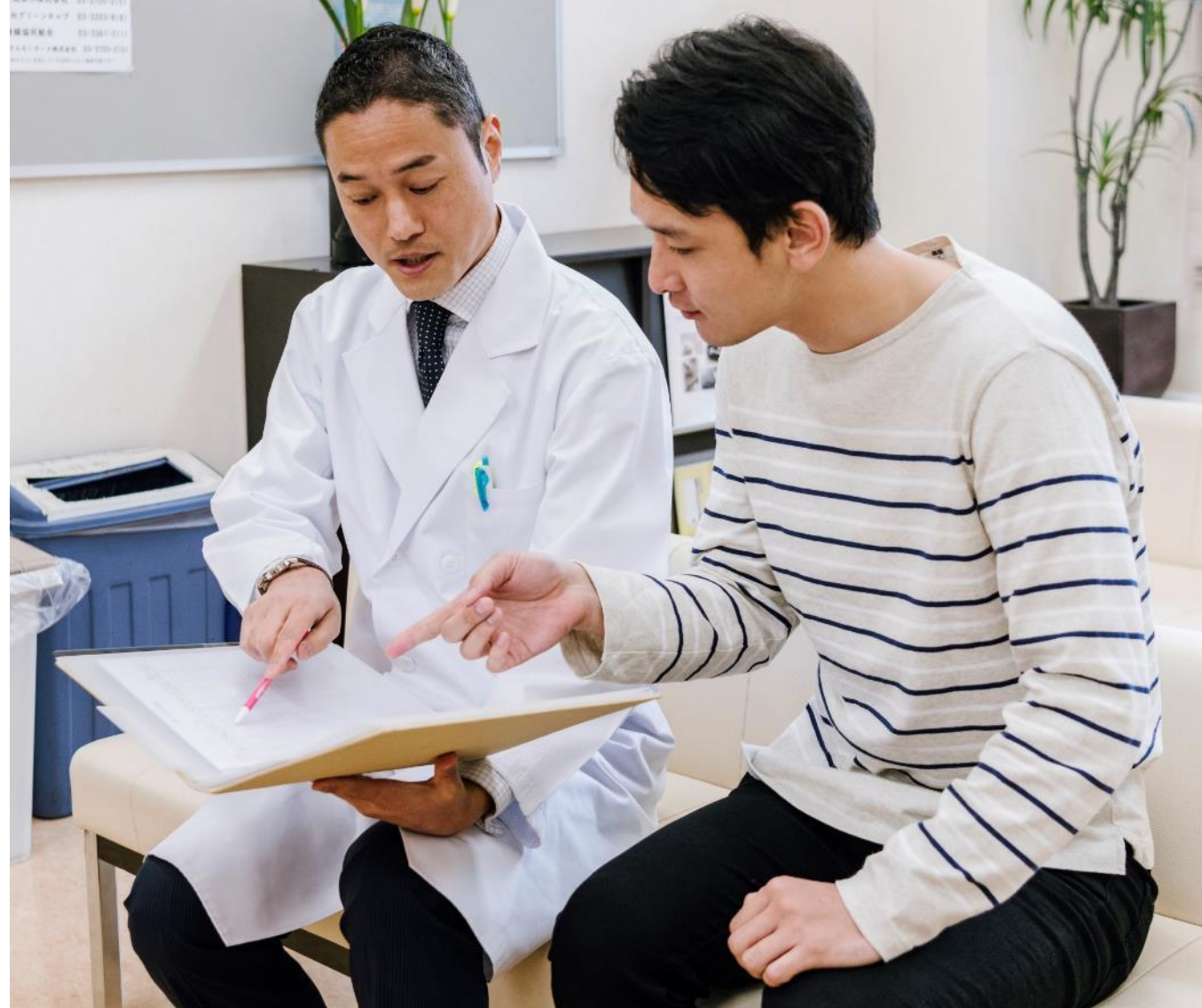
**just  
information.**

# Health Care Reform

## **Your plan is a *grandfathered health plan* under the **Affordable Care Act (ACA)**.**

What does this mean?

- Your plan can preserve certain basic health coverage that was already in effect when ACA was enacted.
- Your plan may not include certain consumer protections of the ACA that apply to other plans.
- However, grandfathered health plans must comply with certain other consumer protections in the ACA.



You can direct questions about which protections apply and which protections do not apply to Meritain Health® at **1.800.925.2272**.





## Section 1

# Who's eligible



# Who's eligible

Your eligible dependents may include:



**Your spouse or domestic partner.**



**Your children, natural or adopted.**



**Your stepchildren.**

Dependent coverage is available for any child (regardless of marital status, residency, student status, etc.) of an employee who is deemed to be the employee's biological, step, foster or adopted child (including a child placed for adoption) until such child reaches age 26.



# Choosing who to cover



## Family members covered by a different plan?

- Enroll yourself and eligible dependents
- Enroll yourself, but decline benefits for some—or all—eligible dependents



## When you have benefits from two plans

- Both plans will coordinate benefits
- One plan will be considered primary—or first payer
- The secondary plan pays only after the first plan has paid
- We use a birthday rule to decide which plan is primary

# Open enrollment and qualifying events

**If you enroll or decline coverage now, you may be able to add, delete or change your benefit choices:**

**During your employer's next open enrollment period.**



**If you have a qualifying event, such as:**



- Involuntary loss of benefits.
- Marriage.
- Birth.
- Adoption.
- Placement of a child in your home for adoption.







## Section 2

**Choose a plan that fits you**

# Preventive care

**When combined with healthy eating and exercise, vaccines and early detection are your keys to a long and healthy life.**

## Preventive care for adults and children

- Routine screenings and check-ups
- Counseling to prevent illness, disease or other health problems



Your plan covers  
**100% at  
Tier 1 and Tier 2**





# Medical benefits at-a-glance

	Tier 1	Tier 2	Tier 3
	Deductible		
Individual	\$400	\$1,000	\$1,000
Family	\$800	\$2,000	\$2,000
	Plan payment		
	90%	70%	70%
	Out-of-pocket max		
Individual	\$1,500	\$2,500	\$2,500
Family	\$3,000	\$5,000	\$5,000

# Medical benefits at-a-glance

	Tier 1	Tier 2	Tier 3
<b>Routine check-up</b>	\$0	\$0	70% after deductible
<b>Primary care office visit</b>	\$0; deductible waived	70% after deductible	70% after deductible
<b>Specialist office visit</b>	\$20; then 100% deductible waived	Paid at the Tier 1 level of benefits	70% after deductible
<b>Hospital expenses</b>	90% after deductible	Paid at the Tier 1 level of benefits	70% after deductible
<b>Diagnostic testing (XR and Lab)</b>	90% after deductible	Paid at the Tier 1 level of benefits	70% after deductible
<b>Emergency Services – Emergency Medical Condition</b>	\$100 copay; then 100% deductible waived	Paid at the Tier 1 level of benefits	Paid at the Tier 1 level of benefits
<b>Outpatient therapies (PT, OT, Speech therapy)</b>	\$10 copay; then 100% deductible waived	Paid at the Tier 1 level of benefits	70% after deductible



# Prescription drug benefits

Your prescription drug benefits are administered by Meritain Pharmacy Solutions, powered by CVS Caremark®.

	Retail	Mail Order
Generic	\$10	\$15
Preferred	\$30	\$45
Non-Preferred	\$60	\$90
Specialty	\$10/\$30/\$60	\$10/\$30/\$60

# In-network providers

**Get discounts and higher coverage for your health care when you use in-network doctors, clinics and hospitals.**

**Your network is the Aetna Choice<sup>®</sup>  
POS II**



- Find providers online:  
**[Provider Search - Home | Aetna](#)**
- Find providers by phone: **1.800.343.3140**

Plus, it's easy to find an in-network doctor—and they'll submit claims for you.





# Precertification

**Our Medical Management team will help you get the most appropriate care, when and where you need it.**

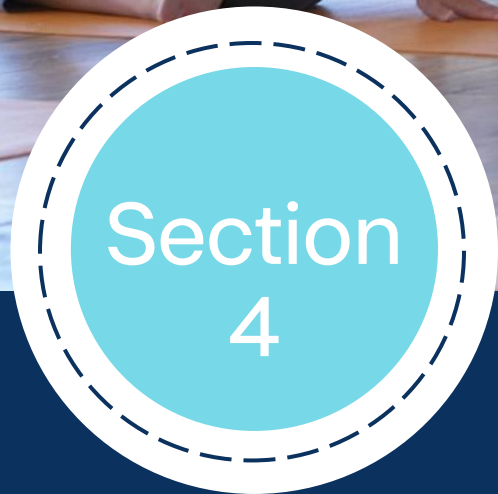
## **Precertify before the following:**

- Hospital admissions
- Inpatient or outpatient surgery
- IV home infusion therapy or chemotherapy
- Inpatient substance abuse treatment
- Home health care
- Admission to an extended care or rehab care facility



## **Call before you get care**

You or your doctor can call Meritain Health Medical Management to verify which procedures need to be precertified. You can also check your Summary Plan Description (SPD) for a complete listing.



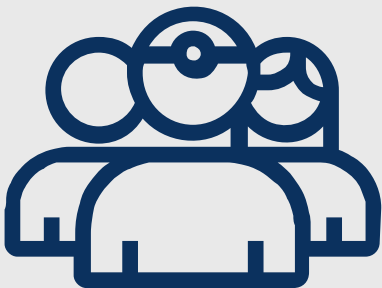
**Be healthy, live well**



# Access Mental Well-Being Services from Anywhere

With telehealth and virtual mental well-being programs, you can easily get help you need from providers who are part of your network. So, whatever you’re facing, you’ll have support, including counseling, medication or help with mental health concerns. Plus, you can see providers when and where it’s convenient for you.

However, depending on your plan coverage, some services may not be covered. You’ll want to confirm telehealth eligibility by checking your member website for plan details or calling the number on your ID card prior to receiving services. Below is a list of providers you can access for a variety of concerns or conditions.



## Depression, anxiety or mental well-being concerns

Ages	Provider	Contact	Availability
0 up to age 18	Brightline	<a href="https://www.hellobrightline.com/meritain">https://www.hellobrightline.com/meritain</a>	NY, NJ, CT, MA, WA
5 and up	Alma Health	<a href="https://helloalma.com/meritain">https://helloalma.com/meritain</a>	Nationwide
5 and up	Rula	<a href="https://www.rula.com/meritain">https://www.rula.com/meritain</a>	Nationwide
5 and up	Telemetrynd	1.866.991.2103 or <a href="https://Telemetrynd.com/meritain">https://Telemetrynd.com/meritain</a>	Nationwide
13 and up	Talkspace	<a href="https://www.talkspace.com/meritain">https://www.talkspace.com/meritain</a>	Nationwide
18 and up	Meru Health	<a href="https://www.meruhealth.com/sign-up/meritain/">https://www.meruhealth.com/sign-up/meritain/</a>	Nationwide
18 and up	Brightside Health	<a href="http://www.brightside.com/meritainhealth/">www.brightside.com/meritainhealth/</a>	Nationwide
18 and up	CVS® MinuteClinic®	1.855.417.2486 or <a href="https://CVS.com/mentalhealth">https://CVS.com/mentalhealth</a>	CVS® MinuteClinic® in select markets

# Mental Well-Being Services (cont')

## Serious mental health conditions

Ages	Provider	Contact	Availability
11 to 34	Charlie Health	1.866.491.5196 or <a href="https://CharlieHealth.com/">https://CharlieHealth.com/</a>	AK, AZ, CA, CO, DE, FL, GA, ID, IL, IN, IA, MD, MI, MO, MT, ND, NE, NM, NV, NH, NJ, NY, NC, OH, OR, PA, SC, TN, TX, UT, WA, WI, WY

## Chronic medical conditions and mental health

Ages	Provider	Contact	Availability
18 and up	AbleTo	1.844.330.3648 or <a href="https://member.ableto.com/meritain/">https://member.ableto.com/meritain/</a>	Nationwide

## Eating disorders

Ages	Provider	Contact	Availability
All ages	Equip Health	1.855.387.4378 or <a href="https://equip.health">https://equip.health</a>	Nationwide



**Telehealth (telemedicine) or virtual services:** connects you and your provider via a secure televideo platform for counseling, support, education and medication management from the location of your choice.

**Availability:** specific availability by state is subject to change without notice.

**To learn more about your benefits or if you have any questions, simply call the number on the back of your medical ID card.**

The information is not meant as medical advice. Health benefits plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Information is believed to be accurate as of the production date; however, it is subject to change.



# Teladoc Health®



24/7 medical advice by phone, website or mobile app.



U.S.-based, board-certified and state-licensed doctors that are specially trained in telemedicine.



Saves you time and money.



# Teladoc Health Network Providers





**General Medical Consultations**  
**Waived**  
**100%; Deductible**



**Behavioral Health Consultations**  
**Waived**  
**100%; Deductible**



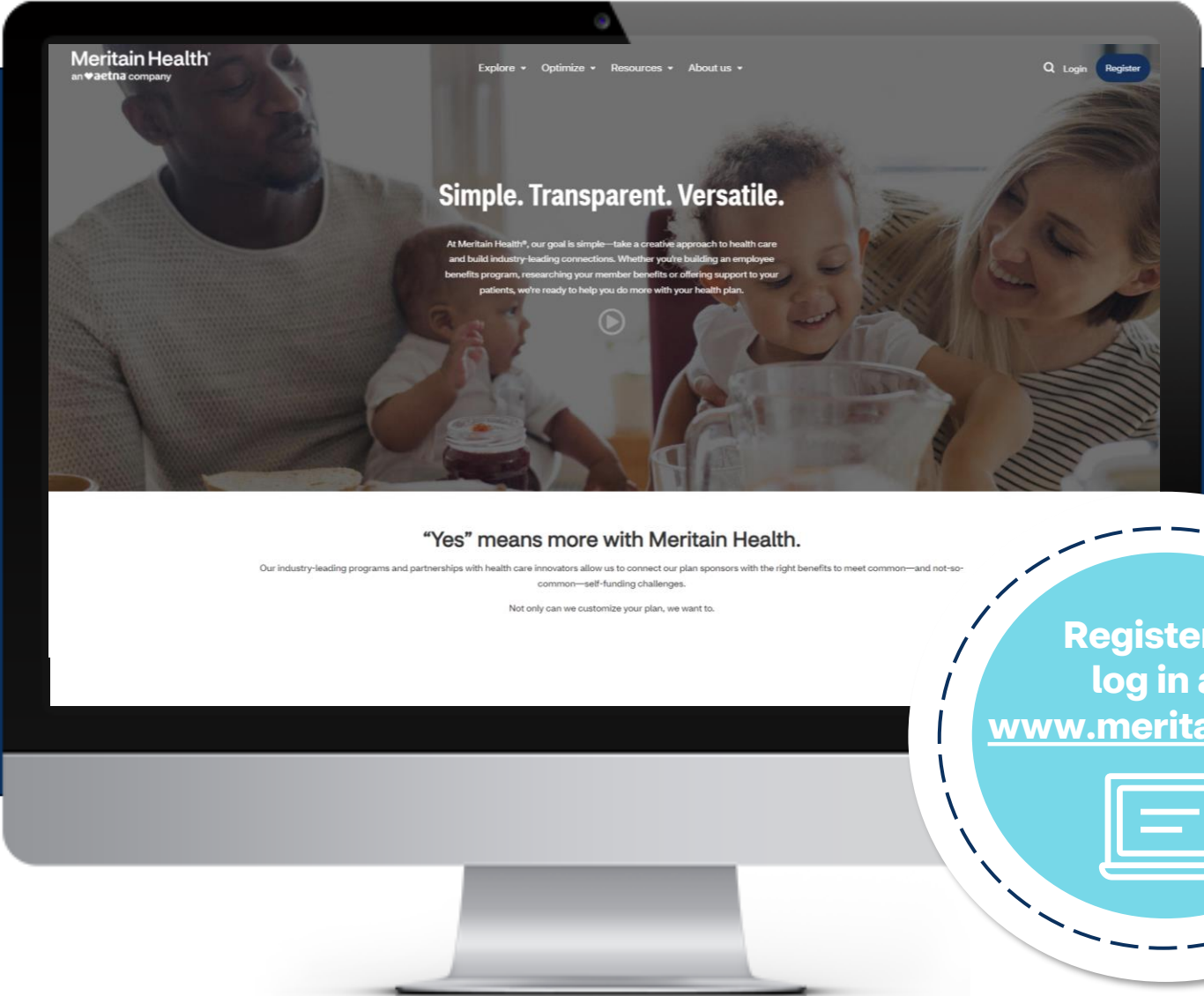


## Section 5

# Plan access

*Where and when you need it*

# Meritain Health Member Website





# Features of the member website

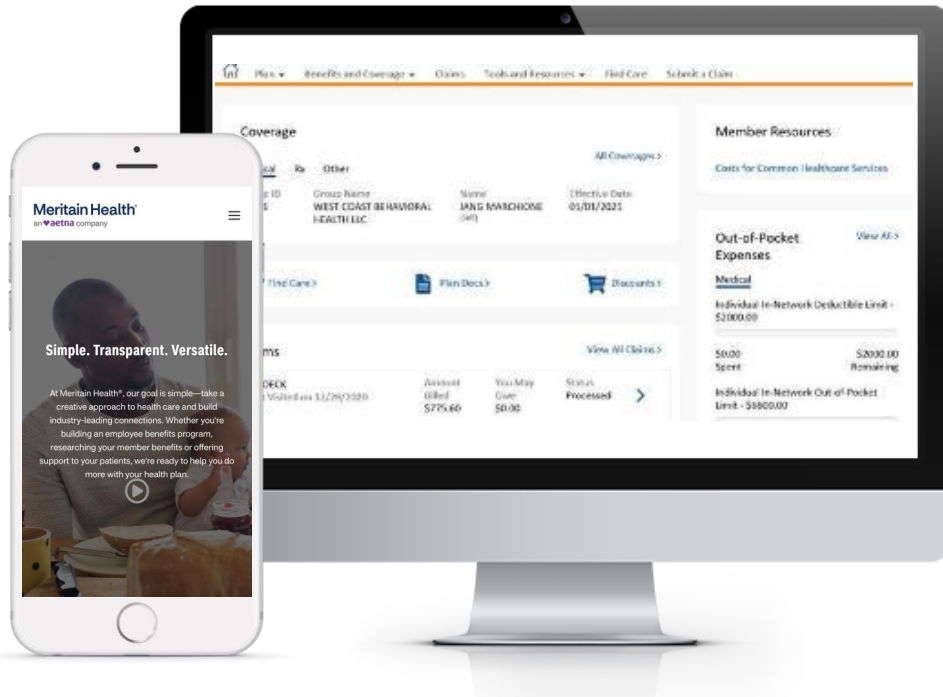
**We make your online health care experience more user-friendly than ever before.**

With our new look and feel, the Meritain Health member website organizes your plan information in an easy-to-follow layout.

You'll always know where to go next. Thanks to our new *Quick Links*, the pages you need are often one click away.

## The website is an overall tool for:

- Claims history.
- Explanations of Benefits (EOBs).
- Plan documents.
- Eligibility details.
- Wellness resources.
- ID cards (view, print or request new cards).



You can access the website by computer, tablet or via the Meritain Health mobile app on your iPhone® or Android™.



## Section 6

**Find balance between  
good life and good health**



# When you're ready to enroll



Gather all information for you and any dependents you wish to enroll



Consider your personal health and that of your family members



Estimate annual health care expenses for you and your dependents



Make sure you choose the benefits that fit your needs



Double check every paper or online form

# Back

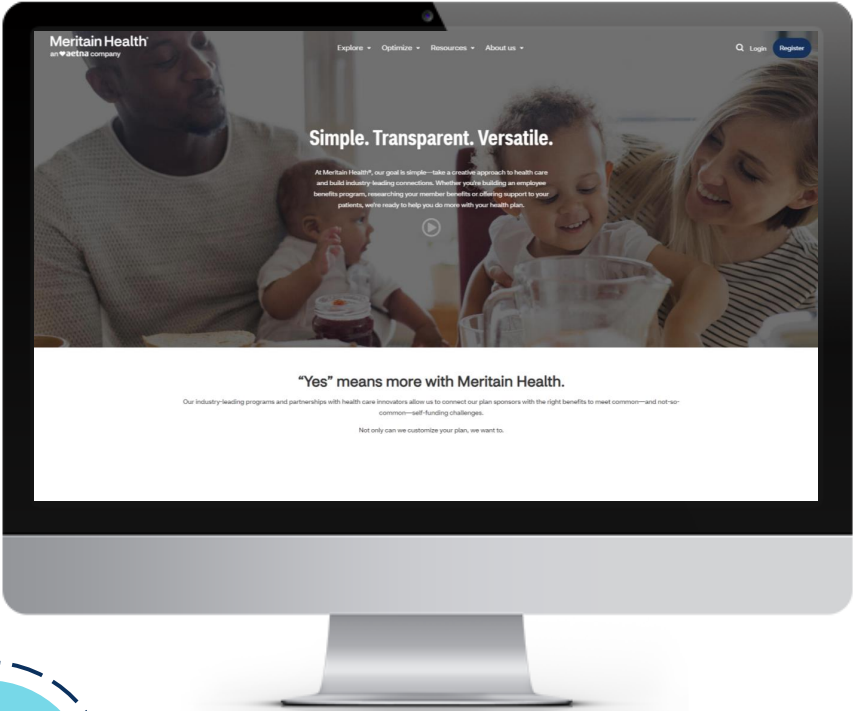
Claims Submission	Eligibility
<p>Mail <b>ALL Claims &amp; Correspondence</b> to: Meritain Health PO Box 853921 Richardson, TX 75085-3921 EDI: <b>Change Healthcare</b> 41124 or <b>McKesson/Relay Health</b> 1708 or 4561</p> <p style="text-align: right;">NY Electing</p>	<p>Call 800.925.2272 or visit <a href="http://www.MERITAIN.com">www.MERITAIN.com</a> for inquiries regarding eligibility, claims and plan benefits.</p>
<p>Aetna participating Doctors and Hospitals are independent providers and are neither agents nor employees of Aetna.</p> <p>Contact 800.343.3140 for assistance in locating an In-Network Provider.</p>	<p><b>Precertification</b></p> <p>For Precertification call: 800.242.1199. Failure to comply with your plan's precertification requirements may result in a reduction of benefits.</p> <p>24-Hour Automated Customer Service: 800.566.9311 or <a href="http://www.MERITAIN.com">www.MERITAIN.com</a></p> <div data-bbox="2153 979 2313 1022">The logo for PHCS (Partnership for Health Care Solutions) features a stylized graphic of three human figures in blue, green, and orange, followed by the letters "PHCS" in a bold, sans-serif font.</div>

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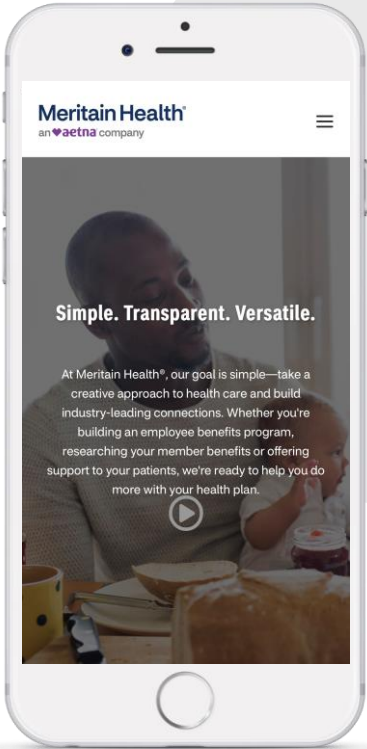
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# Get the help you need, when you need it



**www.meritain.com**



**1.800.925.2272**

# Questions?





# Meritain Health<sup>®</sup>

an  **aetna** company



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