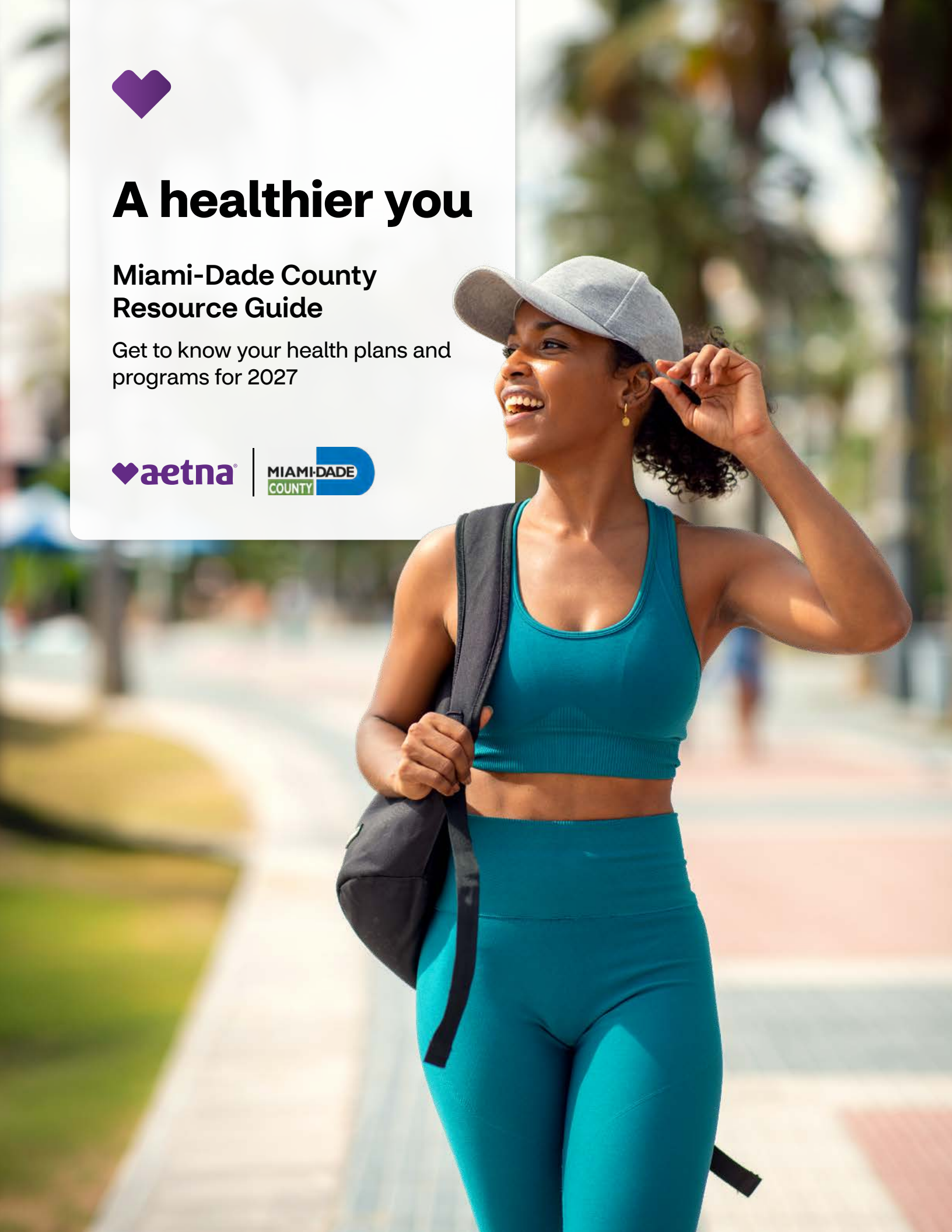
A healthier you

Miami-Dade County Resource Guide

Get to know your health plans and programs for 2027

aetna | MIAMI-DADE COUNTY



Welcome to your 2027 benefits guide

Inside, you'll find Aetna® health plans and programs designed to make your health care work better for you. In this guide, you'll learn how to find the right providers, manage health conditions, and get the answers you need fast.

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Policies and plans are insured and/or administered by Aetna Life Insurance Company or its affiliates (Aetna).

Have questions? We have answers.

Online • In app • By phone

To take advantage of your member benefits, log in to MDC.Aetna.com or just scan the QR code below.

Quick contacts

Aetna® Concierge: 1-833-704-0009 (TTY: 711)

24-Hour Nurse Line: 1-800-556-1555 (TTY: 711)

CVS Virtual Care®: 1-866-211-5678 (TTY: 711)

Aetna Personal Health Solutions: 1-844-492-0523 (TTY: 711)

Download the Aetna Health℠ app: Text **AETNA** to 90156 or scan this QR code:



2027 medical plans at a glance

Review the medical plan options available for 2027. The chart below provides a high-level comparison of commonly used services.

Plan	Aetna First Choice Advantage HMO (Jackson/UM only)	Aetna Select Advantage HMO	Aetna HMO Advantage	Aetna POS Advantage
Out-of-pocket maximum				
Individual	$2,500	JHS: $2,500 Aetna: $2,500	JHS: $3,000 Aetna: $3,000	JHS: $3,000 Aetna: $3,000 Out-of-network: $3,000
Family	$5,000	JHS: $5,000 Aetna: $5,000	JHS: $6,000 Aetna: $6,000	JHS: $6,000 Aetna: $6,000 Out-of-network: $6,000
Medical services				
Primary care office visit	$10	$15	$15	$15
Specialist office visit	$30	$30	$40	$40
CVS Virtual Care® visit	$10	$10	$0	$0
CVS Virtual Primary Care	$10	$10	$0	$0
MinuteClinic®	$15	$15	$0	$0
Preventive care (annual visit)	$0	$0	$0	$0
Pediatrician office visit	$10	$15	$15	$15
Maternity*	$30	$30	$40	$40
Inpatient facility at Jackson Health System	$100	$0	$0	$0
Inpatient facility (all others)	JHS Only	$100	$200	$200
Outpatient facility at Jackson Health System	$50	$0	$0	$0
Outpatient facility (all others)	JHS Only	$50	$100	$100
Emergency room visit (waived if admitted)	$100	$100	$150	$200
Urgent care at Jackson UC Centers	$15	$15	$15	$25
Urgent care (all others)	$25	$25	$25	$50
Imaging: CT/PET scans, MRIs, etc. (Free Standing Fac.)	$50	$50	$100	$100
Imaging: CT/PET scans, MRIs, etc. (Hospital)	$50	$750	$750	$750
Prescription drugs (retail, 30-day supply)				
Generic	$15	$15	$15	$15
Preferred	$25	$25	$40	$40
Non-preferred	$35	$35	$55	$55
Specialty	$50	$50	$100	$200
Mail order pharmacy (maintenance 90-day supply)				
Generic	$45	$45	$45	$45
Preferred	$75	$75	$120	$120
Non-preferred	$105	$105	$165	$165

*First visit only; no charge for subsequent visits

Please note: This benefits overview is provided for informational purposes only. Complete plan details are available in your Summary of Benefits and Coverage.

2027 medical plans at a glance: Pre-65 retirees

Retirees younger than 65 can choose from four Aetna® medical plans: **Aetna Jackson First HMO**, **Aetna Select HMO**, **Aetna High Option HMO**, and **Aetna POS**.

Plan	Aetna Jackson First HMO Pre-65 retirees (Jackson/UM only)	Aetna Select℠ HMO Pre-65 retirees	Aetna High Option HMO Pre-65 retirees	Aetna POS Pre-65 retirees
Out-of-pocket maximum				
Individual	$2,500	$2,500	JHS: $3,000 Aetna: $3,000	JHS: $3,000 Aetna: $3,000 Out-of-network: $3,000
Family	$5,000	$5,000	JHS: $6,000 Aetna: $6,000	JHS: $6,000 Aetna: $6,000 Out-of-network: $6,000
Medical services				
Primary care office visit	$15	$15	$15	$15
Specialist office visit	$30	$30	$30	$30
CVS Virtual Care® visit	$10	$10	$10	$10
CVS Virtual Primary Care	$10	$10	$10	$10
MinuteClinic®	$15	$15	$15	$15
Preventive care (annual visit)	$0	$0	$0	$0
Pediatrician office visit	$15	$15	$15	$15
Maternity*	$30	$30	$30	$30
Inpatient facility at Jackson Health System	$0	$0	$0	$0
Inpatient facility (all others)	JHS Only	$0	$200	$200
Outpatient facility at Jackson Health System	$0	$0	$0	$0
Outpatient facility (all others)	JHS Only	$0	$100	$100
Emergency room visit (waived if admitted)	$50	$50	$100	$100
Urgent care at Jackson UC Centers	$25	$25	$25	$50
Urgent care (all others)	$25	$25	$25	$50
Prescription drugs (retail, 30-day supply)				
Generic	$15	$15	$15	$15
Preferred	$25	$25	$40	$40
Non-preferred	$35	$35	$55	$55
Specialty	Follows tier copay	Follows tier copay	$100	$100
Mail order pharmacy (maintenance 90-day supply)				
Generic	$45	$45	$45	$45
Preferred	$75	$75	$120	$120
Non-preferred	$105	$105	$165	$165

*First visit only; no charge for subsequent visits

Please note: This benefits overview is provided for informational purposes only. Complete plan details are available in your Summary of Benefits and Coverage.

Make the most of your benefits

Your Aetna® coverage includes programs and resources designed to help you access care, understand your benefits and receive additional health and wellness support.

A national network with local expertise

You have access to a broad provider network that includes 100% of hospitals in Florida — and 98% of hospitals nationwide.

Aetna Concierge

Your personal health care assistant is just a call away. They can help you:

- Choose a doctor
- Understand your coverage
- Get answers about a diagnosis, and more

Call 1-833-704-0009 (TTY: 711). Available Monday through Friday, 8 AM to 6 PM.

Aetna member website and app

Manage your health care at home or on the go. Use the website or app to:

- Review your benefits
- Find in-network providers
- Get cost info, and more

Visit MyAetnaWebsite.com. Get the Aetna Health℠ app by texting **AETNA** to 90156 or scan the QR code.

See page 10 for more info

24-Hour Nurse Line*

Get 24/7 answers and guidance about health and wellness topics, tests and procedures, help preparing for a doctor visit, and more.

Call 1-800-556-1555 (TTY: 711).

CVS Virtual Care®

Schedule a virtual visit with a trusted, in-network provider for everyday illnesses, chronic conditions or mental health care. Call 1-866-211-5678 to get started.

See page 8 for more info

MinuteClinic®

Get in-person or virtual care 7 days a week, including evenings — a lower-cost alternative to the emergency room or urgent care for non-emergency issues. Visit CVS.com/MinuteClinic to find a location and make an appointment.

CVS® ExtraCare Plus®

Take advantage of these benefits:
- 24/7 access to CVS pharmacists
- Prescription delivery on your schedule
- Discounts on your favorite items

$10 monthly bonus reward

It's easy to use your bonus reward in-store or online — it's automatically added to your ExtraCare® card.

Personalized health and wellness

- Get support from an Aetna nurse for an ongoing or complex health issue
- Sign up for individual health coaching
- Enroll in Lifestyle & Condition Coaching: programs for chronic condition management, weight management, tobacco cessation and more
- Enroll in Aetna Personal Health Solutions: digital programs for high blood pressure, digestive health, musculoskeletal health, women's health, mental well-being, weight management and more

See page 9 for more info



*While only your doctor can diagnose, prescribe or give medical advice, 24-Hour Nurse Line nurses can provide information on a variety of health topics.

Stop overpaying for medical care

Did you know the same MRI can cost between $200 and $2,000, even at in-network providers? Use SmartShopper to ensure you're getting the best prices for care — and earn rewards up to $2,250.

It's easy to use:

1. Compare providers by calling the SmartShopper Team at 1-866-285-7453.

2. Schedule your appointment, or let the Care Concierge Team do it for you.

3. Earn a reward by having your appointment within the year.

You can earn a reward check every time you and your family choose an eligible lower-cost, high-value doctor or facility for health services. Here are some examples:



Save on these health care services	Minimum incentive amount	Maximum incentive amount
Colonoscopy	$50	$475
CT scan	$50	$125
Hernia repair	$50	$1,250
Hip or knee replacement	$100	$2,250
Mammogram	$25	$125
MRI	$50	$125
Ultrasound or X-ray	$25	$125

Get started today

For a complete list of eligible procedures or to learn more, visit SmartShopper.com or call 1-866-285-7453.

The SmartShopper program is offered by MDX Medical, LLC dba Sapphire Digital, a Zelis company. Reward-eligible options and reward amounts are subject to change. Rewards are available for select procedures only. Rewards may be a taxable form of income. Sapphire Digital does not provide tax advice. Rewards may be delivered by check or an alternative form of payment. Members with primary coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program.



Get care anytime, anywhere

Whether you need a wellness visit, quick care or mental health support, CVS Virtual Care® can connect you with trusted, in-network providers to schedule a virtual visit. You can use CVS Virtual Care along with your traditional network providers.

24/7 care	Mental health services (8:00 AM to 7:30 PM local time)	Primary care services (7 AM to 7 PM local time)
For adults and children over 18 months	**For adults and children ages 13 and up***	**For adults ages 18 and up**
Get treatment for: • Coughs, colds, flu and strep • Joint, head, and stomach pain • Infections (ear, sinus, skin, UTI) • Medication refills • And more	Get help with: • Anxiety and mood disorders • Depression screening • Medication management • Support with stress, life adjustments and conflict resolution • Sleep and related health behaviors • And more	Get treatment for: • Chronic illnesses (asthma, diabetes) • Sick care • Wellness and annual health assessment • Follow-ups on in-person visits • Medication adjustments and refills Plus get a No-cost Welcome Kit, including a blood pressure and heart rate monitor.

Get started today

Scan the QR code or go to CVS.com/virtual-care to register and schedule an appointment. Questions? Call 1-866-211-5678.

*Adolescent mental health services are limited to counseling only. Mental health medication management and psychiatry services remain available only for adults 18+.

Meet your health goals with no-cost digital support



Good health isn't just about checkups and prescriptions. Aetna® Personal Health Solutions offers guidance, tools, and support to boost your well-being — and it's completely covered.

Your plan includes programs for:

- Weight management
- Mental well-being
- Women's health
- Physical therapy
- High blood pressure
- Digestive health

Signing up is easy

1. Visit AetnaPersonalHealthSolutions.com and log in. You'll need your member ID card handy to verify your insurance. Choose "Aetna Personal Health Solutions" as your insurer, if prompted.
2. Choose your health goals. Take a short quiz to confirm these programs are right for you.
3. With the help of your program, start making healthier choices, get expert support to stay on track — and start feeling better!

Get started today

Scan the QR code to visit AetnaPersonalHealthSolutions.com, or call 1-844-492-0523 (TTY: 711) Monday through Friday, 8 AM to 8 PM.

Lifestyle and Condition Coaching

Get personalized coaching to help you eat better, be more active or take charge of your health. This program offers:

- One-on-one phone support
- Live, group-coaching online sessions
- 24/7 web and mobile access
- In-person connections, where available

Get started by going to Aetna.com > **Health & Wellness** or downloading the MyActiveHealth℠ app.

Find health solutions at your fingertips

Manage your health care at home or on the go with the Aetna® website or Aetna Health℠ app.

Stay on top of your benefits

- Review your benefits and what's covered
- Track your spending
- View claims on your member website
- Access your ID card online
- Get cost estimates before you get care

Connect to care

- Find in-network providers, including virtual care
- Locate walk-in clinics and urgent care centers near you
- See reviews of providers

Get started today

1. Visit MyAetnaWebsite.com to register for your member website.

2. Receive a download link for the Aetna Health app by texting **AETNA** to 90156. Message and data rates may apply.*

— OR —

3. Scan the QR code to download the Aetna Health app.

*Terms and Conditions: Aetna.com/legal-notices/disclaimer.html. Privacy Policy: Aetna.com/legal-notices/privacy.html. By texting **90156**, you consent to receive a one-time marketing automated text message from Aetna® with a link to download the Aetna Health℠ app. Consent is not required to download the app. You can also download by going to the **Apple® App Store®** or **Google Play**.



Am I eligible for coverage?

See what plans you qualify for based on your employment history.



New hire enrollment

To enroll in benefits, go to https://informs.miamidade.gov and look for the Benefits Enrollment. For new hires, medical coverage is effective on your date of hire. All other benefits are effective on the first of the month following (or coincident to) 60 days of employment.

When can I make changes?

Once the Open Enrollment period closes, you can add or delete dependents on your health plan only under certain circumstances such as a Qualifying Event (QE). Changes must be reported within 45 days of a QE (60 days to add newborns/adoption or placement for adoption). Submit your Life Event benefits change request on the Employee Self-Service portal at https://informs.miamidade.gov.

For additional information and Internal Revenue Code (IRC) Section 125 QEs, visit the Benefits website at www.miamidade.gov/humanresources/benefits.asp.

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. Estimated costs are not available in all markets or for all services. We provide an estimate for the amount you would owe for a particular service based on your plan at that very point in time. It is not a guarantee. Actual costs may differ from an estimate for various reasons including claims processing times for other services, providers joining or leaving our network or changes to your plan. Health maintenance organization (HMO) members can only get estimated costs for doctor and outpatient facility services.

Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. CVS Virtual Care services are only available in the USA. Limitations may apply based on services and location. Controlled substances not prescribed. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share. Adolescent mental health services are limited to Counseling only; Mental Health Medication Management and Psychiatry services remain available only for adults 18+. Refer to Aetna.com for more information about Aetna® plans.

Aetna.com

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