

BENEFITS SPOTLIGHT

Welcome to your 2025 health plan



We're here to help you make this your healthiest year yet. Your Aetna Better Health® plan provides tools and support to help you get the care you need. Be sure to take advantage of these resources.

1 Language help

Do you speak a language other than English? Just call Member Services and ask for an interpreter. You can use this

service at no extra cost to you. If you're deaf or blind, we can provide info in other formats like sign language, braille, large print or audio.

2 24-hour nurse line

Not all medical problems happen during business hours. That's why we offer a 24/7 nurse line. You can call **1-855-620-3924 (TTY: 711)** anytime to talk with a nurse. They can help

you decide where to go for care or how to treat your health problem at home.

3 Member portal

You can do so much more with your health plan when you create an account in your member portal. Just log in to manage your plan benefits and health goals from anywhere. Or use your Aetna Better Health app to access your benefits on the go. Go to **AetnaBetterHealth.com/kentucky/member-portal.html** to get started.

4 Extra benefits

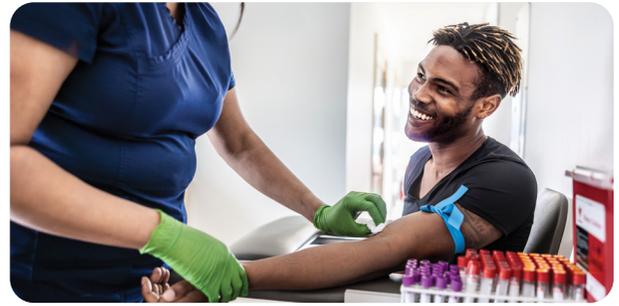
You or your child can earn rewards for things like well child visits and health screenings. Other benefits you may be eligible for include:

- Monthly stipend for over-the-counter (OTC) products
- GED certification and job skills training
- Gift card for after school activities
- Rewards for prenatal care

Go to **AetnaBetterHealth.com/kentucky/whats-covered.html** to explore more benefits.

Health screenings made simple

Regular health screenings are essential for catching health problems early, before you start feeling sick. Take advantage of these covered screenings to keep you and your family healthy.



SCREENING	WHO NEEDS IT	WHEN TO GET IT
✓ Blood pressure	All adults	Every 3 to 5 years for adults under 40 Every year for adults over 40
✓ Cholesterol	All adults	Every 4 to 6 years, or more often if needed
✓ Diabetes	Adults 35 to 70 with overweight or obesity	Ask your doctor
✓ STI/HIV	All sexually active adults and pregnant women	Ask your doctor
✓ Breast cancer	Women 45 to 74 years old (or sooner if you are at high risk)	Every 2 years
✓ Cervical cancer	Women 21 to 65 years old	Every 3 to 5 years
✓ Colorectal cancer	Adults 45 to 75 years old (or sooner if you are at high risk)	Every 1 to 3 years for at-home stool tests Every 10 years for a colonoscopy
✓ Well-child visits	All children	1 month, 2 months, 4 months, 6 months, 9 months, 12 months, 15 months, 18 months, 24 months, 30 months, then once a year
✓ Lead screening	Children under 3 years old	All children should be tested at 12 months and 24 months old
✓ Dental exam	Everyone	Every 6 months
✓ Vision exam	Everyone	At least once between 3 and 5 years old, then as recommended after that for children Every 2 years (or more often) for adults over 18

The EPSDT team is here to help children get these screenings and other medical services. They can call you to help you schedule your child's doctor visit. They may even help with transportation. Call Member Services for help.



Your go-to guide to using your health plan

Your Aetna Better Health® member handbook includes everything you need to know about your health plan. Keep reading for a list of information that’s available inside this handy resource.

- Benefits and services that are covered, and those that are not
- How to get your medicine and other rules about pharmacy benefits
- Copayments and other expenses that may apply to you

- Benefit restrictions outside of the Aetna service area
- How to get information about providers in the Aetna network
- How to get primary care services

- How to get language help
- How to submit a claim
- How to get specialty care. This includes:
 - Behavioral health care
 - Hospital services
 - Care for specific conditions
 - How to get a referral
- How to get care after normal office hours, plus how and when to use emergency room care
- How to get care outside of your service area
- How to file a complaint or grievance
- How to appeal a decision that affects your coverage, benefits or relationship with your plan
- How we make decisions about new technology we may include as a covered benefit
- How we make decisions about your care (called utilization management)
- Your member rights and responsibilities and a notice of privacy practices

The member handbook is updated every year. If there are major changes, we will send you a letter about them at least 30 days before the changes are effective.

Scan the QR code or visit aet.na/sp25ky-2 to view your member handbook. Or call Member Services to have one mailed to you. Let us know if you need it in another language, a larger font or other formats.



Know your rights

As an Aetna Better Health® member, you have certain rights and responsibilities. Get to know them here.

Your rights include:

- A right to get info about:
 - The organization and its services
 - The organization's practitioners and providers
 - Your member rights and responsibilities
- A right to be treated with respect and dignity
- A right to privacy
- A right to work with your practitioners to make decisions about your health care
- A right to talk openly about treatment options, regardless of cost or benefit coverage
- A right to voice complaints or submit appeals about the organization or the care it provides
- A right to give feedback on the organization's member rights and responsibilities policy

Your responsibilities include:

- A responsibility to give information that the organization and its practitioners and providers need to provide you with care
- A responsibility to follow plans for care that you have agreed to with your practitioners
- A responsibility to understand your health problems and join in developing treatment goals.

Go to [AetnaBetterHealth.com/kentucky/medicaid-rights-responsibilities.html](https://www.aetna.com/betterhealth/kentucky/medicaid-rights-responsibilities.html) for a complete list of your rights and responsibilities.



How we make decisions about your care

Our utilization management (UM) program ensures you get the right care in the right setting when you need it. UM staff can help you and your providers make decisions about your health care.

When we make decisions, it's important for you to remember the following:

- We make UM decisions by looking at your benefits and clinical guidelines for the most appropriate care and service. We consider your needs, evidence-based practice and availability of care. You also must have active coverage.
- We don't reward doctors or other people for denying coverage or care.
- Our employees do not get any incentives to reduce the services you receive.

If you have questions about UM, call Member Services. They can also help if you need language translation or assistance.



Keep your benefits at your fingertips. You can access your plan benefits from anywhere through your online Member Portal or Aetna Better Health app. Visit [AetnaBetterHealth.com/kentucky/member-portal.html](https://www.aetna.com/betterhealth/kentucky/member-portal.html) to get started!



Get extra support for your health care needs

Every Aetna Better Health® member is on their own health care journey. We can help guide you to manage your health and feel better.

Our population health management programs can help with things like:

- Managing a health condition
- Pregnancy care
- When to use urgent care
- What to do after a hospital stay
- Staying healthy and preventing health problems

For most programs, we will automatically enroll you if you are eligible. You can call

Member Services any time to join or leave a program.

You can also get a referral to a management program. Referrals can come from your provider, a medical management program, a hospital discharge planner, a caregiver or even yourself

Call Member Services or go to our website for a member referral into case management.

Go to [AetnaBetterHealth.com/kentucky/whats-covered.html](https://www.aetnabetterhealth.com/kentucky/whats-covered.html) or call Member Services for more info.

Be Healthy: Classes for SKY members

SKY program members can enroll in Aetna's Be Healthy Child and Family Nutrition Classes. You can choose from these classes:

Health Runs Deep

This program meets four times. We'll focus on nutrition, physical activity and wellness needs of youth. You can also earn some great rewards. We'll call to check in and cheer for you along the way.

SKY Child and Adolescent Nutrition and Wellness Training

This training is designed for foster, adoptive and other fictive kin families. It focuses on nutrition, physical activity and wellness needs of youth in the system. You can earn foster parent credits for completing this program. It is offered quarterly or by request.

Go to [AetnaBetterHealth.com/kentucky/news-events.html](https://www.aetnabetterhealth.com/kentucky/news-events.html) to register. You can cancel your registration at any time.



We want to hear from you! Join our Member Advisory Committee (MAC) to give us your feedback and help us improve our services. Call Member Services at **1-855-300-5528 (TTY: 711)** to find out how to join.



Help for recovering after a hospital stay

Taking the right steps once you (or your loved one) come home from the hospital can help speed healing. Here's how to support your recovery and get back to doing what you love.

1 Plan ahead

The earlier you can start planning for recovery, the better. Use the time before your discharge to figure out how you'll get meals, your medicines and a ride home if needed. Your plan may even cover meal delivery after a hospital stay.

2 Book a follow-up appointment

Seeing your primary care provider (PCP) after a

hospital stay is key to your recovery. They can help make sure everything is going well with your healing process. Try to book this visit before you leave the hospital, so you know it's all set.

3 Include your caregiver

Have someone helping you? You can make them an official part of your care team. This means they can stay updated on your care plan and progress and talk to your providers about your recovery.

4 Stick to your medication plan

One of the most important steps in your recovery process is taking your medicines as prescribed. If you miss doses or take too much, it could slow down your recovery or cause problems. To make it easier to remember, try using a pill organizer or setting a reminder on your phone. Some pharmacies may even offer reminder texts or phone calls.



Get more tips for healthy living.

Scan the QR code or go to aet.na/sp25ky-0 to browse our health and wellness library. You'll find articles packed with info to help you feel your best.

Don't miss a dose

Medicines work best when you take them as directed by your provider. Sticking to your treatment plan will help you get and stay better. But sometimes, it can be hard to remember to take your pills or get your prescriptions refilled. Here are some common barriers, and ideas for getting around them.

✓ Cost

The price of medicines can add up. But there are ways to make them more affordable. Ask your provider or pharmacist about cheaper alternatives, generic versions or discount programs. There may be other resources that can help. Call your care manager or Member Services if you're struggling to pay for your medicines.

✓ You don't know why you need the medicine

Knowledge is power! Ask your provider or pharmacist to explain how your medicine works and why it helps you. And remember: Even if you're not feeling sick, skipping your meds could cause problems.

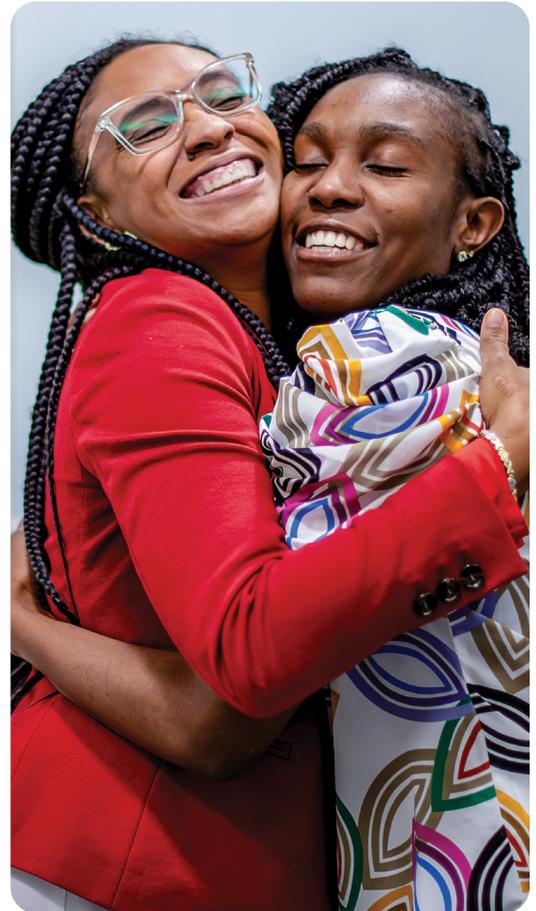
Think of it like brushing your teeth. You do it every day to prevent cavities, even if your teeth don't hurt.

✓ You have too many medicines

Start by reviewing all of your medicines with your provider at least once a year. They may be able to cut down on the number of meds you need.

Next, find a tool to help you organize your meds. Pill organizers are low cost and easy to use.

For a more high-tech solution, look into phone apps. You can log all your medicines and set up alarms or other reminders when it's time for a dose.



Aetna complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ENGLISH: ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card or **1-800-385-4104 (TTY: 711)**.

SPANISH: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que aparece en el reverso de su tarjeta de identificación o al **1-800-385-4104 (TTY: 711)**.

FRENCH: ATTENTION: si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le numéro indiqué au verso de votre carte d'identité ou le **1-800-385-4104 (ATS: 711)**.



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4450400-13-01 (04/25)
AETNA-2204

Wondering if your medicines are covered?

Learn more about your pharmacy benefits at [AetnaBetterHealth.com/kentucky/pharmacy-prescription-drug-benefits.html](https://www.aetna.com/better-health/kentucky/pharmacy-prescription-drug-benefits.html). You can find info such as:



- Preferred drug list (PDL)
- Medicines that require prior authorization and applicable coverage criteria
- A list and explanation of medicines that have limits or quotas
- Copayment and coinsurance requirements and the medications or classes to which they apply
- Steps for getting prior authorization, generic substitution or preferred brand interchange
- Info on pharmaceutical management procedures
- Criteria used to add new medicines to the preferred drug list
- Steps for requesting a medication coverage exception



Need to renew your coverage?

You must renew your plan coverage every year. Look for your renewal notice in the mail. Visit aetna.com/sp25ky-1 or scan the QR code to learn more.