Meritain Health®
an aetna company



Christine Vanderhoven, Meritain Health



Understanding your health care plan is important



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So, let’s talk about:

- What you should know about Meritain Health?
- Options available to you and your family.
- How to start using your benefits and Meritain tools



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Who is Meritain Health?



Meritain Health is an independent company of Aetna® and CVS Health®.



We are one of the nation's largest administrators of health benefits



Provides benefits to

+2,000,000

members nationwide



We're a Third Party Administrator (TPA) that offers employers customized benefit options to lower employee costs for health care

Meritain Health and Aetna are part of the CVS Health family of companies

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Why Meritain Health?



Offer access to providers and facilities in the Aetna Choice® Point of Service (POS) II network

Ongoing support with Meritain Health Member Advocacy team to ensure issue prevention and resolution.

Online member website provides easy access to find providers, check claims and download copy of ID card.

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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® POS II

- Find providers online: **http://www.aetna.com/docfind/custom/mymeritain**
- Enroll 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.



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Aetna Choice POS II Plan

Benefit		In-Network	Out-of-Network
Major Medical			
Deductible		$500/Individual $1,000/Family	$1,000/Individual $2,000/Family
Out-of-Pocket Maximum (Including Deductible, Copayments & Coinsurance)		$2,000/Individual $4,000/Family	$4,000/Individual $8,000/Family
Coinsurance		20%	40%
Covered Services			
Preventive Care		No Charge	40% after Deductible
Mammograms		No Charge	40% after Deductible
Ultrasounds (Breasts)		No Charge	40% after Deductible
CT Calcium		No Charge	40% after Deductible
Physician's Office Visits		$25	40% after Deductible
Specialist Office Visits		$30	40% after Deductible
Urgent Care		$25	$25
Emergency Room		$225	$225
Hospital Inpatient Care		20%	40%
Hospital Outpatient Care		20%	40%
Mental Health Inpatient Care		20%	40%
Mental Health Outpatient Care		No charge	40%
Prescription Drug Card			
Out-of-Pocket Limit		$1,000/Individual $2,000/Family	Not Covered Not Covered
Retail (31 days supply)	Generic Preferred Non-Preferred	$10 $40 $60	Not Covered Not Covered Not Covered
Mail Order (up to 90 days supply)	Generic Preferred Non-Preferred	$0 $80 $120	Not Covered Not Covered Not Covered
Hearing Aids			
Maximum $2,000		100%	100%
2 devices & $2,000 maximum per 36 months Includes testing and fitting of hearing aid devices at Physician Office Visit cost share			

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Behavioral health telehealth services

Get support from in-network providers by video or phone — counseling, medication management and more, when and where it's convenient for you.

Provider	Ages	Contact	Availability
Depression, anxiety or mental well-being concerns			
Brightline	0 up to 18	brightline.com	NY, NJ, CT, MA, WA
Alma Health	5 and up	helloalma.com/meritain	Nationwide
Rula	5 and up	rula.com/meritain	Nationwide
Telemynd	5 and up	1.866.991.2103 or telemynd.com/meritain	Nationwide
Talkspace	13 and up	talkspace.com/Meritain	Nationwide
Meru Health	13 and up	meruhealth.com/sign-up/meritain	Nationwide
Brightside Health	18 and up	brightside.com/meritainhealth	Nationwide
CVS® MinuteClinic®	18 and up	1.855.417.2486 or cvs.com/mentalhealth	Select markets
Serious mental health conditions			
Charlie Health	11 to 34	1.866.491.5196 or charliehealth.com	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
Eating disorders			
Equip Health	All ages	1.855.387.4378 or equip.health/get-treatment	Nationwide

Confirm telehealth eligibility before your visit: some services may not be covered under your plan. Check your member website or call the number on your ID card. Availability is subject to change.

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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

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Your dental network

Get discounts and higher coverage for your dental care when you use in-network providers.

Your network is the Aetna PPO Dental II

- Find providers online: **http://www.aetna.com/docfind/custom/mymeritain**
- 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.



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Your dental benefits

DPPO				
Network Options	**In-Network: Total Network** Based on Contracted Fees		**Out-of-Network: See Out-of-Network Reimbursement** Maximum Reimbursable Charge	
Calendar Year Benefits Maximum Applies to: Class I, II & III expenses	**$2,000**		**$2,000**	
Calendar Year Deductible Individual Family	$0 $0		$0 $0	
Benefit Highlights	**Plan Pays**	**You Pay**	**Plan Pays**	**You Pay**
Class I: Diagnostic & Preventive Oral Evaluations; Prophylaxis: routine cleanings; X-rays: routine; X-rays: non-routine; Fluoride Application; Sealants: per tooth; Space Maintainers: non-orthodontic; Emergency Care to Relieve Pain (Note: This service is administered at the in-network coinsurance level.)	100% No Deductible	No Charge	100% No Deductible	No Charge
Class II: Basic Restorative Restorative: fillings (includes composite (white/tooth-colored) fillings on molars); Endodontics: minor and major; Periodontics: minor and major; Oral Surgery: minor and major; Anesthesia: general and IV sedation; Repairs: bridges, crowns and inlays; Repairs: dentures; Dentures Relines, Rebases and Adjustments	100% No Deductible	0% No Deductible	100% No Deductible	0% No Deductible
Class III: Major Restorative Inlays and Onlays; Prosthesis Over Implant; Crowns: prefabricated stainless steel / resin; Crowns: permanent cast and porcelain; Bridges and Dentures	100% No Deductible	0% No Deductible	100% No Deductible	0% No Deductible
Class IV: Orthodontia Coverage for Employee and All Dependents; Lifetime Benefit Maximum: $2,500	100% No Deductible	0% No Deductible	100% No Deductible	0% No Deductible
Class IX: Implants Lifetime Benefits Maximum: $2,000	100% No Deductible	0% No Deductible	100% No Deductible	0% No Deductible
Benefit Plan Provisions				
In-Network Reimbursement	For services provided by an Aetna Dental PPO network dentist, Aetna Dental will reimburse the dentist according to a Fee Schedule or Discount Schedule.			
Out-of-Network Reimbursement	For services provided by an out-of-network dentist, Aetna Dental will reimburse according to the Maximum Reimbursable Charge. The MRC is calculated at the 90th percentile of all provider submitted amounts in the geographic area. The dentist may balance bill up to their usual fees.			

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Vision care

Aetna Vision | Schedule of Vision Coverage | Effective Date: January 1, 2026

Vision Services and Frequency	In-Network Plan Coverage**	In-Network Member Cost***	Out-of-Network Reimbursement
Exam and Professional Services | Frequency*: once per 12 months			
Eye Exam	100% after $0 Copay	$0 Copay	Up to $45 Allowance
Retinal Screening	$0	Up to $39	Not Covered
Standard Eyeglass Lenses Allowances | Frequency*: one pair per 12 months | Copay: $0			
Single Vision	100%	$0 Copay	Up to $40 Allowance
Lined Bifocal	100%	$0 Copay	Up to $65 Allowance
Lined Trifocal	100%	$0 Copay	Up to $75 Allowance
Lenticular	100%	$0 Copay	Up to $100 Allowance
Lens Enhancements / Options			
Oversize lenses	100%	$0	Not Covered
Rose #1 and #2 Solid Tints	100%	$0	Not Covered
Polycarbonate Lenses <19 years of age	100%	$0	Not Covered
Standard Polycarbonate Lenses	$0	$40	Not Covered
Progressives	100%	$0	$75
Plastic Dye Tints	$0	$15	Not Covered
Photochromic – Glass or Plastic	$0	$75	Not Covered
Standard Scratch Coating	$0	$15	Not Covered
Standard Ultraviolet (UV) Coating	$0	$15	Not Covered
Standard Anti-Reflective (AR) Coating	$0	$45	Not Covered
Hi-Index Lenses	$0	20% off retail	Not Covered
All other lens options, including Premium Tiers	$0	20% off retail	–
Contact Lenses Retail Allowance | Frequency*: one pair or single purchase per 12 months			
Elective	100% up to $200 Retail Allowance	Balance over $200 Retail Allowance	Up to $185 Allowance
Therapeutic	100%	$0	Up to $250 Allowance
Frame Retail Allowance | Frequency*: one pair per 12 months			
Frame	100% up to $200 Retail Allowance	20% off balance over $200 Allowance	Up to $133 Allowance

* Your Frequency Period begins on January 1 (Calendar year basis)
** **Copay:** the amount you pay towards your exam and/or materials, lenses and/or frames
*** **Coinsurance:** the percentage of charges Aetna will pay. Customer is financially responsible for the balance. Allowance: the maximum amount Aetna will pay. Customer is financially responsible for any amount over the allowance.

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Vision care

Delivering flexible network options

Members will access one of the largest vision networks, enjoy exclusive discount offers and proactive wellness perks.

Over 205,000* providers, including a mix of independent eye doctors and popular retail locations:

INDEPENDENT PROVIDER NETWORK + LensCrafters PEARLE VISION OPTICAL

In-network also means online:

oakley.com	lenscrafters.com	targetoptical.com
glasses.com	contactsdirect.com	ray-ban.com

You can find a list of participating locations at: AetnaVision.com.

* As of July 2025



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Discounts for Meritain Health® Members

Meritain Health offers numerous discounts to help save on things like gym memberships, vision services, dental products, hearing aids and more. These built-in discounts are not insurance. Log in to your member account at meritain.com to view further information on these discounts.

LifeMart®
Through LifeMart, you have access to discounts on travel, gym memberships, health coaching and more.

Dental discounts
Discover discounts on water flossers, electric toothbrushes, and more.

Hearing discounts
Save today on essentials like hearing aids, exams, batteries and more.

Vision discounts
Find discounts on eye exams, prescription eyewear, LASIK eye laser surgery, contact lenses, designer frame options and more.

ChooseHealthy®
With ChooseHealthy, give your health a natural boost and enjoy discounts on therapeutic massage, acupuncture, chiropractic visits and more.*

Scan to access LifeMart

Go directly to LifeMart discounts

For more information, just give us a call at the number on your ID card.

*Discounts don't apply to visits/claims submitted to your health insurance plan. Natural products and services are offered through ChooseHealthy, Inc., which is a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a registered trademark of ASH and is used with permission.

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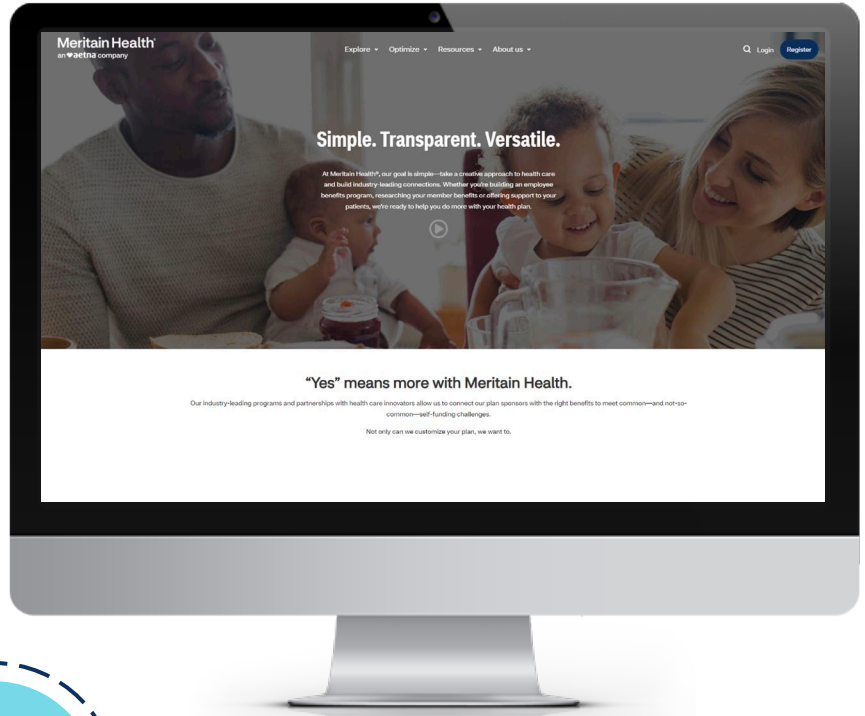
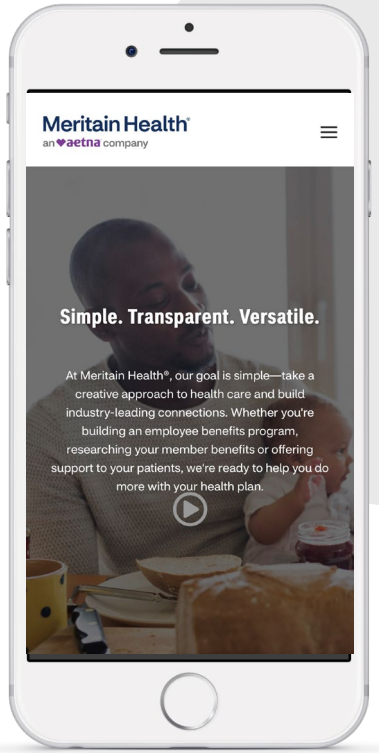
Get the help you need, when you need it





www.meritain.com

1.800.925.2272

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Meritain Health Member Website



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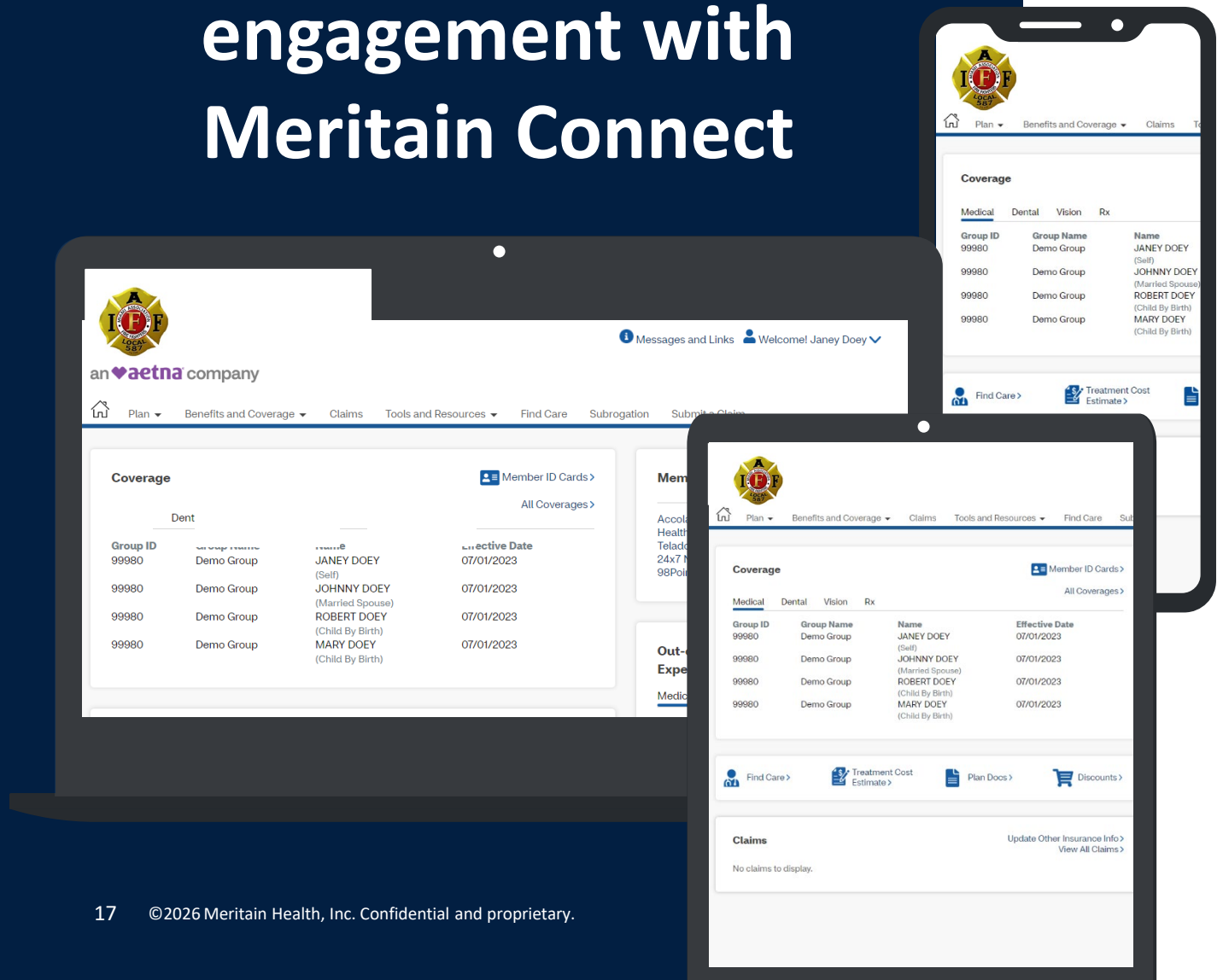
Member digital engagement with Meritain Connect



With our secure website and mobile experiences, members can:

- Find in-network doctors.
- Look up out-of-pocket information.
- Check their FSA or HSA balances.
- Research claims and EOBs.
- View and download ID cards.
- Access wellness information and tools.
- Submit Coordination of Benefits (COBs) information.
- Request Letter of Coverage (LOC).
- Access plan documents.
- View coverage information and prescription plans.
- Submit claims for reimbursement directly to the member—for medical or other plan reimbursements.
- Update account settings.
- Add Meritain Go and Healthy Merits for an even more dynamic member experience.

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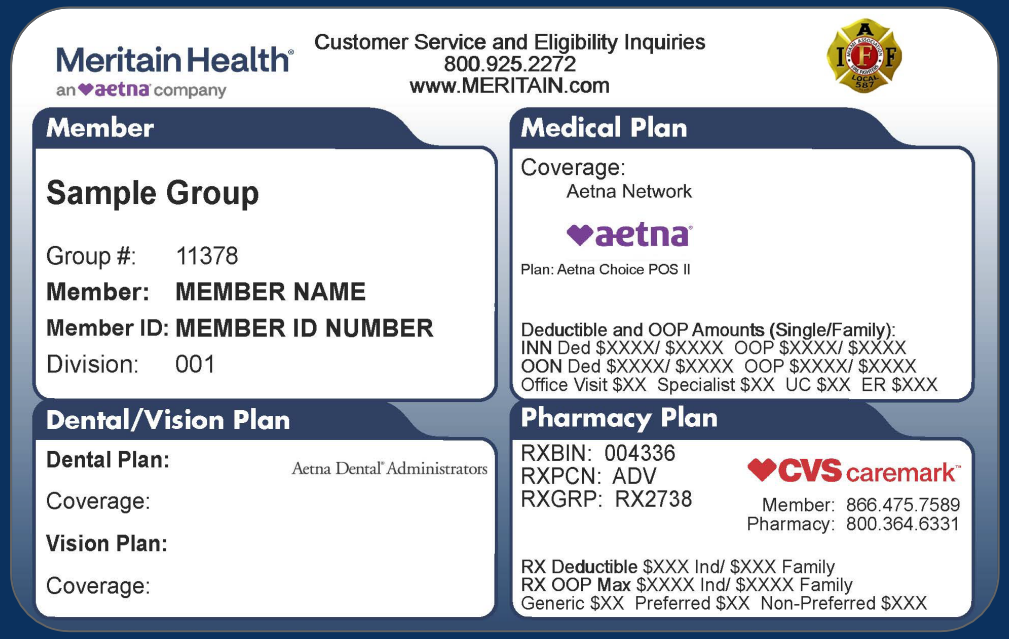
Easy-to-use ID cards

Front



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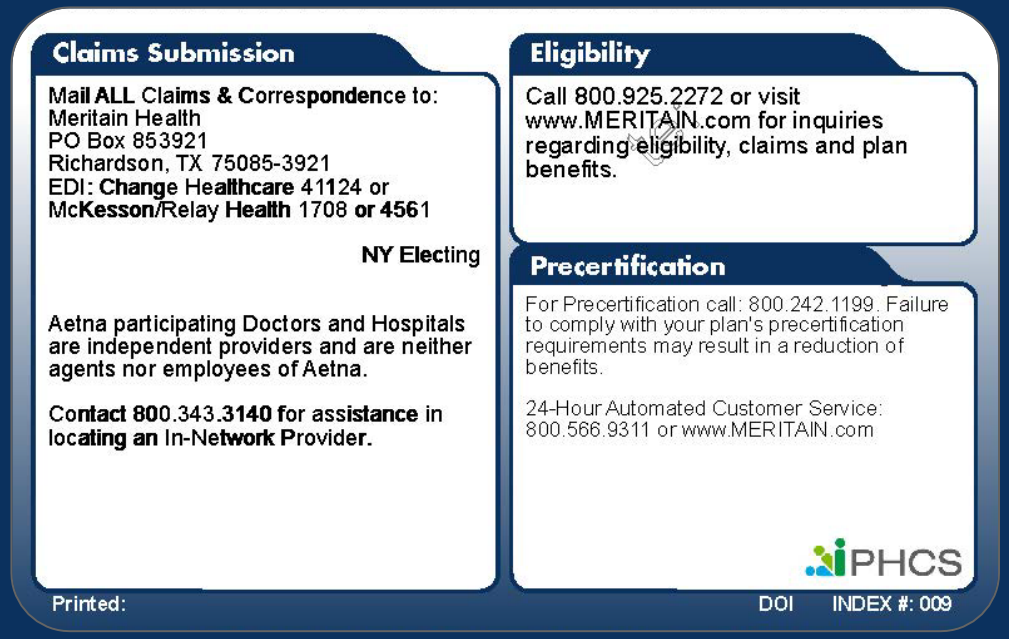

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Questions?



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