

Using your Health Savings Plan benefits wisely



CVS Health® provides many tools and resources to help you make the best use of your Health Savings Plan (HSP) coverage — from maintaining your health to managing a chronic condition.¹

✓ Physical wellness

Emotional wellness

Financial wellness

Save on quality medical care

The most expensive health care is not necessarily the best care. Because the cost and quality of health care varies across providers, treatments, prescriptions and locations, it's worthwhile to know some ways to save when you need care.

- **Get preventive care and screenings** to help avoid more serious and costly problems later. Preventive care from in-network providers is covered at 100% — be sure to get an annual preventive care visit to avoid the annual Preventive Care Surcharge (applies to enrolled colleague and enrolled spouse/partner). See the Preventive Care Surcharge Guide on **Benefit Moments** for details.
- **Use in-network providers.** They have agreed to negotiated discounts.
- **Use generic prescriptions** when possible, for the same effectiveness at the best value.

Also see these fact sheets:

- **Knowing your Health Savings Plan basics:** How the HSP options work with a Health Savings Account (HSA)
- **Understanding our health plan strategy:** Managing health care quality and cost, and what it means to self-insure

Choose the right care, at the right place and the right price

Know your options before you need care, so you don't spend more money — or time — than you need to.

TIP: Be ready. Download the Aetna HealthSM app to navigate to the right care, fast and easy.¹



CVS Virtual Care™

Get 24/7 on-demand care for minor illnesses, scheduled mental health counseling or primary care. Also get no-cost virtual preventive care. Register and schedule appointments at <https://www.cvs.com/virtual-care/>.²

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MinuteClinic®

No-cost comprehensive screenings, flu shots, and smoking cessation and weight management programs. Low-cost programs for diabetes and high blood pressure. Save on care for colds, flu and other minor conditions.

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In-Person Care

Get help to diagnose or manage a condition from your primary doctor or specialist, or for sick care.

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Urgent Care Facility

Use for more serious issues that can't be treated through telemedicine, when your primary doctor isn't available and you can't wait.

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Emergency Room

Go to the ER for serious, life-threatening conditions.

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¹ Mainland U.S. colleagues also can elect coverage in a Hybrid Plan. Different plans apply in Hawaii and Puerto Rico. See [BenefitMoments.com](https://www.benefitmoments.com).

² For HSP 1 with Aetna Whole HealthSM Memorial Hermann (Houston, TX): Access on-demand and mental health services; primary care not available at this time.

Don't make decisions alone

When making important decisions about your health and treatment options, these no-cost resources for Aetna plan members can help.*

- **Aetna Health digital tools:** View your benefits and what's covered, access your digital ID card, get cost estimates before you get care, and find in-network providers, walk-in clinics and urgent care centers. Visit the member website through [Aetna.com](https://www.aetna.com) and the **Aetna HealthSM app**. When reviewing providers, look for Aetna Smart CompareTM designations, indicating high-performing doctors, specialists and facilities that achieve high-marks for quality and effective care. If you have questions about your coverage or need additional support, call Aetna at the number on your medical plan ID card.
- **2nd.MD:** Connect with an expert specialist via video for a second opinion on a diagnosis, treatment plan and medications, or recommended surgery. Call them at **1-866-410-8649** or visit 2nd.MD/CVSHealth.

Use programs included in your medical coverage

These no-cost programs can help you manage conditions so you can be as healthy as possible:

- **Aetna Lifestyle and Condition Coaching:** Personalized support to help you live a healthier lifestyle or manage a chronic condition. Visit [Colleague Zone > My apps](#) or [My applications > View all > ActiveHealth](#).
- **Aetna Enhanced Maternity Program*:** Support for all stages of your pregnancy. Call **1-800-272-3531**.
- **Transform Diabetes Care*:** Tailored support for diabetes. You'll be contacted if you qualify.

Other tools and resources

These tools and resources can help you get the most from your health care.

Caremark prescription drug tools: See if your drug is included on the formulary, learn about coverage and costs, and find lower-cost options. Go to info.caremark.com/CVS-hsp.

Inspira Financial website: Manage your HSA and Flexible Spending Account balances, get answers to questions and more. Visit CVSHealth.inspirafinancial.com.

Support for your mental wellness

We offer a variety of resources, from no-cost self-help tools and apps to clinical support, including virtual counseling options. Through Resources for Living®, our Employee Assistance Program (EAP), receive up to 20 no-cost confidential counseling sessions (in-person, phone, video or chat therapy) per issue, per plan year. You don't need to be enrolled in our medical plans. Reach out to Resources for Living at resourcesforliving.com/CVSHealth or **1-800-789-8990**, TTY: 711. Care Partners can help you find resources that match your specific needs.

Know and use your resources



Aetna: See your medical plan ID card
CVS Caremark (Rx): 1-866-284-9226



BenefitMoments.com



Benefits help: ColleagueZone.CVS.com
or call the HR Service Center at
1-888-694-7287

* Not available to participants in plans other than those offered by Aetna. Find resources through your carrier's website.

This summary provides a brief overview for colleagues regularly scheduled to work 30 or more hours per week, and is for informational purposes only. Hawaii and Puerto Rico plans differ. If there's any difference between this and plan documents, official plan documents govern. CVS Health reserves the right to amend, modify or terminate all or part of its benefit plans at any time. This description isn't an employment contract or guarantee. Colleagues may need to meet certain eligibility requirements to participate. Colleague contributions are not used to pay plan expenses for vendors or other service providers that are subsidiaries of CVS Health, except as may be permitted by ERISA. Colleagues who are subject to a collective bargaining agreement (CBA) should refer to their CBA for the benefits that it specifically provides.