



# Menopause and midlife care support guide

What you need to know about the benefits, resources and support available to you from CVS Health® or MinuteClinic®

If you or someone you know is going through menopause, it may feel overwhelming. Getting support shouldn't be.



# Where to start

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Did you know there is a health-related event that happens to 50% of the world's population? Yes, it's the inevitability of menopause. Once whispered about as "the change," menopause is now better understood as a natural journey that can affect women in differing ways. For example, menopause transition can start several years before the menstrual cycle stops and symptoms may continue long after. It may be a breezy transition for some individuals or more challenging for others.

Wherever you or your spouse/partner are on the journey, you may wonder where you can find trustworthy support and education. CVS Health supports care and education in multiple ways for both our colleagues and those we serve.

- We are committed to providing a safe, judgment-free work environment and culture in which all colleagues are respected.
- All colleagues and their partners/spouses have access to multiple sources of menopause support, many at no cost.
- Colleagues and partners/spouses enrolled in a company-sponsored medical plan have access to additional resources and coverage.
- Clinicians and care management teams are trained on this topic and have access to training and treatment guides.

## A note on inclusivity

When using the term "women," we recognize there is a full spectrum of health needs experienced not only by cisgender women, but also transgender and non-binary people who have related health needs.

This guide offers highlights, underscoring our cultural and clinical support. To learn more about the resources covered here and all your benefits, visit:

**Benefit Moments (BenefitMoments.com)** — Find an overview of all your health and wellness benefits. You don't need a login or password, so your spouse/partner can check out all the resources, too.

**Colleague Zone (ColleagueZone.CVS.com)** — Take action on your personalized HR and benefit enrollment information. You can Webchat or submit a ticket to the HR Service Center for assistance.

**HR Service Center** — Call **1-888-694-7287** (TTY: 711). Representatives are available Monday through Friday from 8:00 a.m. – 8:00 p.m. ET and 7:00 a.m. – 4:00 p.m. ET on Sundays and certain holidays.

## Key topics inside

- [Understanding menopause](#)
- [Finding and giving support](#)
- [Medical plan benefits](#)

*This guide provides a brief overview of company benefits and is for informational purposes only. If there's any difference between this guide and plan documents, official plan documents govern. CVS Health and MinuteClinic reserve 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. Union colleagues aren't covered unless their collective bargaining agreement specifically provides for a benefit.*

# Understanding menopause

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Talking about menopause helps us focus on midlife health, mindfulness and well-being. It's about understanding and supporting a set of symptoms many people will experience and about supporting workers across this evolution.

The menopause journey is unique to every person but generally begins between the ages of 45 and 55. Sometimes a medical condition or surgery may cause sudden onset of menopause. It is important to know that while each person's journey is different, support is available.

Menopause can last two to ten years and typically consists of three stages:

**Perimenopause** is the time before your menstrual cycle stops. This is when you can start having symptoms due to decreasing levels of hormones such as estrogen, progesterone and testosterone. For example, estrogen protects your heart, brain and the strength of your bones and muscles. It's also essential for your skin and hair.

For some people, this stage can feel confusing and overwhelming. Educating yourself and talking to your primary care provider can help, with recommendations tailored to you. In addition, there may be preventative and lifestyle steps you can take to prepare for and to navigate this phase.

Some common perimenopause symptoms include:

- Change in/irregular periods
- Joint and muscle tension and aches
- Sleep loss/insomnia
- Weight gain
- Anxiety or irritability
- Hot flashes

Your provider may perform tests like a lipid profile, thyroid function and even pregnancy testing to rule out other conditions. Some providers also may provide hormone testing for follicle-stimulating hormone (FSH).

You should also know it's still possible to get pregnant during perimenopause.

**Menopause** begins when you haven't had your period for the past 12 months. This is a time to manage your symptoms and focus on preventive care. A supportive, healthy lifestyle includes having a calcium- and protein-rich diet, exercising regularly and especially weight-bearing to counteract bone loss, avoiding tobacco, keeping alcohol intake low, managing stress and maintaining social-emotional support all can continue to help. Your provider may have more suggestions for your unique situation.

**Post-menopause** is the last stage, when symptoms start to become mild or disappear completely, and you haven't had your period for more than a year. Keep up your healthy habits to stave off risks of cardiovascular disease, osteoporosis and other risk factors.

See the "Medical plan benefits" on page 8 with tips on regular preventive care for healthy aging.

Live your best life.

**Aetna** and CVS Health medical teams contributed to the above.

## Learn more about the topic

**You and your family members** may benefit from reviewing insights from trusted clinical experts. Here are sample resources — all available publicly:

- [What is menopause? Understanding the transition](#) (on CVS.com)
- [Menopause Preparedness Toolkit: A Woman's Empowerment Guide | Society for Women's Health Research](#)
- [Menopause symptoms and relief | Office on Women's Health](#)
- [The Menopause Years | American College of Obstetricians and Gynecologists](#)

**Colleagues** can take educational courses and access additional materials on [LearningHub - Menopause and Aging \(Course ID: 3750296534\)](#).

- Navigating menopause symptoms at work
- MenoWise library
- Menopause in the Workplace (for managers)



# Finding and giving support

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## No-cost, confidential counseling

Your mental health is as important as your physical health, especially in times of change. No-cost, confidential counseling is available through **Resources For Living**<sup>®</sup>. You do not need to be enrolled in a company medical plan to participate.

For one-on-one counseling support, you and your household members, including children up to age 26 who live outside your home, can each get **up to 20 no-cost confidential counseling sessions** (in-person, phone, video or chat therapy) per issue, per plan year from Resources For Living providers. (Additional sessions are treated as office visits under your medical plan, subject to applicable copayments or deductibles and coinsurance.)

You and your household members ages 13 and up also have access to **Talkspace**, an online therapy platform that makes it easy and convenient to connect securely with a licensed behavioral therapist. One week of unlimited texts or one tele-video session equals one confidential counseling session.

You can also speak with a licensed therapist clinician trained in menopause at select **MinuteClinic** locations at no cost to you as part of the 20-counseling-session benefit.

A Resources For Living **Care Partner** can help you learn more about your benefits and find local resources or a counselor. Connect with a Care Partner anytime, 24/7, on the phone or through live online chat.

- Call **1-800-789-8990** (TTY: 711)
- Online, visit:
  - CVS Health colleagues: [resourcesforliving.com/CVSHealth](https://resourcesforliving.com/CVSHealth)
  - MinuteClinic colleagues: [resourcesforliving.com/MinuteClinic](https://resourcesforliving.com/MinuteClinic)

## Workplace support

If you need support at work, here are some steps you can take:

- Tell your supervisor or another person you trust what you're experiencing and what you need.
- Document and identify how your symptoms are impacting your work and consider supporting resources you may need
- Talk to your health care professional about ways to manage your symptoms. To find a Menopause Society Certified Practitioner, visit [menopause.org/find-a-practitioner](https://menopause.org/find-a-practitioner).
- Create a support network with others who share your experience. This could be at work or in your community, in real life or online.
  - **Let's Talk Menopause Teams Channel** is a safe space support group for colleagues experiencing the transitions associated with pre, peri, full and post menopause. The goal is to provide education and open dialogue discussions, with daily humor. In this community, you are not alone.

### Dress codes and policies

To help manage body temperature changes, CVS Health retail uniform shirts are made with breathable material. And our uniform policy allows for layering; you can add a neat and professional jacket or sweater, as long as it is not overly baggy and has no advertising or other artwork.

If someone on your team needs support:

- Ask if they're doing okay, find out what they need and then listen. Don't make assumptions about who may be experiencing menopause; just ask how they're doing.
- Talk with your supervisor or another person if you're not sure how to offer support or if you need help to meet a colleague's needs.

These tips and more are available from The Menopause Society:

- [\*\*Making Menopause Work Employee Fact Sheet\*\*](#)
- [\*\*Making Menopause Work Conversation Guide\*\*](#)



## Colleague Resource Groups

Our Colleague Resource Groups (CRGs) are associations for colleagues with common interests and concerns. You can connect with others who may be in situations like yours. They know what you're going through and may have advice and tips to share.

Here are a few of the many groups that may be helpful as you navigate menopause:

- **WISE CRG:** The mission of this group is to empower and amplify the voice of all women, while creating opportunities for leadership, development and making an impact in our local communities.
- **PRIDE CRG:** Join an inclusive community with support and pride for Lesbian, Gay, Bisexual, Transgender and Queer (LGBTQ+) colleagues and allies.
- **Family & Caregivers CRG:** You may find support and information for you and for family members who are helping to care for you.
- **Mental Well-being CRG:** This group has a vision to create a stigma-free culture around mental well-being for all.

**WISE** Women Inspiring  
Success and Excellence

**PRIDE**+

**FC** Family &  
Caregivers

**MW** Mental  
Well-being

Find the above and the full list of CRGs on [\*\*Colleague Zone \(ColleagueZone.CVS.com\)\*\*](https://colleaguezone.cvs.com); search **Colleague Resource Groups**.

You also may visit Heartbeat at:

[\*\*https://heartbeat.cvshealth.com/sites/communities/crg/SitePageModern/350577/colleague-resource-groups\*\*](https://heartbeat.cvshealth.com/sites/communities/crg/SitePageModern/350577/colleague-resource-groups)

## Time off

If you find you need time off to pursue diagnosis and treatment, you may have the option to use accrued, available company-paid time off at 100% of your base pay.

myTime is a combined bank of vacation, personal, CME and sick days that eligible colleagues can use to take time away from work. Annual myTime allocation is determined at the beginning of each year based on your benefit service date and job grade. Learn more on [Benefit Moments](#) ([BenefitMoments.com](#)) and find time-off policies on [Colleague Zone](#) ([ColleagueZone.CVS.com](#)) > Popular Topics > Time Away.

Vacation and time off policies differ for store and distribution center colleagues. Please see your manager for details.

## Reasonable accommodations

If your symptoms are particularly debilitating and you believe may warrant a reasonable accommodation, contact the HR Service Center at **1-888-694-7287** (TTY: 711) and select Colleague Relations.



# Medical plan benefits

You can talk with your primary care provider or gynecologist about ways to diagnose and manage your symptoms. Preventive care also is important.

## Recommended health screenings for women ages 40 to 64

Regardless of whether you're enrolled in a company medical plan or have other medical coverage, be sure to get your recommended health screenings as listed below. Also see the US Preventive Services Task Force list for important guidelines for women ages 40 to 64 ([source](#)).



1. Blood pressure screenings: Check once per year or more often pending existing health conditions
2. Breast cancer screenings: Start at age 40; repeat every one to two years\*
3. Cervical cancer screening: Women ages 30 through 65 should be screened with either a **Pap test** every three years or the **HPV test** every five years or both tests every five years
4. Osteoporosis screening: For women determined to have a peri- or post-menopausal estrogen deficiency (**Note:** covered for members with preventive services benefits only)
5. Cholesterol screening: Age 45 for women with no known risk factors for coronary heart disease or sooner if risk factors
6. Colorectal cancer screening: Age 45 to 75 should be screened for colorectal cancer or sooner if family history or risk factors
7. Prediabetes and Type 2 diabetes screening: Start at age 35 and repeat every three years and more often if risk factors
8. Skin exam: Age 40+ to check for signs of cancer
9. Lung cancer screening: Annual if you are 50-80 years of age and have a 20-pack per year smoking history or are currently smoking and/or quit in last 15 years

\*Note: Aetna medical plans cover a baseline screening between ages 35-39, then one per plan year as of age 40 and older, or earlier if medically necessary. Subsequent mammograms are covered as diagnostic.

Your Aetna plan covers preventive care at 100% when you use a network doctor. Whether you prefer a PCP or OB/Gyn, you can always find network doctors by logging in to your member website at [Aetna.com](https://www.aetna.com) > **Find Care & Pricing**.



## Navigating your medical plan and care

Your health plan can help you in many ways. If you or your loved one are enrolled in a company-sponsored medical plan, annual deductibles, copayments, coinsurance and out-of-pocket maximums will apply.

**If you're a CVS Health colleague enrolled in a medical plan through Aetna**, call Aetna One® Advocate at **1-800-558-0860**.

At no added cost, a dedicated advocate can help you and your caregiver navigate the complexities of the health care system. Your advocate can:

- Answer insurance questions
- Help with prior authorizations and appeals
- Connect you with care management
- Assist with finding local resources
- Set up provider consultations



**If you're a MinuteClinic colleague enrolled in a medical plan through Aetna**, call the Aetna Concierge at **1-866-267-7073** (TTY: 711) for assistance with benefit or claims questions, choosing providers and support for complex health issues.

**If you're enrolled in a non-Aetna medical plan**, use the member services number on the back of your medical plan ID card to ask for help finding a provider and other resources.

## Diagnosis and treatment

All company medical plans cover the medically accepted means of diagnosis and treatment of menopause.

Although you share in the cost of care, you're protected from very high costs through your plan's out-of-pocket maximum. This caps the amount you're required to pay out of pocket in a plan year. Once you reach this maximum, your plan pays 100% of eligible costs through the end of the plan year. The amount of the out-of-pocket maximum varies according to your plan.

## Virtual care options

Aetna covers multiple virtual care options for menopause support.

- **MinuteClinic** offers low or no-cost in-person and virtual visits with menopause services and treatment options. (Massachusetts and Missouri are excluded for virtual and in-person visits; Alabama and Mississippi exclude virtual visits.)
- **Gennev** offers virtual visits with menopause-trained doctors and registered dietitian nutritionists, who work together to provide personalized care to every patient. (Available in 50 states and the District of Columbia.)
- **Midi Health** offers virtual visits with clinicians who are experts in menopause treatment. (Available in 11 states and the District of Columbia: AZ, CA, CO, DC, FL, ME, MD, MI, NH, NY, OH, VA.)
- **Elektra Health** offers virtual visits with menopause-trained clinicians in NY and CT

- **Allara Health** offers virtual visits for with trained clinicians in hormonal, metabolic and gynecological conditions in CA, FL, NY and TX
- **ASHCare** offers virtual pelvic floor support nationwide (available Jan. 1, 2025, and after)

## Mental, emotional and lifestyle support resources

In addition to treatment of your physical condition, all our medical plans cover the diagnosis and treatment of mental health issues, including outpatient care, inpatient care and partial hospitalization.

If you're enrolled in an **Aetna medical plan** through the company, additional resources as part of your medical coverage include:

- **Aetna Behavioral Health Condition Management** provides telephonic advocacy and navigation support to connect you to many mental health treatment support services. Visit [Aetna.com](https://www.aetna.com) or call Aetna One® Advocate at **1-800-558-0860** (for CVS Health colleagues) or the Aetna Service Center at **1-866-267-7073** (for MinuteClinic colleagues).
- **CVS Virtual Care™** offers convenient scheduled, virtual support from licensed mental health providers for anxiety and mood disorders, depression screenings, medication management, stress management, life adjustments and conflict resolution, and sleep and related health behaviors. Deductibles and fees apply. In-person care also can be coordinated. Get started at [CVS.com/virtual-care](https://www.cvs.com/virtual-care).
- **Lifestance** is a behavioral health virtual provider, available in 50 states and the District of Columbia.
- Menopause lifestyle condition coaching also is available at no cost to you through the Aetna well-being platform **ActiveHealth** for both one-on-one and group coaching. A menopause-trained facilitator leads virtual group coaching (six sessions) that includes in-depth menopause education.

## Medication coverage

Your PCP or OB/Gyn may want to prescribe medication, hormone therapy or other treatments that may be right for you based on your personal and family medical history. Check the [Aetna formulary](#) to see which drugs are covered by your plan.

**Health Savings Plan(HSP)/MyChoice HSP:** For drugs on the CVS Caremark Value Formulary, you pay 100% of the cost until you meet your deductible. Then you pay 20%. After you meet your out-of-pocket maximum, the plan pays 100% for covered medications.

**Hybrid Plans:** For generic drugs on the CVS Caremark Value Formulary, you pay nothing. For brand drugs on the Value Formulary, you pay 100% of the full discounted cost until you meet your deductible/out-of-pocket maximum. After you meet your deductible/out-of-pocket maximum, the plan pays 100% for covered medications.

**Health Savings or Flexible Spending Accounts:** You can use your Health Savings Account or Flexible Spending Account to help pay for prescriptions, over-the-counter treatments not listed on the formulary and providers outside Aetna's network.

## CVS discounts

Use this link to see examples of menopause relief support. All colleagues can receive discounts of 30% on CVS pharmacy store-brand menopause products and 20% off others, such as neck fans. In addition, CVS pharmacy menopause products, such as select dietary supplements shown here, are available for only \$5 as part of the All Colleague Benefit on your ExtraCare card, starting Jan. 2025.



## More information from Aetna

If you're enrolled in an Aetna medical plan through the company, you have access to more in-depth information and resources on the [Women's Health Resource Center page](#).

- What types of health care providers can help
- Getting relief: Treatment options for menopause symptoms
- Perimenopause/menopause and mental health
- Heart health and menopause
- Transgender and gender-diverse information
- Addressing menopause stigma
- Experiencing menopause differently



*"We're committed to supporting our colleagues at every stage in their health journey by offering comprehensive health benefits that meet their evolving health care needs. For our colleagues and their loved ones who are experiencing menopause, we provide resources to help them navigate through what can be a challenging time – personally and professionally. By treating and managing menopause and mid-life care needs, people can help improve future health outcomes and live healthier as they age."*

– Dr. Joanne Armstrong, Vice President, Chief Medical Officer of Women's Health and Genomics, CVS Health