

Knowing your Hybrid Plan basics






There's a lot to love about the Hybrid Plans. They offer lower premiums and more predictable out-of-pocket costs than the Health Savings Plan (HSP) options. Here are basics of these medical plans.

- ✓ Physical wellness
- Emotional wellness
- Financial wellness

Two Hybrid Plan options

The Hybrid Silver and Hybrid Gold plans basically work the same way:

- No charge or low copays** for many services — you know what you'll pay ahead of getting care 
- A combined deductible and out-of-pocket maximum** for covered services (different per plan) 
- Must use Open Access Aetna SelectSM network providers** (out-of-network coverage is available for true emergencies) 

What's **different** between the two Hybrid Plans:

- Your paycheck contribution (or premium), and
- The combined deductible/out-of-pocket maximum amount.

	Hybrid Silver	Hybrid Gold
Premium	\$ lower	\$\$ higher
Combined deductible/out-of-pocket maximum		
Individual	\$4,000	\$2,000
Family	\$8,000	\$4,000



Understanding what you pay

You pay \$0 for the following services:



- Preventive care
- MinuteClinic[®] services
- CVS Virtual Care[™]
- Outpatient mental health visits
- Generic medications on the Value Formulary
- Brand insulin and brand oral and injectable diabetes drugs that have no generic alternatives
- Specialty drugs if included in the PrudentRx Copay Optimization program and you enroll!

Many services have just a copay (no deductible):

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 - Primary care visits
 - Lab and X-rays
 - Physical therapy
 - Chiropractic services
-  Urgent care (except MinuteClinic is \$0)

For all other services, including specialist visits, outpatient surgery, hospitalization, various therapies, and for brand prescription drugs², you pay 100% of the discounted cost up to the plan's combined deductible and out-of-pocket maximum.

¹ If a **specialty drug** is included in the PrudentRx program, but you do not enroll: You pay 30% of discounted cost until you meet the deductible/out-of-pocket max.; for drugs that do not qualify as "essential health benefits" under the Affordable Care Act, your coinsurance does not count toward your deductible/out-of-pocket max., and 30% coinsurance applies after the deductible/out-of-pocket max. If the drug is not included in the PrudentRx program: You pay 100% of the discounted cost until you meet the deductible/out-of-pocket max.

² If the **brand drug** is preventive, you pay 20% (no deductible), except certain diabetes medications are no cost to you.

How to choose? Three things to consider:

- 1. If your providers are in the Open Access Aetna Select network:** While the Hybrid Plans have about 98% of the providers in the Aetna Choice® POS II network for the HSP, check to see if your providers participate in the Open Access Aetna Select network. You'll only receive coverage under the Hybrid Plans if they do.
- 2. If Health Savings Account (HSA) contributions are important to you:** Due to IRS rules, the Hybrid Plans are not paired with an HSA. So be sure to consider whether you prefer an HSP option. Note: If you currently have an HSA, you can still use the funds to pay qualified expenses.
- 3. The type of expenses you routinely have:** The Hybrid Plans include many no- and low-cost, non-preventive care services, with no deductible. See **Understanding what you pay** on the previous page to see if your routine expenses fall into these categories. If you expect few or no non-preventive claims, you may prefer HSP 3 for its lowest premium and HSA contributions.

Hybrid Silver vs. Hybrid Gold

Which option best fits your needs for costs and expected needs? On costs, it's a tradeoff between premium and out-of-pocket costs. The Hybrid Silver Plan has lower premiums with higher out-of-pocket costs. The Hybrid Gold Plan has higher premiums with lower out-of-pocket costs.

The examples below highlight more considerations in making a choice.

Learn more about the Hybrid Plans



[BenefitMoments.com](https://www.benefitmoments.com)



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Benefits help: [ColleagueZone.CVS.com](https://www.colleaguezone.cvs.com)
or call the HR Service Center at
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Colleague examples



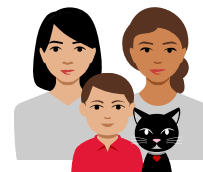
Meet Daniel

Daniel is young and generally healthy, typically with just preventive and primary care expenses. He likes the predictability of copays for many services. Daniel chooses the **Hybrid Silver Plan** since he doesn't expect many expenses and wants a lower premium. He likes knowing he can visit a MinuteClinic for free for many needs if something comes up, and can get outpatient mental health visits at no charge, as well.



Meet Jill

Jill covers her husband and daughter. Her husband has a condition that needs surgery, and her daughter has asthma. Knowing they'll have significant health care expenses, Jill chooses the **Hybrid Gold Plan** because she likes the idea of just having to meet the \$4,000 combined family deductible/ out-of-pocket maximum and then having all in-network care covered 100%. She pairs the plan with a Health Care Flexible Spending Account (FSA) to pay her out-of-pocket expenses, tax-free.



Meet Tina

Tina covers her partner and their son. She really likes HSA contributions and saving tax-free dollars for future health care. Tina's family has no financial issue meeting the higher deductibles and out-of-pocket maximums in the **HSP** options. Also, Tina's partner has one long-time provider they want to continue using, but who isn't in the Hybrid Plans' Open Access Aetna Select network. So, they decide a **Health Savings Plan** is a better fit for their family.

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