

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 Gold and Silver Plans 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 Gold | Hybrid Silver |
|--|-------------|---|
| Premium | \$\$ higher | \$ lower |
| Combined deductible/out-of-pocket maximum | | |
| Individual | \$2,400 | \$4,800 |
| Family | \$4,800 | \$9,600, with an indiv. max. of \$9,200 |

Understanding what you pay

You pay \$0 for the following services:



- Preventive care — be sure to get an annual preventive care visit to avoid the \$500 annual Preventive Care Surcharge (applies to enrolled colleague and enrolled spouse/partner). See the Preventive Care Surcharge Guide on [Benefit Moments](#) for details.
- MinuteClinic[®] services¹
- 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 enroll²

Many services have just a copay (no deductible):



- Primary care visits
- Lab and X-rays
- Physical therapy
- Chiropractic services



Urgent care (except MinuteClinic is \$0¹)

For all other services, including specialist visits, outpatient surgery, hospitalization, various therapies, and for brand prescription drugs³, you pay 100% of the discounted cost up to the plan's combined deductible and out-of-pocket maximum.

¹ Some states or localities allow you to elect a MinuteClinic provider as your Primary Care Physician (PCP). If you do so, PCP cost-sharing will apply.

² If a drug is included in the PrudentRx program, but you opt out, you may have significant out-of-pocket costs. For additional details, see the Summary Plan Description or call PrudentRx at 1-800-578-4403. For specialty drugs not in the PrudentRx program: You pay 100% of the discounted cost until you meet the deductible/out-of-pocket max.

³ 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 wish to enroll in a lower-premium HSP option plus receive company HSA contributions, if eligible.

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 Gold Plan has higher premiums with lower out-of-pocket costs. The Hybrid Silver Plan has lower premiums with higher 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)



Aetna One® Advocate for concierge-level support on almost any health need:
1-800-558-0860



Benefits help: **[ColleagueZone.CVS.com](https://www.colleaguezone.cvs.com)**
or call the HR Service Center at
1-888-694-7287

Colleague examples



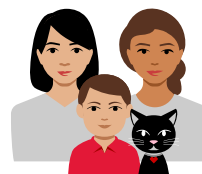
Meet Daniel

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 \$4,800 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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