



# **BENEFIT PROGRAM OVERVIEW**

**July 1, 2023 to June 30, 2024**

**Updated January 2024**





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# IMPORTANT NUMBERS YOU SHOULD KNOW

The *Bucks and Montgomery County Schools Health Care Consortium* offers the following benefits to the enrolled employees of the school entities that have joined the consortium.

## **Aetna Medical Benefits**

Member Services: 1-800-293-3536

<https://www.bmsmc.aetna.com>



## **Teladoc Telehealth**

Customer Service: 1-855-835-2362

## **Capital Rx Pharmacy Coverage**

Customer Care: 1-877-542-2779

*A wide range of additional value-added health and wellness benefits may also be available to you.*

**Complete information and resources are available at the website: [www.bmsmc.org](http://www.bmsmc.org).**





# SUMMARY OF MEDICAL BENEFITS

The following is a summary of what's covered by each Preferred Plan option. For a full list, check your plan documents. You can also call Aetna Member Services at **1-800-293-3536** with questions. If your plan is not detailed below and you have questions, please contact your benefits department.

Full benefit summaries can be found on the BMCS website:  
[www.BMSHC.org](http://www.BMSHC.org)

	BMCS Open Choice® - 1		BMCS Open Choice® - 2		BMCS Open Choice® - 3		BMCS POS	
	In network	Out of network	In network	Out of network	In network	Out of network	Referred	Self-referred
<b>Referrals required</b>	No	No	No	No	No	No	Yes	No
<b>Deductible</b>								
Individual	\$0	\$600	\$0	\$1,000	\$1,100	\$1,100	\$0	\$1,000
Family	\$0	\$1,200	\$0	\$3,000	\$2,200	\$3,300	\$0	\$3,000
After deductible, plan pays	100%	70%	100%	70%	100%	50%	100%	50%
<b>Out-of-pocket maximum</b>								
Individual	\$3,500	\$7,500	\$5,000	\$7,500	\$3,500	\$10,000	\$3,500	\$10,000
Family	\$7,000	\$15,000	\$10,000	\$15,000	\$7,000	\$30,000	\$7,000	\$30,000
Lifetime maximum	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>Doctor's office visits</b>								
Primary Care Services	\$10 copayment	70%, after deductible	\$20 copayment	70%, after deductible	\$25 copayment	50%, after deductible	\$15 copayment	50%, after deductible
Specialist Services	\$20 copayment	70%, after deductible	\$40 copayment	70%, after deductible	\$50 copayment	50%, after deductible	\$25 copayment	50%, after deductible
Preventive Care	100%	70%, no deductible	100%	70%, no deductible	100%	50%, no deductible	100%	50%, no deductible
Teledoc	\$0	Covered as In-Network	\$0	Covered as In-Network	\$0	Covered as In-Network	\$0	Covered as In-Network
Routine Eye Exam	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	\$25 copayment (once every 24 months)	Not covered

Additional services subject to the OC3 plan deductible: Emergency & Medical Transportation, Outpatient Laboratory/Pathology, Outpatient Radiology, Private-Duty Nursing, Hospice and Home Health Care, Durable Medical Equipment, Imaging, prosthetics, blood and blood products, infusion therapy (home, office, and outpatient)





# PHARMACY BENEFITS: CAPITAL RX

**Please refer to your district's HR rep to see your prescription drug options.**

**Pharmacy benefits are offered through Capital Rx.**

**Dedicated Customer Care team available 24 hours a day at 877-542-2779.**

## To Access The Member Website:

- Create your account and register at <https://app.cap-rx.com/register>
- Be sure to check your email to complete your registration

## The Capital Rx Mobile App:

The Capital Rx pharmacy benefits mobile app is a modern and user-friendly experience. It is designed to empower members to understand and manage their pharmacy benefits. You can:

- Find low-cost drugs at a pharmacy near you
- Find a pharmacy
- View your claims history
- Download a digital pharmacy ID card
- View which drugs are covered under your plan
- Track how much money you have paid towards your out-of-pocket obligations
- View or download member documents and plan forms



**Download the Capital Rx app today!**







# PHARMACY HOME DELIVERY: OPTUM

Effective January 1, 2024, Capital Rx's preferred home delivery provider is Optum® Home Delivery.

Before prescriptions can be filled through Optum® Home Delivery, a profile needs to be set up through one of the following options.



## Phone:

Call 1-877-542-2779 and follow the prompts for '*medications delivered to your home*' or ask your doctor to send an electronic prescription to Optum Home Delivery. A coordinator will reach out to get you set up.

## Online:

Go to the Capital Rx Member Portal at <https://app.cap-rx.com/login> to register or log in. Select '*home delivery*' to confirm your profile settings.

**Once your profile is set up** you can choose one of the following methods to request refills of current prescriptions or send new prescriptions to Optum Home Delivery.

- **E-prescribe (preferred):** Have your prescriber e-prescribe to Optum Home Delivery.
- **Fax:** Have your doctor fax your prescription to Optum Home Delivery. (Faxed prescriptions may only be sent by a doctor's office. They have access to the fax number to use.)
- **Online (refills only):** Login to the Capital Rx member portal to place an order for available refills.
- **Mail:** Complete an Optum home delivery prescription order form and mail with your paper prescription to Optum Rx, P.O. Box 2975, Mission, KS 66201.

**NEED HELP? CALL CUSTOMER CARE AT 1-877-542-2779.**

Home delivery support for all other questions related to your Capital Rx pharmacy benefit is available 24 hours a day, 7 days a week.



# URGENT CARE VS. EMERGENCY ROOM

## When you need healthcare... Know where to go!

Urgent care centers offer care for serious medical matters that aren't life threatening. For example:

- Vaccinations
- Sprains
- Minor fractures
- Cuts that require stitches
- Bronchitis
- Lower back pain
- Headaches
- And more...

Consider visiting an urgent care center instead to help you feel better sooner and protect your wallet. Log in or register at [aetna.com](http://aetna.com)

- Click on “Find Care”
- Select “Urgent Care”
- Scroll down and select “Urgent Care Facilities”

## Save time and money by visiting your local urgent care when appropriate.

Non-Emergency Services	Average ER Cost <sup>1</sup>	Average Urgent Care Cost*
Sprains	\$750-\$1,000	\$125-\$175
Flu	\$750-\$1,000	\$125-\$175
Minor Cuts	\$750-\$1,000	\$125-\$175
Migraines/Tension Headaches	\$750-\$1,000	\$125-\$175

\*Average retail and ER pricing. Based on Aetna average claim costs Data accessed April 2018. For illustrative purposes only.

<sup>1</sup> Urgent Care Locations, LLC Urgent care center vs. emergency room. Available at [urgentcarelocations.com/urgent-care-center-vs-emergency-room](http://urgentcarelocations.com/urgent-care-center-vs-emergency-room). Accessed April 4, 2018.





# LOCATE AN IN-NETWORK LAB

## **Quest Diagnostics and LabCorp are Aetna's national preferred labs.**

They, along with their national and specialized affiliates, offer a wide range of testing services. Patients can get everything from routine blood tests to gene-based cardiology to molecular testing.

## **Stay in the network and pay less!**

You can save on out-of-pocket costs when you get lab work done in Aetna's network. Below is an example of how in-network costs compare to out-of-network costs using the Open Choice 1 plan\*.

	<b>Quest Diagnostics and LabCorp</b>	<b>Out-of-Network</b>
Lab Test Price	\$30	\$300
Patient's Coinsurance	0%	30%
Patient Pays	\$0	\$90

\* These prices reflect an example of a routine lab test.







# AETNA SECURE MEMBER WEBSITE

## The Aetna® Member Website: Your home for health benefits!

*You can log into your Aetna® member website anytime to get all the plan information you need, when you need it.*

- Connect with care: Find in-network doctors, including those offering virtual care services, as well as walk-in clinics and urgent cares near you.
- See coverage and costs: See what your health care costs, how much is covered by your plan and where you are with your deductible and out-of-pocket maximum
- Stay healthy: Take a health survey, try health coaching, start a wellness program and get treatment options.

## How to Register for the Aetna Health Member Website

1. Go to [www.aetna.com](http://www.aetna.com)
2. Click Member Login at the top right side of the screen
3. Click REGISTER in the “DON’T HAVE AN ACCOUNT?” section

**You will need your Member ID Number, found on your Member ID card (Example: W123456789) or can use your social security number to register.**

**QUESTIONS?  
Call Aetna Member  
Services at:  
1-800-293-3536**



# INFORMED HEALTH<sup>®</sup> LINE

## A 24-hour information line for your health questions

*Talk to a Registered Nurse anytime*

With the Informed Health Line, you can speak to a registered nurse about health issues whenever you need to. Plus, it's toll free. You can call as many times as you need at no extra cost. Your covered family members can use it too!

- You can get information on a wide range of health and wellness topics
- Make better health care decisions
- Find out more about a medical test or procedure
- Get help preparing for a visit to your doctor
- Receive emails with links to videos that relate to your question or topic



**CALL NOW!**

**1-800-556-1555**

**If you need urgent or emergency care, call 911 and/or your doctor immediately.**



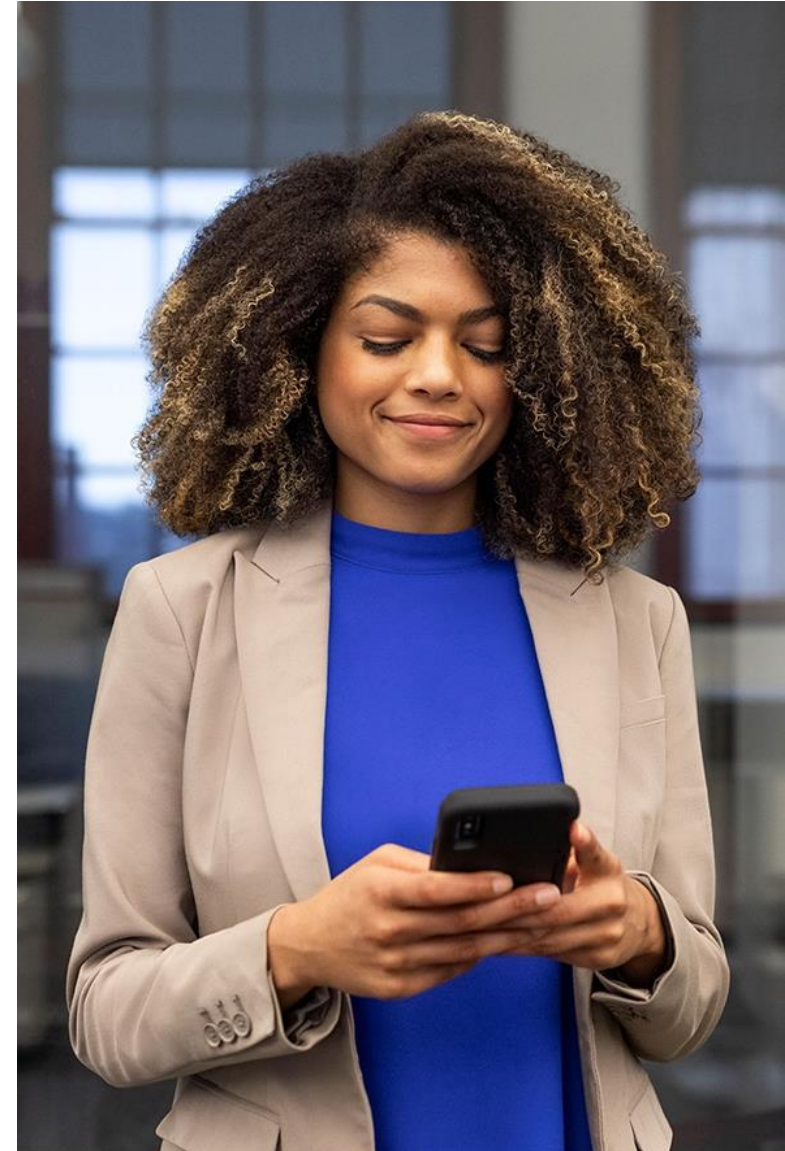
# AETNA HEALTH APP

## A smarter, simpler way to take charge of your health and benefits With the Aetna Health app, you can:



- Access your ID card whenever you need it
- View your benefits and coverage details specific to your plan
- Track spending and progress toward meeting your deductible
- View and pay claims for your whole family
- Find in-network providers near you and search by location or specialty
- Compare cost estimates for doctor visits and procedures
- Receive personalized reminders to help improve your health

***Download the Aetna Health App today!***





# CVS CAREPASS

The **CVS CarePass** membership program can help you and your family stay healthy and save money!

- The program offers perks, such as,
- No-cost prescription delivery
- Discounts on CVS brand products
- Receive 20% savings on CVS Health Brands
- 1- to 2- day shipping on your entire order and no minimums

**To register:**

**Log in to the Aetna Health App  
or your Aetna member website**

Pick up something, just for you. Easily use your promo reward in-store or online — it's automatically added to your ExtraCare® card each month to thank you for being a member.

**\$10**

**promo reward**







# HEALTH HUB

**More health services & wellness products. All in one place.**

**Your hub for better health.**

### MinuteClinic® services

- 12+ immunizations
- Blood pressure screening & management
- Cholesterol screening & management
- COPD assessment & treatment
- Diabetic support & services
- Preventative care & wellness
- Primary acute care
- Sleep assessments
- Smoking cessation
- Travel health
- Women's health

### Pharmacy support

- 12+ immunizations
- Diabetic counseling
- Mobile Rx pickup & app payment
- Pharmacy text alerts
- Rx delivery
- Smart device coaching for diabetics
- Smoking cessation

### Care concierge services

- Customer service for product selection, appointment making & in-store event info
- Product consultations for durable medical equipment

### Expanded product offerings

- Active nutrition & yoga products
- Aromatherapy products
- Better-for-you foods
- Connected health devices
- Diabetic compression\*
- Durable medical equipment\*
- Personal sound amplifiers\*\*
- Hearing amplifiers
- Personal emergency response products
- Sleep apnea CPAP accessories\*
- Stress & mood support products
- Vitamins, supplements & nutrition products

Visit [www.CVS.com/HealthHUB](http://www.CVS.com/HealthHUB) for hours of operation and to find locations.



**Now available at our HealthHUB® locations.**



Primary acute care



Diabetes & other conditions



12+ immunizations



Preventative care & wellness





# MINUTE CLINIC

**As an Aetna member, you can access all covered MinuteClinic® services at little or no cost to you.**

**MinuteClinic is a walk-in clinic inside select CVS Pharmacy® and Target stores. Licensed Health Care Providers:**

- Treat more 125 minor illnesses and injuries
- Provide vaccinations, physicals, screenings, and more
- Help monitor and treat common chronic conditions
- Write prescriptions, when medically appropriate
- Treat adults and children 18 months and older
- Share records with your primary care provider, with your permission

**It's easy to find a MinuteClinic near you.**

Visit [www.MinuteClinic.com](http://www.MinuteClinic.com)  
Get the CVS Pharmacy App  
Call us at 1-800-389-2727





# TELEHEALTH

## Teladoc is the easy, convenient, and affordable option for quality medical and behavioral and mental health care services!

- Licensed doctors can treat nonemergency conditions such as cold and flu symptoms, respiratory infections, and sinus problems.
- You can also talk with a licensed therapist 24/7 via phone or video.
- \$0 copay applies to general medicine services; **specialist copay applies to dermatology and behavioral health visits.**
- During registration, you'll complete your medical history so when you need Teledoc, it will be fast and easy.



### SET UP YOUR ACCOUNT

Set up your account by phone, web or mobile app.



**Online:**  
Go to [Teladoc.com/Aetna](https://teladoc.com/Aetna) and click "set up account".

**Mobile app:**  
Download the app and click "Activate account". Visit [teladoc.com/mobile](https://teladoc.com/mobile) to download the app.

**Call Teladoc:**  
Teladoc can help you register your account over the phone.



### PROVIDE MEDICAL HISTORY

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.



### REQUEST A CONSULT

Once your account is set up, request a consult anytime you need care. And talk to a doctor by phone, web or mobile app.



# ONLINE HEALTH COACHING: JOURNEYS

**You get a line of digital coaching programs included with your health plan. All online — all personalized to your health goals — whether you're managing a health risk, overcoming an old habit or just eating healthier.**

## **Get started now!**

- Log in at [www.aetna.com](http://www.aetna.com)
- Select the Health and Wellness tab at the top of the page
- Look for the “Stay Healthy” icon.
- Take the short assessment
- Choose whether you want a digital health coach
- Choose your goals
- Begin!

## **A personal coach without the price tag**

If you'd like, you can work with your very own digital health coach to help you take big or small steps, navigate the pitfalls and celebrate your successes. Or you can choose to work on your health goals without a digital coach. It's always your call.

## **Now the fun starts**

Up for some healthy competition? You score points and badges for reaching milestones. Just like a video game, earning your way to the next healthy challenge.

But unlike a video game, you can keep on working on health goals. There's no finish line.







# MINDCHECK

## Take control of your emotional health through the MindCheck online tool.

To begin, answer 4 simple questions. This online tool provides tips, articles, and videos on various topics to help manage your emotional health and maintain a positive outlook!

To get started, visit:  
[www.mindchecktoday.com](http://www.mindchecktoday.com).



## Your emotional health contributes to your overall health

Part of being healthy involves taking care of your feelings. For example, positive thinking is linked to health benefits that include<sup>1</sup>:

- Faster recovery
- Better sleep
- Fewer colds
- Greater sense of happiness
- Longer lifespan<sup>2</sup>

**Take control of your emotional health**



<sup>1</sup>Lawson, Karen. [How do thoughts and emotions affect health](#). Taking Charge of your Health & Wellbeing. University of Minnesota. Accessed July 2016.

<sup>2</sup>Stibich, Mark. [How positive thinking can help you live longer](#). Very Well. Accessed July 2016



# AETNA® BEHAVIORAL HEALTH: ABLETO

## **Aetna's AbleTo program provides support for you when you need it.**

Some life events can be overwhelming. Like having a baby. Or finding out you have diabetes or heart disease. You may also feel emotions like:

- Worry
- Depression
- Confusion
- Anger

All of these feelings are normal. But they can make it harder for you to take control and make healthy changes.

### **Consider AbleTo support if you have experienced one of these health conditions or life changes:**

- Infertility
- Digestive health issues
- Postpartum depression
- Breast or prostate cancer recovery
- Pain management
- Caregiving stress (child, elder or autism)
- Heart issues
- Breathing problems
- Grief and loss
- Diabetes
- Alcohol or substance abuse
- Military transitions
- Depression, anxiety or panic



**Convenient eight-week program with counseling and coaching by video or phone.**

**Just call AbleTo at 1-844-330-3648.**



# AETNA<sup>®</sup> INFORMED REWARDS PROGRAM

## **Knowing you have a choice can make a big difference.**

Aetna Informed Rewards is a price transparency and reward program you can access on your Aetna member website. You can easily compare costs for services like MRIs, X-rays, colonoscopies, ultrasounds and more.

## **One smart decision can save you a lot.**

When you choose an eligible lower-cost option, you'll get a reward.

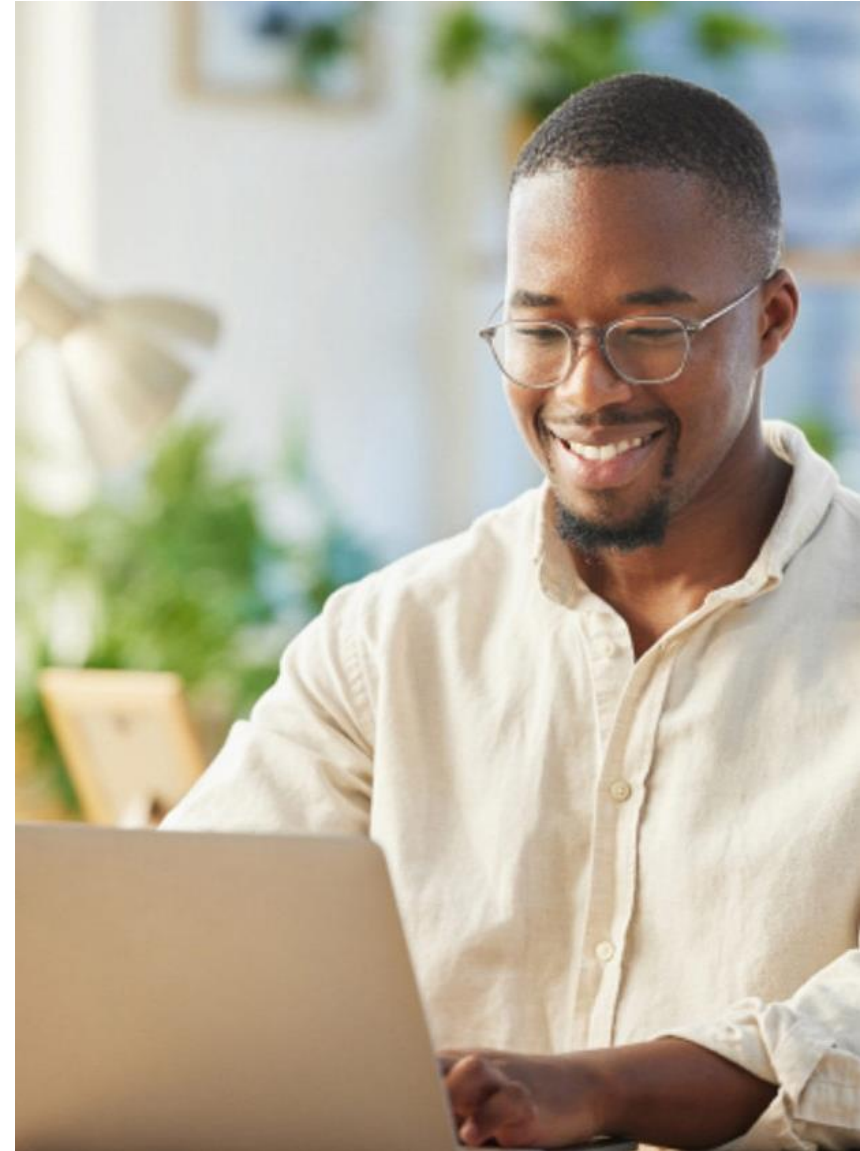
## **Compare services & earn cash.**

Easily compare costs for services like MRIs, X-rays, colonoscopies, and more. When you choose a lower-cost medical service, you could qualify for a financial reward.

The Aetna Informed Rewards Program gives members the opportunity to earn \$25 to \$75 by choosing a lower-cost medical service.

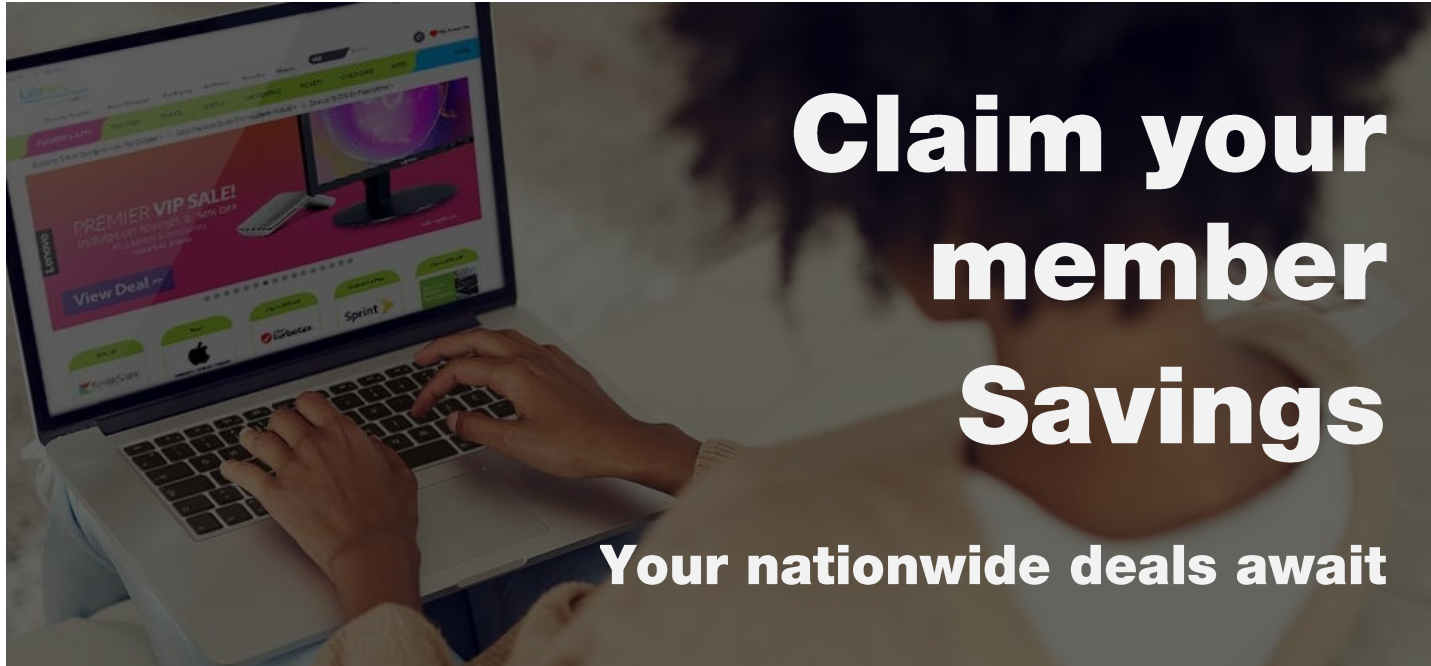
Members can research these rewards by clicking the link below. You can search for services in the "Find Care & Pricing" section.

**Research the costs of services at  
[www.aetna.com/about-us/login.html](http://www.aetna.com/about-us/login.html).**





# LIFE MART MEMBER DISCOUNT PROGRAM



**SIGN UP TODAY!**  
Go to [www.aetna.com](http://www.aetna.com)

Log in with your user name and password.

Look for the "Stay Healthy" tab.

Wellness • Travel • Hotels • Cars • Electronics • Entertainment • Grocery • And More!

## Access LifeMart anywhere, anytime, on any device.

It's the fast and easy way to:

- Save money on everything from gyms to car rentals, gifts to groceries, electronics to entertainment and much more.
- Save time with instant, one-stop shopping – no need to run out to the store or search the web.
- Shop as often as you like: the more you shop, the more you save – no limit!
- Have fun discovering exclusive new deals on the brands you love – offers are updated regularly.





# HEADSPACE FOR EDUCATORS

**Headspace offers free access to K-12 (primary-secondary) teachers and supporting staff.**

**Whether you're feeling inspired to connect more with your students or you're looking for a new way to bring calm to your classroom, Headspace can help students build healthy habits that last a lifetime. Better focus, less stress, and happier thoughts are just a few minutes away.**

## **Studies show: Headspace works**

Studies that have shown mindfulness and meditation can positively impact mental and physical health, whether it's by reducing stress, improving sleep, increasing focus, or improving relationships.

The proof is in the science: Headspace can make a big impact on people's lives — and it doesn't take long to see the benefits.



## **Start your free subscription**

- Visit [www.headspace.com/educators](http://www.headspace.com/educators)
- Select the state/country that your school district is located in: “Select School Location”
- Note: some bigger states are categorized by school districts in alphabetical order, so select the option based on the first letter of your school district.
- New to Headspace: please sign up for a new account
- Existing Headspace account: navigate to “Already have an account?”
- Log In” to enter your existing Headspace credentials
- After signing up or logging in, verify by entering your school email address
- You will receive a confirmation email as a final step

# Affordable Health Care Coverage for Educators & Staff



## Healthy Employees Make a Difference

The Bucks and Montgomery County Schools (BMCS) Health Care Consortium offers medical insurance, prescription coverage, and wellness programs to participating educational institutions.

The BMCS Health Care Consortium currently covers 6,200 employees and over 16,000 total members.

LEARN MORE ABOUT THE CONSORTIUM



MEMBER RESOURCES



PLANS & PROGRAMS



BENEFIT BASICS



FAQS



ABOUT US



CONTACT US

More information is always available at the website: [www.bmshc.org](http://www.bmshc.org)