

# Perfect balance

Health care for the whole you

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Brookfield

October 7, 2022



Placeholder for  
Plan Sponsor logo.

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## What can you do during open enrollment?

1

Add or remove  
eligible dependents

2

Enroll or waive  
enrollment in many  
benefits plans

3

Change  
benefits plans

## Don't miss out

Key enrollment  
information  
you should know

Open enrollment is

**You won't have the chance to enroll in your benefits plans again** until the next annual enrollment period, unless you have a qualifying event during the year.

Enroll anytime with  
a qualifying event.

## Qualifying events include:

- Marriage
- Divorce
- Birth of a child
- Legal separation
- Change in employment status
- Loss coverage
- Dependent eligibility
- Death

Be sure to tell human resources  
within 31 days of a qualifying event.



# Get the coverage you need with the Aetna Choice<sup>®</sup> POS II health plan

Plans: PPO & HDHP Benefit Offering

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**In-network and out-of-network care**



**100% preventive care**



**No referrals required**



**Preapproval for some services**



**Lower out-of-pocket costs for in-network care**

Check the plan design and benefits summary for more information on coverage and costs.

# Get the coverage you need with the Open Access Aetna Select<sup>SM</sup> health plan

Plan: EPO Benefit Offering



**In-network care**



**100% preventive care**



**No referrals required**



**Preapproval for some services**



**You may have lower out-of-pocket costs when visiting your PCP\***

\*In Texas, PCP is known as physician (primary care).

Check the plan design and benefits summary for more information on coverage and costs.

# Take care of yourself with preventive care

Stay healthy by taking advantage of your preventive care benefits. It's the ultimate self-care with no out-of-pocket costs.

Qualifying immunizations

Preventive care and screenings for infants, children and adolescents

Well-women exams

In-network coverage

100%

100%

100%

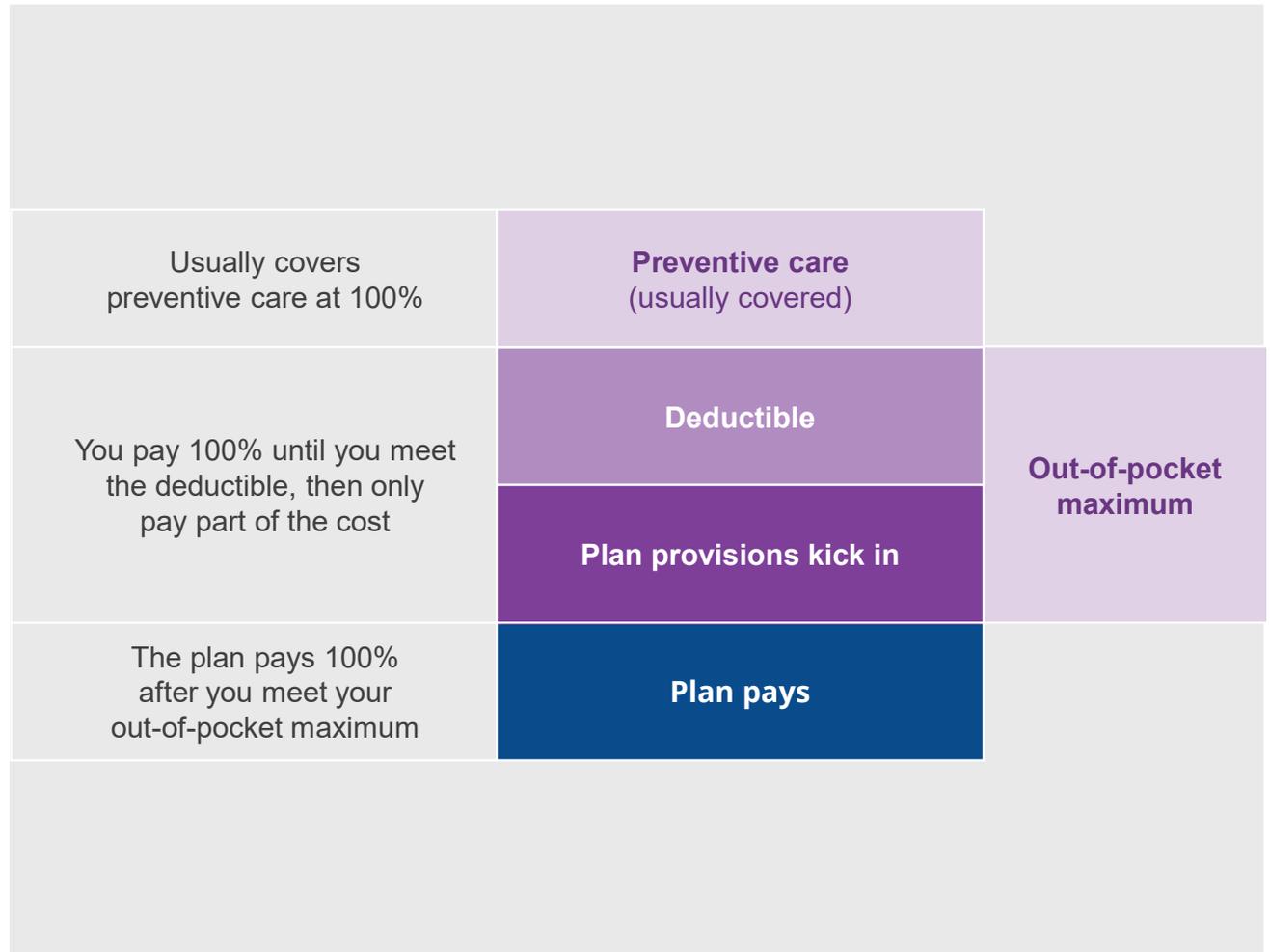
Out-of-network coverage

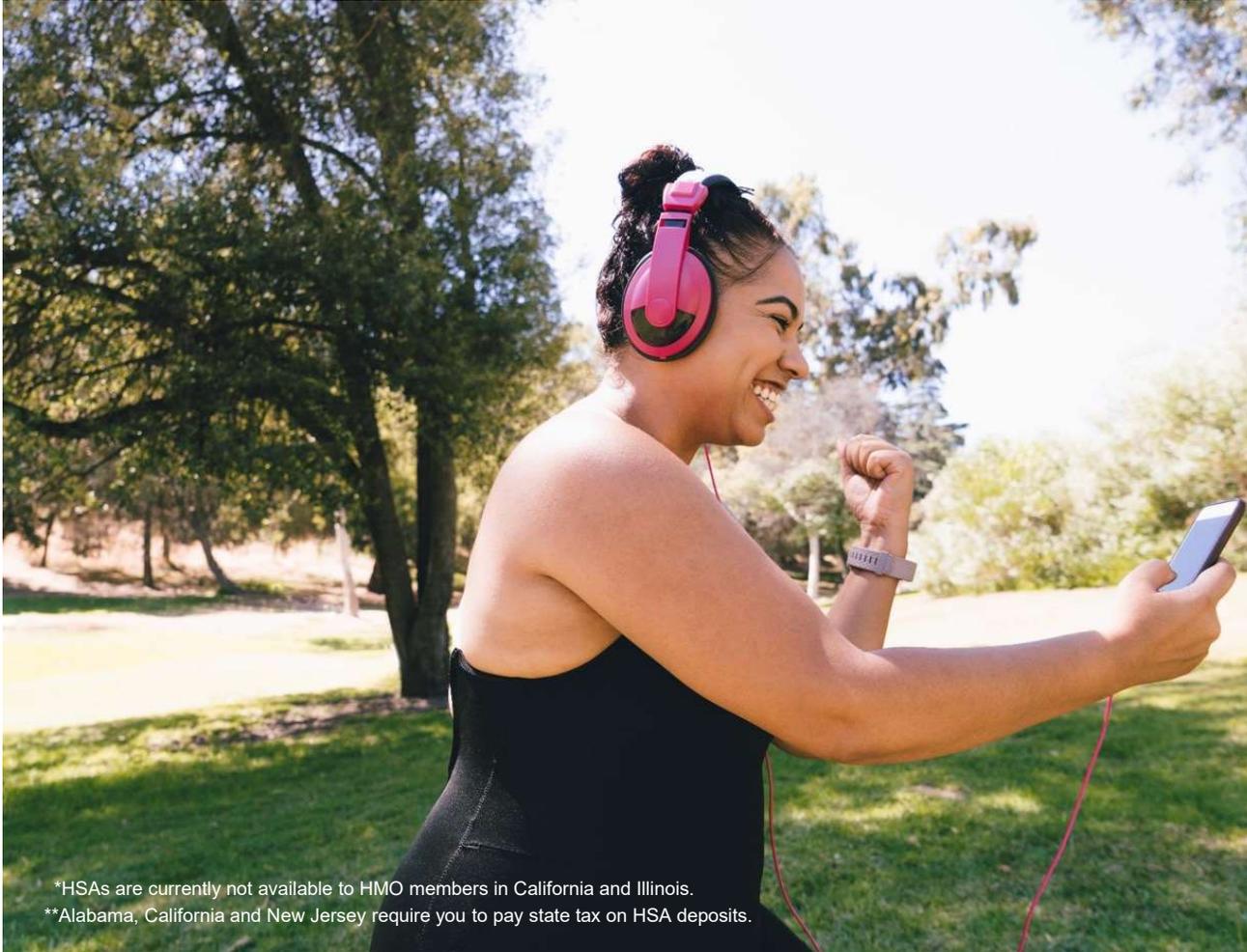
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A high-deductible health plan (HDHP) **can mean savings for you**





\*HSAs are currently not available to HMO members in California and Illinois.

\*\*Alabama, California and New Jersey require you to pay state tax on HSA deposits.

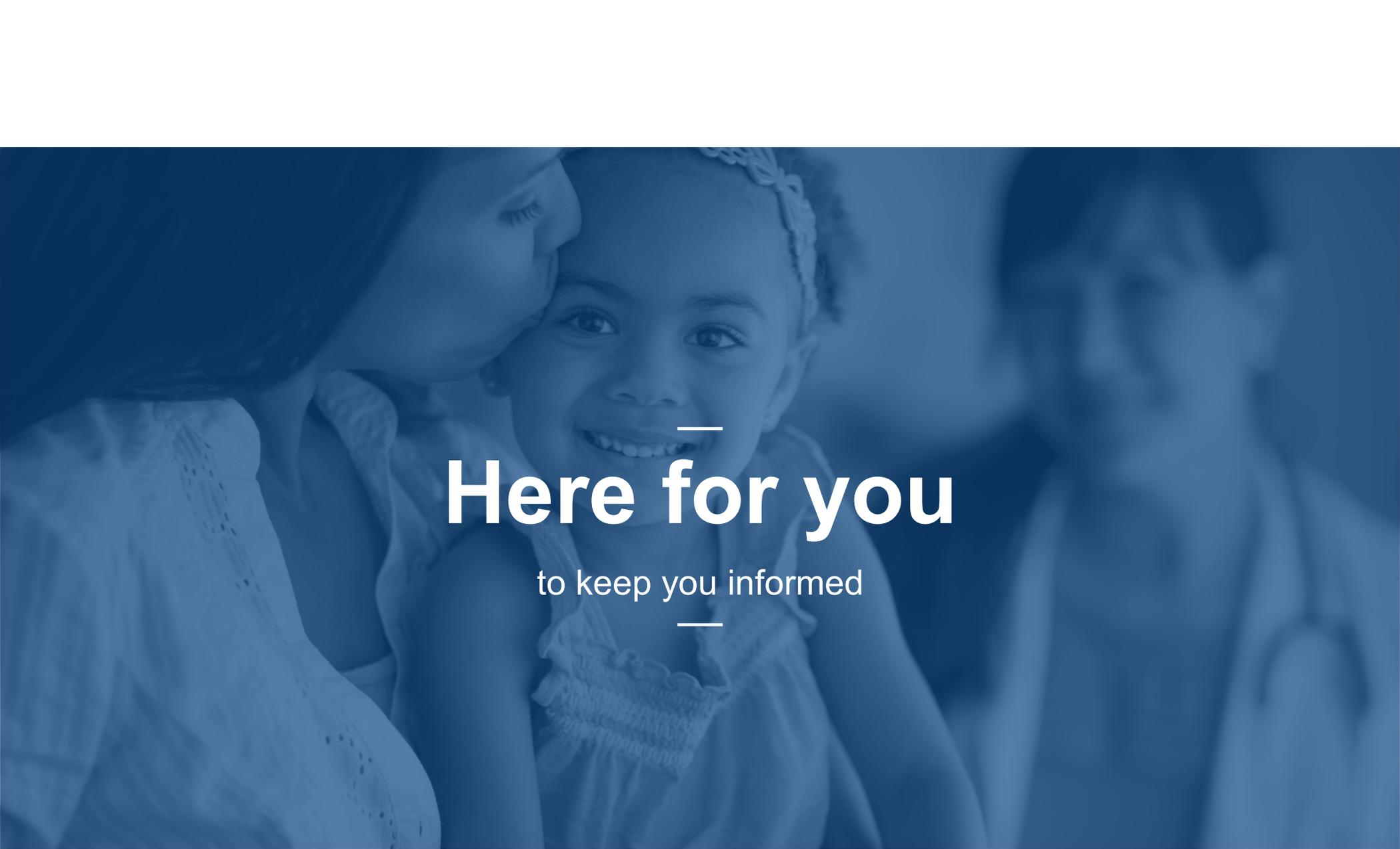
## Your HSA\* is yours to keep

- Your contributions are tax-free\*\*
- Money earns interest, tax-free
- Money used on eligible expenses isn't taxed
- Money rolls over from year to year
- You choose how and when to use it
- You can invest with your HSA
- You own your HSA



## Make the most of your pharmacy benefits

- First, see what's covered under your plan at <http://www.aetnapharmacy.com/standard>
- Some drugs need approval for coverage.
- After your effective date, you can log in to **Aetna.com** and check your drug coverage and compare costs.
- Get the best coverage when you use a network pharmacy and fill the maximum amount allowed by your plan. This is usually a 90-day supply.
- If you need help, just call us at the toll-free number on your ID card.



—  
**Here for you**

to keep you informed  
—



## Ask your Aetna Concierge

Get personalized support and the answers you need



How can I find the right specialist?



Is this covered under my plan?



I have my diagnosis.  
What do I do now?

# Human touch to self-service

## Support on your terms



### Personal touch

Live interaction with Aetna® concierge by phone



### Self-service

24/7 personalized access through Aetna Health<sup>SM</sup> digital platforms



### Digital health support

Digital tools, programs and resources in one comprehensive online experience

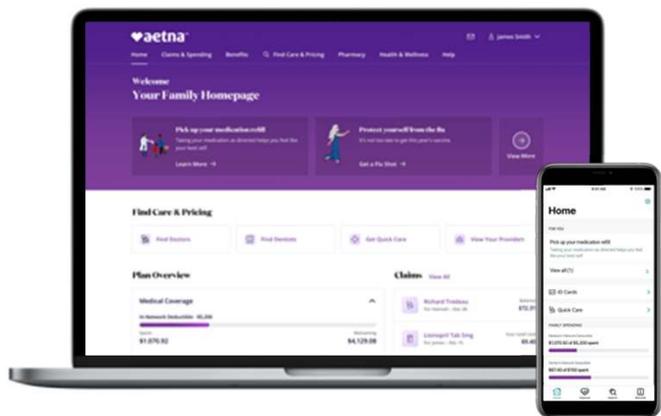


# Take charge of your health care

with the Aetna® member website and the Aetna Health<sup>SM</sup> app

## Find everything you need, all in one place

Set up your account to manage your benefits and more at home or on the go.



Download the Aetna Health app

Just visit **Aetna.com** to create an account and log in to your member website.

App screens are a composite of real situations. All names and other identifying information are fictional.

## A smarter, simpler, more convenient way to take charge of your health care and benefits



### Manage your plan

- Check your plan summary for detailed information on what's covered by your plan.
- Track your spending and understand your progress toward meeting your individual and family deductibles.
- Easily access your digital ID card anytime.



### Connect to care

- Use tools to help you choose quality, in-network and local providers, pharmacies and facilities, including convenient retail clinics and urgent care.
- Get cost estimates for visits and procedures before getting care.
- Talk to a doctor anytime by phone or video chat from home.



### View claims

- Check up to two years of claims for your whole family.
- Pay claims.



### Improve your health

- Receive personalized reminders to improve your health.

# Aetna One<sup>®</sup> Care Management program\*

Your health — both physical and mental — is everything.

Whether you're managing an acute issue or dealing with other complex health challenges, our nurses can help. A nurse can work with you to put together a plan, help you understand your benefits offerings and answer your health-related questions.



## Personalized nurse support

- Our clinical nurses can collaborate with service teams to help you achieve your health goals.
- Supported with a multidisciplinary team that can help guide you to local resources.
- Whether you're struggling with emotional issues or an advanced illness, we'll work with you and your family to provide guidance and support.



## Local support

- CVS<sup>®</sup> HealthHUB<sup>™</sup> and MinuteClinic<sup>®</sup> locations inside select CVS Pharmacy<sup>®</sup> and Target<sup>®</sup> stores.
- You have a broad range of services to keep you and your family healthy.



## Tools, tips and support centers

- Through your Aetna<sup>®</sup> member website, you'll be able to locate a doctor, review your benefits information and watch informational health videos.
- For specific health needs, you can explore member resources like the Cancer Support Center, the Maternity Support Center and the Back and Joint Care Support Center.



## Access to information — whenever, wherever

- Always on the go? No problem. Your member website is fully mobile.
- Remember, this is your one-stop shop for getting the help you need.
- Download the Aetna Health<sup>SM</sup> app to access it all from the palm of your hand.

\*While only your doctor can diagnose, prescribe or give medical advice, the care management nurses can provide information on a variety of health topics.



## You've got this

An easier experience  
can make you  
happy and healthier.

## 24/7 access to a doctor by phone or video



**Talk to a doctor  
from your home\***



**Available  
anytime, anywhere\*\***



**\$45 or less  
per visit**

\*Teladoc can answer questions about the virus, assess your risk, and provide support to help relieve symptoms.  
Due to COVID-19, the need for our care has never been greater and wait times can be a few hours.

\*\*Idaho is video only; Arkansas and Delaware require video for first visit every 24 months.

Optional for self-funded plans.

**Talk to a doctor  
anytime,  
anywhere**

# Aetna Virtual Primary Care™ services powered by Teladoc® doctor access

Care that fits your lifestyle, on your terms

## At your convenience

- Get primary care right from your smartphone or laptop
- Build a relationship with the same virtual provider through video visits
- Get access to your care team by phone and in-app messaging
- Choose how and when you engage with your care team

### Predictable costs

**\$145 copay** for your first visit

**\$65 copay** each additional visit

**\$0 copay** for preventive care\*

## Care you can count on

- Schedule a video visit with virtual provider
- Get a response within 24 hours

### They can help you:

- Schedule routine care, like wellness checkups
- Take care of chronic issues
- Get the prescriptions you need
- Access in-person care or lab screenings
- Get to your health records, and more

## In-person when you need it\*

- Get no-cost or low-cost preventive and in-person care through a MinuteClinic®\*\* at a CVS® store with a MinuteClinic and at CVS® HealthHUB™ locations.
- Access to your existing virtual care offerings through Teladoc, **including:**
  - General medical care
  - 24/7 urgent care
  - Mental health counseling
  - Dermatology services

\*\$0 copay for preventive virtual visits or in-person care at MinuteClinic® locations. Includes select MinuteClinic services. Not all MinuteClinic services are covered. Please consult benefits documents to confirm which services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. This benefit is not available in all states and on indemnity plans.

\*\*For eligible Aetna® members enrolled in a qualified high-deductible health plan who have not yet met their deductible, the charges for covered services at any in-network MinuteClinic will be discounted. Once the member's deductible has been met, the member will then be able to receive access to covered services at MinuteClinic at no additional cost-share.



## Aetna Enhanced Maternity Program™

You can count on us for support — wherever you are in your maternity journey.



This program supports all women throughout their entire experience, whether they have risk factors or not.

### Special program features include:

- A fertility advocate\* to be your care manager and provide support if you're facing infertility
- Predictive data to help us identify pregnancies early on so we can provide timely, more responsive outreach to you
- Preeclampsia prevention by providing education and resources, if needed
- Guided genetic counseling and screening services, backed by medical expertise
- Education and resources to help close racial gaps in health care and support women of color

\*While only your doctor can diagnose, prescribe or give medical advice, our fertility advocates/care managers can provide information on a variety of maternity-related topics.

# Hinge Health

is a pioneer in  
digital solutions  
for joint pain needs



## Exercise therapy

Digital exercise therapy delivered via tablet and sensor technology provides real-time feedback and tracks adherence



## Motivational coaching

Unlimited virtual therapy and one-on-one health coaching with a dedicated board-certified coach



## Education

Empowers participants to navigate the appropriate care for their condition



## Prevention

Personalized strengthening and stretching programs designed to prevent MSK issues from occurring

# Feeling your best

## Living with a behavioral health condition

**People of any age, gender, income, race or religion can be affected by:**

- Anxiety
- Depression
- Eating disorders
- Substance use disorders

### **That's why your medical plan includes behavioral health benefits**

We've integrated your benefits so that you can take care of the whole you.

So whether you choose face-to-face counseling or prefer televideo counseling, you get convenient access to care, support and other resources — wherever you are.

Whether your condition is mild and short-lived or serious and long-lasting, there are effective treatments that can help.



### **Behavioral therapy**

Behavioral therapy is one of the main ways to treat a behavioral health condition. Also known as talk therapy, it can help you identify issues in your life that can contribute to problems and teach you how to manage and move beyond those issues.



### **Medication therapy and management**

Treatment may include taking prescription medications that are effective in treating conditions like depression and substance use disorders. Your doctors are trained to find the medications for you.



### **Your care advocate**

They'll work closely with you to support your emotional health and everyday needs. They can do all the legwork to help you give your emotional health the high priority it deserves.

## Get low cost/no-cost care\* at MinuteClinic® locations

### Access convenient, local care

at MinuteClinic locations inside select CVS Pharmacy® and Target® stores.

Find help when you need it, including nights and weekends.

Get the care you deserve, without the high out-of-pocket costs.

\*Applies only to covered services at MinuteClinic®. Video visits are not a covered service under this visit. Members in indemnity plans are not eligible for this benefit. Such members should refer to their benefit plan documents in order to determine coverage and applicable cost share for clinic benefits and services, as applicable. Visit [MinuteClinic.com](https://www.minuteclinic.com) for age and service restrictions.

The no-cost MinuteClinic benefit is not currently available to HMO membership in California, Sutter joint venture membership in California and members in the Indemnity plans are not eligible. Includes select MinuteClinic® services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. This benefit is not available in all states or on indemnity plans.

### MinuteClinic services

- Minor illnesses and injuries, like allergies, ear infections, flu-like symptoms, bug bites, stings and more
- Skin conditions
- Wellness and physicals
- Screenings and monitoring
- Vaccinations and injections
- Travel health
- Women's and men's health services
- Obstructive sleep apnea\*\* screening assessment and diagnosis
- Point of care lab testing

MinuteClinic providers can also write prescriptions, when medically appropriate.

For your best health, we encourage you to have a relationship with a primary care physician or other doctors. Tell them about your visit to MinuteClinic, or MinuteClinic can send a summary of your visit directly to them.

\*\* Sleep apnea screening performed by MinuteClinic. Your MinuteClinic provider may prescribe a home sleep test, sleep test interpretation and diagnosis by an independent third party.



**Go to your**  
member website and take  
a health risk assessment.

## Answer

Spend **fewer**  
**than 15 minutes**  
answering questions.

## Discover

Explore a **health**  
**action plan** that's  
personalized for you.

## Learn

Find **“aha” moments**  
along the way with  
easy-to-follow pieces  
of health information.

## Engage

Choose your next steps  
toward **feeling better**  
now.

# 24-Hour Nurse Line

Health information is  
a phone call away

- 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 related to your question or topic





# Aetna Supplemental Health Plans

## Brookfield Properties



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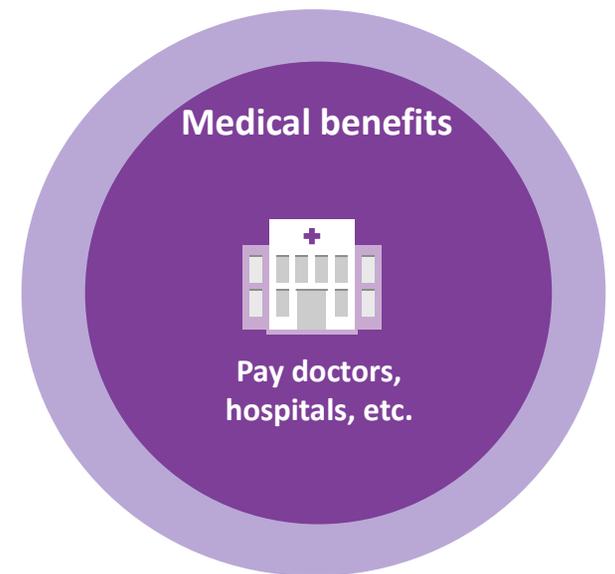
Insurance plans are offered and/or underwritten by Aetna® Life Insurance Company (Aetna)

# Extra protection and a little extra help

Aetna® Supplemental Health Plans pay cash benefits for expected — and unexpected — medical events.

You can use the money for anything you want, like:

- Deductibles or copays
- Mortgage or rent
- Childcare
- Groceries or utility bills



# What else do I need to know?

Coverage that  
fits your  
individual  
needs



- Aetna® supplemental health plan coverage will renew **January 1, 2023**.
  - If you're already a member, your coverage will automatically rollover into the new plan year.
  - If you'd like to enroll or make plan changes to your current coverage, visit the Brookfield enrollment site.
- You can buy coverage for your spouse and dependent child(ren).
- Guaranteed issue – no health questions asked to enroll

Easy to enroll • Affordable group rates • Guaranteed issue • No doctor exam or medical questions



# Aetna Accident Plan

## Benefits for:

- Initial care treatment
- Ambulance
- X-rays & medical imaging
- Follow-up care treatment
- Therapy services
- Traumatic brain injury
- Fractures & dislocations
- Inpatient hospital treatment
- Surgical care
- Burns
- Concussions
- Transportation & lodging assistance

**...and more!** See the benefit summary included in your enrollment materials for a full list of benefits and details.



## How it works



- The Aetna® Accident Plan is designed to help cover out-of-pocket costs related to an accident that happens on or off the job.
- Members receive cash benefits for a variety of accidental injuries and treatment as specified in the benefit summary.

# Jake's story

## Aetna Accident Plan example\*



Jake's 10-year-old son recently took a spill during a bike ride and broke his leg.



Between the ER visit, surgery, doctors' visits, and physical therapy, the bills really added up.



Fortunately, Jake was a member of the Aetna® Accident Plan, so he had a little extra financial help with those bills.

## Be ready for when real life happens



Jake used his cash benefits to help pay his deductible and co-insurance — and had some left over for his car payment.

Covered care	Benefit
Trip to the ER	\$150
X-ray	\$50
Surgery for torn knee cartilage	\$750
Crutches ( <i>appliances</i> )	\$100
Follow-up doctor visit	\$50
Physical therapy ( <i>six visits</i> )	\$150
<b>Total benefits paid</b>	<b>\$1,250</b>

\*This example is for illustrative purposes and does not reflect events experienced by an actual participant. Please note, benefits are paid to members with active coverage at the time of the event.



# Aetna Group Specified Disease Plan

## Full face-amount benefits for:

- Heart attack
- Stroke
- Invasive cancer
- Organ failure

## Partial face-amount benefits for:

- Non-invasive cancer & skin cancer
- Coronary bypass
- Parkinson's disease
- **\$100** health screening benefit

**...and more!** Recurrence and subsequent diagnoses\* are also covered. See the benefit summary included in your enrollment materials for a full list of benefits and details.

\*Recurrence (the same) illness and subsequent (different) diagnoses qualify for full face-amount benefits. If two diagnoses occur on the same day, you'll receive the highest benefit of the two.

## How it works



- The Aetna® Group Specified Disease Plan is designed to help cover out-of-pocket costs related to the diagnosis of a covered serious illness.
- Members receive a lump sum cash benefit upon diagnosis, as specified in their benefit summary.
- Rates are based on the employee's age.

# Loretta's story

## Aetna Group Specified Disease Plan example\*



After a routine mammogram, Loretta was diagnosed with breast cancer.



After surgery, chemo, and countless doctors' visits, her bills really started to pile up.



That's where her Aetna® Group Specified Disease Plan helped the most – plus, getting her benefits was fast and easy.

## Support in times of need



While she focused on getting well, Loretta was able to use the cash for medical bills, plus extras like childcare and her mortgage.

Covered diagnosis	Benefit
Health screening	\$100
Cancer diagnosis ( <i>invasive</i> )	\$10,000
<b>Total benefits paid</b>	<b>\$10,100</b>

\*This example is for illustrative purposes and does not reflect events experienced by an actual participant. Please note, benefits are paid to members with active coverage at the time of the event.



# Hung's story

## Aetna Group Specified Disease Plan example\*



Hung knew his family had a history of heart disease. Hung tried to eat right and exercise, so his heart attack was an unwelcome surprise.



The following day, Hung had a stroke. He's expected to make a full recovery, but— those bills.



That's where his Aetna® Group Specified Disease Plan helped the most. After his claims were approved, the money was deposited directly into his bank account.

## Support in times of need



While focusing on his recovery, Hung was able to use the cash for medical bills, plus extras like childcare and his mortgage.

Covered diagnosis	Benefit
Heart attack	\$10,000
Stroke ( <i>subsequent diagnosis</i> )	\$10,000
<b>Total benefits paid</b>	<b>\$20,000</b>

\*This example is for illustrative purposes and does not reflect events experienced by an actual participant. Please note, benefits are paid to members with active coverage at the time of the event.



# Health screening benefit

## Get rewarded for taking better care of your health



Your Aetna® Group Specified Disease Plan pays **\$100** once per year for you and your dependents when you receive one of the covered preventive health screenings listed below.\*

- 
- Bone marrow screening
  - Breast ultrasound
  - Cancer antigen 125 blood test for ovarian cancer (CA 125)
  - Cancer antigen 15-3 blood test for breast cancer (CA 15-3)
  - Carotid doppler ultrasound
  - Chest X-ray (CXR)
  - Carcinoembryonic antigen blood test for colon cancer (CEA)
  - Colonoscopy
  - COVID -19 approved tests
  - Cytologic screening
  - Digital rectal exam (DRE)
  - Doppler screenings for peripheral vascular disease (also known as arteriosclerosis)
  - Echocardiogram (ECHO)
  - Electrocardiogram (EKG, ECG)
  - Fasting blood glucose test
  - Flexible sigmoidoscopy
  - Hemocult stool analysis
  - Human papillomavirus vaccination (HPV)
  - Lipoprotein profile (serum plus HDL, LDL, total cholesterol, and triglycerides)
  - Mammography
  - Pap smear
  - Prostate specific antigen (PSA) test
  - Skin cancer screening
  - Serum protein electrophoresis (blood test for myeloma)
  - Thermography
  - ThinPrep pap test
  - Virtual colonoscopy

\*See your benefit summary for a complete list of covered screenings and details.



# Aetna Hospital Indemnity Plan

## Benefits for:

- Initial admission into the hospital\*
- Daily inpatient hospital stays\*\*
- Daily inpatient stays in rehabilitation, substance abuse, & mental disorder facilities\*\*
- Nursery admission

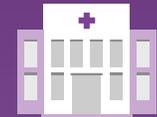
**...and more!** See the benefit summary included in your enrollment materials for a full list of benefits and details.

\*You'll receive hospital admission benefits once per plan year per member for the first day of a hospital admission.

\*\*Daily stay benefits start on the second day of your hospitalization and count toward a combined maximum of 30 days for all facilities. Daily stays in the ICU pay a higher benefit.



## How it works



- The Aetna® Hospital Indemnity Plan is designed to help cover out-of-pocket costs related to a planned or unplanned hospitalization.
- Members receive cash benefits for a covered hospitalization, according to the benefit summary.

# Manuel's story

## Aetna Hospital Indemnity Plan example\*



Instead of enjoying his recent vacation, Manuel spent it in the hospital with appendicitis.



The only thing more painful than his appendix, was the hospital bill for being admitted for emergency surgery.



Fortunately, Manuel was a member of the Aetna® Hospital Indemnity Plan offered by his employer.

### Make your stay a bit easier



Manuel received cash from his hospital plan he used toward his medical bills and treatment — plus extras, like his mortgage.

Covered care	Benefit
Hospital admission ( <i>initial day</i> )**	\$1,000
Daily hospital stay ( <i>one additional day</i> )***	\$100
<b>Total benefits paid</b>	<b>\$1,100</b>

\*This example is for illustrative purposes and does not reflect events experienced by an actual participant. Please note, benefits are paid to members with active coverage at the time of the event.

\*\*You'll receive hospital admission benefits once per plan year per member for the first day of a hospital admission.

\*\*\*Daily stay benefits start on the second day of your hospitalization and count toward a combined maximum of 30 days per plan year for all facilities.

# Monique's story

## Aetna Hospital Indemnity Plan example\*



Monique and her husband were excited when they found out they were expecting. And to double the good news – it was twins.



As first-time parents, they had a lot to prepare for and they knew the hospital bills would be high.



Fortunately, Monique signed up for the Aetna® Hospital Indemnity Plan during her employer's open enrollment.

### Make your stay a bit easier



Monique's hospital indemnity plan paid her cash she could use toward her delivery costs — plus a little extra for a few finishing touches in the nursery.

Covered care	Benefit
Hospital admission ( <i>initial day</i> )**	\$1,000
Daily hospital stay ( <i>two additional days</i> )***	\$200
Nursery admission ( <i>two births</i> )	\$200
<b>Total benefits paid</b>	<b>\$1,400</b>

\*This example is for illustrative purposes and does not reflect events experienced by an actual participant. Please note, benefits are paid to members with active coverage at the time of the event.

\*\*You'll receive hospital admission benefits once per plan year per member for the first day of a hospital admission.

\*\*\*Daily stay benefits start on the second day of your hospitalization and count toward a combined maximum of 30 days per plan year for all facilities.



## Conveniently manage your plans

Download the **My Aetna Supplemental** app or access on the web at [Myaetnasupplemental.com](https://myaetnasupplemental.com)

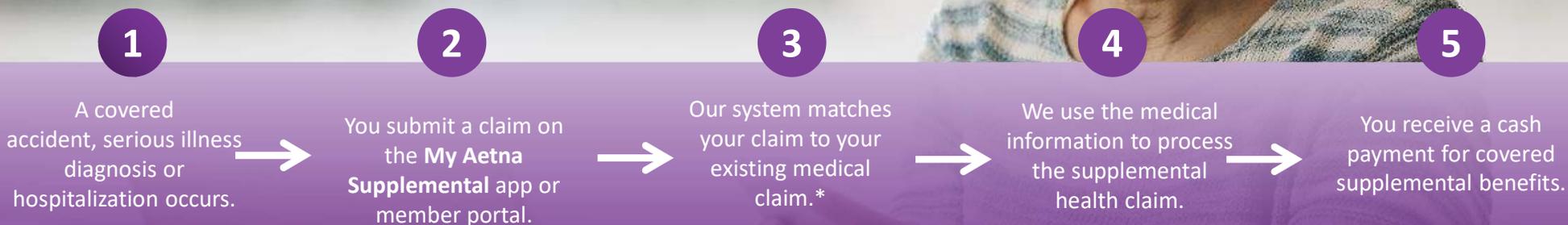
At your fingertips:

- Facial and/or thumbprint recognition on app
- Upload documents, submit claims online, track status, and sign up for **direct deposit**
- View and download your supplemental plan documents
- Contact us through email or through our **chat function**
- Access Aetna® **discount programs**
- **Single sign-on** from [Aetna.com](https://www.aetna.com) and connectivity between apps

Download the  
**My Aetna  
Supplemental**  
app



## Members enjoy an Aetna Simplified Claims Experience™



It takes less than 90 seconds to submit a claim.



\*Members who aren't enrolled in an Aetna® medical plan can submit their claims online by uploading their supporting medical documentation, including an itemized bill or Uniform Medical Billing Form 2004 (UB04).

## Member services support

We're here to help:

Toll-free number  
**1-800-607-3366 (TTY: 711)**

Convenient hours of operation  
Monday through Friday  
**8 AM to 6 PM**  
in all time zones

Knowledgeable customer service reps

Translation support in Spanish and other  
languages available upon request

