



Revised: September 2023

### Aetna Overview

**Aetna Inc.** is a managed health care company that sells traditional and consumer directed health care insurance and related services, such as medical, pharmaceutical, dental, behavioral health, long-term care, and disability plans, primarily through employer-paid (fully or partly) insurance and benefit programs, and through Medicare. Since November 28, 2018, the company has been a subsidiary of CVS Health.

#### **Aetna membership facts :**

- 22.1 million medical members
- 12.7 million dental members
- 13.1 million pharmacy benefit management services members

#### **Aetna health care network facts:**

- About 1.2 million health care professionals
- More than 690,000 primary care doctors and specialists
- Over 5,700 hospitals

#### **Aetna product and program facts:**

- A range of insurance and employee benefits products
- Programs and services that help control rising costs while striving to improve the quality of health care
- Tools and information to help people make better-informed decisions about their health care and financial well-being

### Aetna Strengths

- Use of Medical/Dental bundling
- Medical/Dental integration story
- Perceived "National" DHMO
- DHMO/PPO Freedom of Choice swing plans
- Aggressive insured pricing in select markets
- Vision bundling through their private-label partnership with EyeMed

### Aetna Weaknesses

- Relatively low dental market share (5.6% dental share – IBIS 2020)
- Reporting capabilities
- Management reporting tools and dashboards
- Customer service focus
- Non-medical product portfolio

## Aetna Dental Plans and Programs

### **DMO® Plan Highlights**

In-network PCD required  
Lower premiums  
Referrals required for specialty care (except orthodontia)  
No deductibles, claims or annual maximums  
No lifetime limit for major services

### **PPO Plan Highlights**

Freedom to see any licensed provider  
Lower costs for staying in network  
No PCD or referrals required  
Higher premiums than DMO  
Deductibles and yearly limits apply

### **Hybrid**

With Aetna Freedom-of-Choice, members can switch between two plans — with two networks — to fit their needs. They can choose our DMO for the simplicity and savings of in-network, PCD-guided care. Or choose our PPO or indemnity plan to visit any provider.

Flexibility to switch plans throughout the year, as often as every month  
One convenient price  
Freedom to visit providers in or out of network  
No PCD or referrals required (PPO & Indemnity)

**Dental Discount Program:** Aetna Vital Savings is a discount program that helps employees, retirees and their families save on dental care and other health-related services with one low annual fee. They just need to show their discount card at the time of service and pay the discounted fee.

- The program offers on-the-spot savings with no referrals, no waiting periods and no claims to file.
- People can choose from more than 131,000 dental practice locations through the Aetna Dental Access® network.
- Vital Savings includes discounts on a variety of services including vision, dental and hearing products.

**Dental Medical Integration<sup>SM</sup> (DMI) Program:** DMI uses advanced technology to automatically identify who can benefit most from better dental care. This includes people with diabetes, people with heart disease and pregnant women. The result: real cost savings and improved health, with no extra cost or paperwork. Enhanced benefits covered at 100%; extra services do not count towards the annual max.

Results – compared with members not in the program, DMI members:

- Received more preventive care.
- Used fewer major and basic services.
- Had fewer hospital admissions.
- Had better control of their diabetes.
- Had lower claims costs.

**Opioid Crisis Program:** Aetna is fighting the massive opioid crisis in our country through coverage of holistic and alternative treatments, including offering another solution for treating impacted wisdom teeth removal.

- Aetna Dental® now covers EXPAREL®. It's a non-addictive, one-time injection at the surgical site that relieves pain for the first few days after impacted wisdom teeth removal. And it may reduce the need to take opioid medicine.
- Since it takes special training to administer EXPAREL, Aetna created a program to help increase awareness and use of it among oral surgeons in their network.
- Aetna covers EXPAREL under all fully insured Aetna Dental plans.

Aetna's goal is to reduce opioid prescribing for their members by 50 percent. To reach their goal, they're creating a resource on their provider search tool to show providers who offer EXPAREL.

### **Bundling Program**

Dental | Vision | Supplemental Health for employers with 100-5,000 employees. See big savings when you add specialty products to your medical plan. Your employees can address their whole health — physical, emotional, social and financial — and you'll have a healthier workforce. Add more, save more Add one, two, or all three to maximize savings on your medical premiums. The more products you add, the more you save. Up to 4% savings on fully insured medical premiums. Self-insured employers can receive up to \$3.75 per employee, per month (PEPM) credit on administrative services contract (ASC) medical fees.

### **Mobile dentistry**

We're bringing the dentist to employees with a mobile or in-office clinic.

There's no cost to you. Services may include preventive care such as cleanings, X-rays, exams and restorative procedures such as fillings and crowns. Services vary by provider.

### **Alternative orthodontics**

We're partnering with online vendors to offer convenient, certified orthodontic solutions. Providers oversee remote treatment and guidance from beginning to end. There's no need for in-person appointments. Supplies are delivered directly to home from [Candid®](#) or [SmileDirectClub®](#).

### **Teledentistry**

We're working with network providers to offer teledentistry services to give members more choice and convenience.

Members can connect with dentists through virtual visits using technology such as Facetime or Skype.

Dental providers can offer routine and/or oral evaluations, answer questions, give advice, prescribe medicine and refer patients to specialists, if needed.

### **Member tools and resources**

Taking charge of health and benefits is easier with the Aetna member website.

After logging in, your members can:

Pull up their ID card

Search for network dentists by name, specialty or procedure

View dental plan summary and what's covered

Track spending and progress toward meeting deductible

View and pay claims

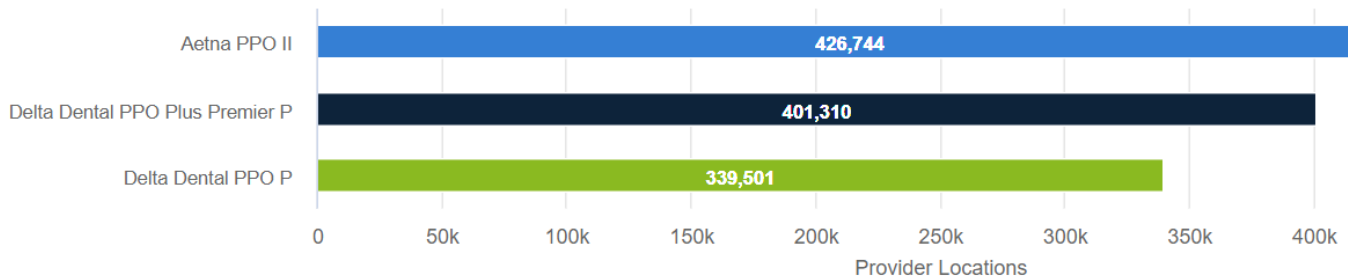
Get cost estimates before receiving care

Access discounts on additional services and products

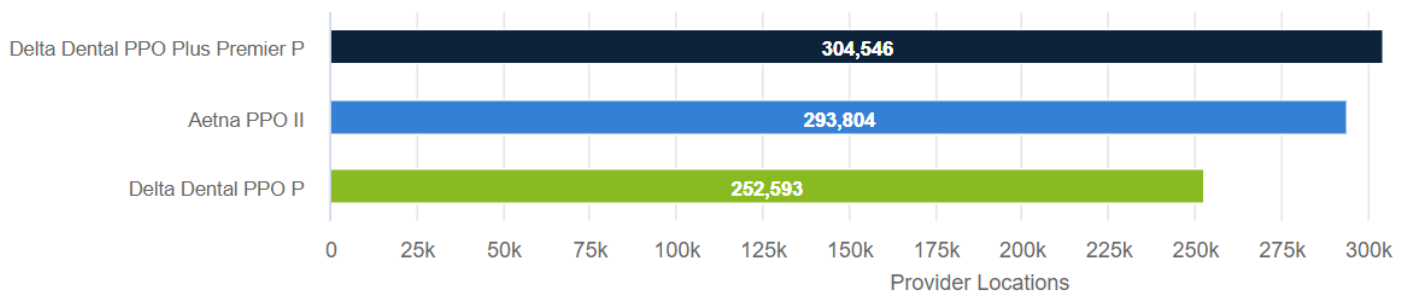
## Nationwide Network Summaries

Network360 Data as of 9/23

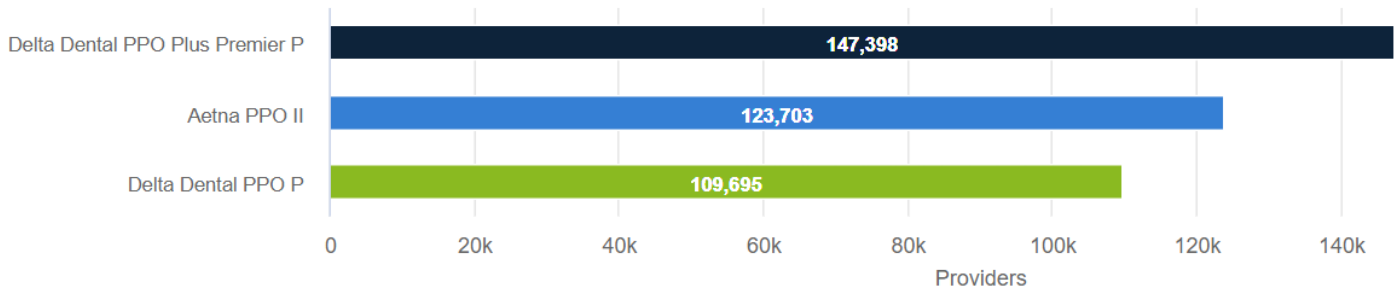
### Access Points – Network360 September 2023



### Access Points Confirmed – Network360 September 2023



### Unique Provider - Network360 September 2023



## Network Positioning

- Delta Dental should have an advantage from both an overall size and network disruption perspective.
- The DHMO network is not national with many states being fee for service. Employers may believe they have a national DHMO capitated/copay and coinsurance plan in every state; however, in multiple states the dentist will charge/be reimbursed on a fee-for-service basis (usually in low volume plan participant states).

## Contract Differences

The following contract provisions should be taken into consideration when assessing and comparing strength of contract against Aetna. Look for potential exclusions and “non-standard of care” plan provisions.

Do they require services to start (and end) while covered under their contract to be eligible for reimbursement?

Is there “Naturally Functioning Tooth” language that requires the presence of an opposing tooth to reimburse initial or replacement crowns or prosthetics?

Are General Anesthesia and IV Sedation only covered when it is administered with covered surgical procedures?

Do they reimburse noble or high noble metal crowns, or base reimbursement on “base metal” equivalent causing a cost shift to the member?

How are services delivered outside the U.S. handled? Are they limited to \$100-\$200 for emergencies only?

Examples of commonly seen language directly from an Aetna contract(s):

**Tooth Missing but Not Replaced Rule**

Coverage for the first installation of removable dentures; fixed bridgework and other prosthetic services is subject to the requirements that such removable dentures; fixed bridgework and other prosthetic services are (i) needed to replace one or

more natural teeth that were removed while this policy was in force for the covered person; and (ii) are not abutments to a partial denture; removable bridge; or fixed bridge installed during the prior 8 years.

Positioning: This is basically saying that Aetna will NOT cover the replacement of teeth unless the extraction was made while covered UNDER THIS SPECIFIC POLICY.

- Those for general anesthesia and intravenous sedation; unless done in conjunction with another necessary covered service.

Positioning: Speaks to coverage for IV Sedation and Anesthesia being limited to cutting services such as Oral surgery. But what about the cases where you have a special needs child that requires sedation in order to create a safe environment for an exam, cleaning or filling?

- Those for pontics, crowns, cast or processed restorations made with high noble metals; except as specifically provided.

Positioning: Speaks to Aetna not covering high noble metals and will down code to their standard base metal.

## Newsworthy

Aetna agrees to sell its group life and disability businesses to The Hartford for \$1.45 billion. The transaction allows Aetna to focus on creating a personalized approach to improving member health.

Aetna agrees to be acquired by CVS Health Corporation in a transaction valuing Aetna at about \$69 billion.

## Aetna Subsidiaries

These companies are Aetna subsidiaries that provide their own products and services.

**ActiveHealth Management**

The right technology can help people better manage their health. Our tools review patient information to find gaps in care, as well as safety issues -- like potentially dangerous drug interactions. And our custom wellness programs prove one size does not fit all.

bswift

bswift uses technology and information to simplify the administration of health care, reduce costs and empower consumers.

Cofinity

More than 200 health plans and insurance companies use products and services from Cofinity. These include medical and dental network access, medical management, transplant networks, and out-of-network claims management.

Meritain Health®

Meritain Health is an advocate for healthier living. A Meritain Health employee benefits plan will consist of quality, affordable health care that is easy for employees to access and use. This, plus our self-funded expertise and advice, will help employers support their employees in healthy, productive lives.

PayFlex®

PayFlex is committed to paving the way through technology and innovation for account-based benefits administration. Our full suite of products is designed to help individuals make the right decisions for their health and financial wellbeing.