

BENEFITS SPOTLIGHT

Welcome to your 2025 health plan



We're here to help you make this your healthiest year yet. Your Aetna Better Health® plan provides tools and support to help you get the care you need. Be sure to take advantage of these resources in the new year.

1 Transportation

Need a ride to an appointment? We can help. As an Aetna member, you have access to non-emergency medical transportation to any covered

services and appointments. To book a ride, call Modivcare at **1-866-527-9933 (TTY: 1-866-288-3133)**. Book at least two business days in advance.

2 Language help

We provide interpreter services free of charge during any service or grievance process. This includes American Sign Language and real-time oral interpretation. We can also provide materials in other languages and formats, like

braille, audio CD or large print. Call Member Services for help.

3 24-hour nurse line

Not all medical problems happen during business hours. That's why we offer a 24/7 nurse line. You can call **1-855-232-3596 (TTY: 711)** anytime to talk with a nurse.

4 Member portal

You can do so much more with your health plan when you create an account in your member portal. Just log in to manage your plan benefits and health goals from anywhere. Or use your Aetna Better Health app to access your benefits on the go. Go to **AetnaBetterHealth.com/newjersey/member-portal.html** to get started.

5 Community Health & Education Advisory Committee (CHEAC)

You can help us improve our services when you join our advisory committee. Go to **AetnaBetterHealth.com/newjersey/member-advisory-committee.html** for more info.

Health screenings made simple

Regular health screenings are essential for catching health problems early, before you start feeling sick. Take advantage of these covered screenings to keep you and your family healthy.



SCREENING	WHO NEEDS IT	WHEN TO GET IT
✓ Blood pressure	All adults	Every 3-5 years for adults under 40 Every year for adults over 40
✓ Cholesterol	All adults	Every 4-6 years, or more often if needed
✓ Diabetes	Adults 35 to 70 with overweight or obesity	Ask your doctor
✓ STI/HIV	All sexually active adults and pregnant women	Ask your doctor
✓ Breast cancer	Women 40 to 74 years old (or sooner if you are at high risk)	Every 2 years
✓ Cervical cancer	Women 21 to 65 years old	Every 3 to 5 years
✓ Colorectal cancer	Adults 45 to 75 years old (or sooner if you are at high risk)	Every 1-3 years for at-home stool tests Every 10 years for a colonoscopy
✓ Well-child visits	All children	1 month, 2 months, 4 months, 6 months, 9 months, 12 months, 15 months, 18 months, 24 months, 30 months, then once a year
✓ Lead screening	Children under 3 years old	All children should be tested at 12 months and 24 months old
✓ Dental exam	Everyone	Every 6 months
✓ Vision exam	Everyone	At least once between 3 and 5 years old, then as recommended after that Every 2 years (or more often) for adults over 18

Need a doctor? You must get your care from providers in our network. Go to [AetnaBetterHealth.com/newjersey/find-provider](https://www.aetna.com/better-health/new-jersey/find-provider) to search our provider directory. Or call Member Services to have the provider directory mailed to you.



Your go-to guide to using your health plan

Your Aetna Better Health® member handbook includes everything you need to know about your health plan. Keep reading for a list of information that’s available inside this handy resource.

- Benefits and services that are covered and those that are not, including specific excluded services
- Copayments and other expenses that may apply to you
- How to get language help
- How to get your medicine and other rules about pharmacy benefits
- Benefit restrictions outside of the Aetna service area
- How to get information about providers in the Aetna network
- How to get primary care services
- How to get specialty care. This includes:
 - Behavioral health care
 - Hospital services

- Care for specific conditions
- How to get a referral
- How to get care after normal office hours, plus how and when to use emergency room care
- How to get care outside of your service area
- How to file a complaint or grievance
- How to appeal a decision that affects your coverage, benefits or relationship with your plan
- How we make decisions about new technology we may include as a covered benefit
- How we make decisions about your care (called utilization management)
- Your member rights and responsibilities and a notice of privacy practices

The member handbook is updated every year. If there are major changes, we will send you a letter about them at least 30 days before the changes are effective.

You can view your Member Handbook online or call us to have a copy mailed to you. Let us know if you need in another language, a larger font or other formats

NJ FAMILYCARE MEMBERS:

Go to aet.na/sp25nj-2 or scan the QR code.



MANAGED LONG-TERM SERVICES AND SUPPORTS (MLTSS) MEMBERS:

Go to aet.na/sp25nj-2-mltss or scan the QR code.



Know your rights

As an Aetna Better Health® member, you have certain rights and responsibilities.

Your rights include:

- A right to get info about the organization and its services, practitioners and providers, and about your member rights and responsibilities
- A right to be treated with respect and dignity
- A right to privacy
- A right to work with your practitioners to make decisions about your health care
- A right to talk openly about treatment options

How we make decisions about your care

Our utilization management (UM) program ensures you get the right care in the right setting when you need it. UM staff can help you and your doctors make decisions about your health care.

When we make decisions, it's important for you to remember the following:

- We make UM decisions by looking at your benefits and clinical guidelines for the most appropriate care and service. We consider your needs, evidence-based practice and availability of care. You also must have active coverage.
- We don't reward doctors or other people for denying coverage or care.
- Our employees do not get any incentives to reduce the services you receive.

If you have questions about UM, call Member Services. They can also help if you need language translation or assistance.

for your conditions, regardless of cost or benefit coverage

- A right to voice complaints or appeals about the organization or the care it provides
- A right to give feedback on the organization's member rights and responsibilities policy
- A right to the Medicaid Fair Hearings process
- A right to formulate advance directives
- A right to be offered or elect to receive any In Lieu of Services (ILOS), when eligible.

Your responsibilities include:

- A responsibility to give information that the organization and its practitioners and providers need to provide you with care
- A responsibility to follow plans and instructions for care that you have agreed to with your practitioners
- A responsibility to understand your health problems and join in the development of treatment goals, to the degree possible

Go to [AetnaBetterHealth.com/newjersey/medicaid-rights-responsibilities.html](https://www.aetna.com/betterhealth/newjersey/medicaid-rights-responsibilities.html) for more info.



Take our survey! Every year, some members get our Member Experience Survey in the mail. If you get the survey, please fill it out. Your answers will help us improve our services to make the health care system work better for all members.

Boost your memory

Forgetfulness can be a normal part of aging—or it can be a sign of dementia or Alzheimer's. Try these tips for staying sharp as you age.

1 Do jigsaw puzzles

Solving puzzles regularly can help keep your mind sharp. Research shows that working on jigsaw puzzles can, over time, improve a whole host of cognitive skills, including mental speed, flexibility, reasoning and memory.

2 Stay social

Join a book club, go to local events or spend time with friends or family. Having conversations and positive interactions with others, especially those you can rely on for emotional support, can help boost brain health.

3 Get creative

Try painting, drawing or coloring in an adult coloring book. Making art can help keep your brain functioning well. And bonus: Getting creative can also help you feel happier.

Talk to your provider if you're concerned about your memory or thinking, or that of a loved one. They can diagnose if there is a problem and come up with a treatment plan.

Are you caring for someone with cognitive decline? Go to [AetnaBetterHealth.com/health-wellness/caregivers.html](https://www.aetna.com/betterhealth/health-wellness/caregivers.html) for resources and support.



Billing reminder for covered services

When you see a network provider, you should not get a bill for services that are covered by your health plan.

Always bring your member ID card(s) when visiting any provider. That includes your primary care provider (PCP), dentist, specialist, emergency room, hospital, pharmacy, lab or any other provider. This is especially important if you have other health coverage, such as Medicare. Showing your member ID card lets your providers know your health plan and where to send the service claim.

If a service is not covered, your provider should tell you before delivering care and let you know you will get a bill. You may have to sign a form stating you agree to pay for the service.

If you received a bill for a covered service, call Member Services at **1-855-232-3596 (TTY: 711)**.



Help for recovering after a hospital stay

Taking the right steps once you (or your loved one) come home from the hospital can help speed healing. Here's how to support your recovery and get back to doing what you love.

1 Plan ahead

The earlier you can start planning for recovery, the better. Use the time before your discharge to figure out how you'll get meals, your medicines and a ride home if needed.

Your plan may even cover meal delivery after a hospital stay.

2 Book a follow-up appointment

Seeing your primary care provider (PCP) after a hospital

stay is key to your recovery. They can help make sure everything is going well with your healing process. Try to book this visit before you leave the hospital, so you know it's all set.

3 Include your caregiver

Have someone helping you? You can make them an official part of your care team. This means they can stay updated on your care plan and progress and talk to your providers about your recovery.

4 Stick to your medication plan

One of the most important steps in your recovery process is taking your medicines as prescribed. If you miss doses or take too much, it could slow down your recovery or cause problems. To make it easier to remember, try using a pill organizer or setting a reminder on your phone. Some pharmacies may even offer reminder texts or phone calls.

What are bed sores?

Bed sores can happen when you stay in one position for too long, like in a bed or chair. Pressure from sitting or lying can cause skin and tissue to break down. Bed sores are also called pressure injuries or decubitus ulcers.

How to prevent bed sores:

- Change positions every 2 hours in a bed or every 15 minutes in a chair.

- Keep skin clean, moisturized and dry.
- Use special mattresses or cushions to lower pressure.
- Eat a healthy diet and stay hydrated.
- Move around as much as you can to improve blood flow.

Check your body every day for signs of skin redness or open wounds. Talk to your provider if you notice signs of bed sores.

Report fraud, waste and abuse

Aetna Better Health® of New Jersey is committed to stopping fraud, waste and abuse. If you see fraud, waste or abuse, report it right away.

What are fraud, waste and abuse?

Fraud happens when someone lies to get money or services.

Waste happens when someone uses benefits or services they don't need.

Abuse happens when someone takes money for services when they aren't legally entitled to payment.



Ways to report fraud, waste or abuse

To prevent, report or stop fraud, waste and abuse, you can call:

- Member Services: **1-855-232-3596 (TTY: 711)**
- Provider Services: **1-855-232-3596 (TTY:711)**
- Fraud, Waste and Abuse Hotline: **1-855-282-8272 (TTY: 711)**
- New Jersey Fraud Division: **1-888-937-2835**
- New Jersey Insurance Fraud Prosecutor Hotline: **1-877-55-FRAUD (1-877-553-7283)**

You can also fill out our fraud, waste and abuse form online at **[AetnaBetterHealth.com/newjersey/medicaid-fraud-abuse-form.html](https://www.aetnabetterhealth.com/newjersey/medicaid-fraud-abuse-form.html)**

Reporting fraud, waste or abuse will not affect how you will be treated by Aetna Better Health of New Jersey, and you can choose to remain anonymous.

Always review your explanation of benefits (EOB) to look for fraud, waste and abuse. View your EOBs in your member portal at **[AetnaBetterHealth.com/newjersey/member-portal.html](https://www.aetnabetterhealth.com/newjersey/member-portal.html)**

Aetna complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ENGLISH: ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call the number on the back of your ID card or **1-800-385-4104 (TTY: 711)**.

SPANISH: ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que aparece en el reverso de su tarjeta de identificación o al **1-800-385-4104 (TTY: 711)**.

CHINESE: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電您的 ID 卡背面的電話號碼或 **1-800-385-4104 (TTY: 711)**。

To view our full nondiscrimination notice, go to **aet.na/sp25nj-3** or scan the QR code





Aetna Better Health® of New Jersey
P.O. Box 818003
Cleveland, OH 44181-8003

<Recipient's Name>

<Mailing Address>

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Wondering if your medicines are covered?

Learn more about your pharmacy benefits at [AetnaBetterHealth.com/newjersey/pharmacy-prescription-drug-benefits.html](https://www.aetna.com/newjersey/pharmacy-prescription-drug-benefits.html). You can find info such as:



- Preferred drug list (PDL)
- Medicines that require prior authorization and applicable coverage criteria
- A list and explanation of medicines that have limits or quotas
- Copayment and coinsurance requirements and the medications or classes to which they apply
- Steps for getting prior authorization, generic substitution or preferred brand interchange
- Info on pharmaceutical management procedures
- Criteria used to add new medicines to the preferred drug list
- Steps for requesting a medication coverage exception



Need to renew your coverage?

You must renew your plan coverage every year. Look for your renewal notice in the mail. Visit [aet.na/sp25nj-1](https://aetna.com/sp25nj-1) or scan the QR code to learn more.