

## 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.

### 1 Transportation services

Need a ride to an appointment? We can help you get there. You're covered for rides to

the doctor, dentist and other medical services. To schedule a ride, call ModivCare at **1-844-549-8353**. Be sure to book your ride at least two business days in advance.

### 2 Language help

Do you speak a language other than English? Just call Member Services and ask for an interpreter. You can use this service at no extra cost to you.

If you're deaf or blind, we can provide info in other formats like sign language, braille, large print or audio.

### 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 **1-855-200-5975 (TTY: 711)** anytime to talk with a nurse. They can help you decide where to go for care or how to treat your health problem at home.

### 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/westvirginia/member-portal.html](https://AetnaBetterHealth.com/westvirginia/member-portal.html)** to get started.

Go to **[AetnaBetterHealth.com/westvirginia/whats-covered-medicaid.html](https://AetnaBetterHealth.com/westvirginia/whats-covered-medicaid.html)** to explore more benefits.

# 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
✓ <b>Blood pressure</b>	All adults	Every 3-5 years for adults under 40 Every year for adults over 40
✓ <b>Cholesterol</b>	All adults	Every 4-6 years, or more often if needed
✓ <b>Diabetes</b>	Adults 35 to 70 with overweight or obesity	Ask your doctor
✓ <b>STI/HIV</b>	All sexually active adults and pregnant women	Ask your doctor
✓ <b>Breast cancer</b>	Women 40 to 74 years old (or sooner if you are at high risk)	Every 2 years
✓ <b>Cervical cancer</b>	Women 21 to 65 years old	Ask your doctor
✓ <b>Colorectal cancer</b>	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
✓ <b>Well-child visits</b>	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
✓ <b>Lead screening</b>	Children under 3 years old	All children should be tested at 12 months and 24 months old
✓ <b>Dental exam</b>	Everyone	Every 6 months
✓ <b>Vision exam</b>	All children	At least once between 3 and 5 years old, then as recommended after that for children

**Need a doctor?** Go to [AetnaBetterHealth.com/westvirginia/find-provider](https://www.aetna.com/betterhealth/westvirginia/find-provider) to search our provider directory. Enter your ZIP code to find in-network providers and specialists near you. You can also call Member Services to have a directory mailed to you.

# Earn rewards for taking charge of your health

Need a little motivation to book that next checkup or flu shot? It's here!

As an Aetna Better Health® member, there's no extra cost to you for preventive care such as wellness exams or flu shots. Even better, you earn rewards for taking these steps toward better health. Check out the chart to learn more.

2025 HEALTHY BEHAVIORS	REWARDS
Cervical cancer screening/pap test (ages 21-64)	<b>\$50</b>
Diabetic retinal eye exam (ages 18 and older)	<b>\$50</b>
Mammogram (ages 40-74)	<b>\$50</b>
Annual wellness exam (ages 12-21)	<b>\$25</b>
Lead screening blood test by 2nd birthday	<b>\$25</b>
Two flu vaccines by 2nd birthday	<b>\$50</b>
Full series of Human Papillomavirus (HPV) vaccine by 13th birthday	<b>\$50</b>
Postpartum visit within 7-84 days after delivery	<b>\$50</b>
Follow-up visit after an emergency room visit for mental health (ages 6 and older)	<b>\$50</b> for follow-up within 7 days, or \$25 within 30 days
Follow-up visit after discharge for treatment of substance use disorder (ages 13 and older)	<b>\$50</b> for follow-up within 7 days, or \$25 within 30 days



## To begin earning rewards:

- 1 Call us when you or your child has completed one of the healthy behaviors in the table. We'll check if you're eligible to earn rewards.
- 2 If you're eligible, we'll mail a reloadable Visa gift card to you. Follow the instructions to activate the card.
- 3 Any time you earn a reward, the dollars will be added to your card.
- 4 Start shopping! You can use your card online or at participating retailers.

Go to [AetnaBetterHealth.com/westvirginia/rewards-program.html](https://AetnaBetterHealth.com/westvirginia/rewards-program.html) or call Member Services for more info.



**Get help on your path to better health.** Scan the QR code to see your member handbook. You can learn more about rewards for preventive services. Plus, find info on health coaching and other helpful resources.

# Know your rights

As an Aetna Better Health® member, you have certain rights and responsibilities. Get to know them here.

## 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 for your conditions, regardless of cost or benefit coverage
- A right to voice complaints or submit appeals about the organization or the care it provides
- A right to give feedback on the organization's member rights and responsibilities policy

## Your responsibilities include:

- A responsibility to give information (to the extent possible) 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/westvirginia/medicaid-rights-responsibilities.html](https://www.aetna.com/betterhealth/westvirginia/medicaid-rights-responsibilities.html) for more info.



## 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 providers 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.



## Need to renew your coverage?

You must renew your plan coverage every year. Look for your renewal notice in the mail. Visit [aetna.com/sp25wvt-1](https://aetna.com/sp25wvt-1) or scan the QR code to learn more.

# Programs to help you stay healthy

Whether you have a medical problem or are just trying to live a healthy life, we have a program that can help. For most programs, we will automatically enroll you if you are eligible. Call us if you do not want to be part of a program. To learn more, call Care Management at **1-888-348-2922 (TTY: 711)**.

PROGRAM	WHO IS ELIGIBLE	PROGRAM HIGHLIGHTS
Healthy Pregnancies/ Healthy Babies	Pregnant members and moms up to 12 months after giving birth	<ul style="list-style-type: none"> <li>• Educational information</li> <li>• Texts with health tips</li> <li>• Phone calls from a Case Manager</li> <li>• Incentives/rewards for seeing your doctor</li> </ul>
Healthy Adults and Children	All members	<ul style="list-style-type: none"> <li>• Cub Club for kids</li> <li>• Well-visit reminder calls and postcards</li> <li>• Walking programs</li> <li>• Health education events</li> <li>• Gift card incentives</li> </ul>
Flu Vaccination	All members over 6 months of age	<ul style="list-style-type: none"> <li>• Flu vaccine reminders</li> <li>• Flu clinics in some areas</li> </ul>
Living with Diabetes	Members with diabetes	<ul style="list-style-type: none"> <li>• Educational information</li> <li>• Reminder calls to get needed care</li> <li>• Calls or visits with a Case Manager</li> <li>• Diabetes education programs and incentives</li> </ul>
Moms and Babies	Pregnant women who have substance use disorder (drug addiction) and their babies	<ul style="list-style-type: none"> <li>• One-on-one help from a Case Manager</li> <li>• Help with community resources</li> <li>• Educational information</li> <li>• Community resource referrals</li> <li>• Incentives/rewards for participation</li> </ul>
Appropriate Use of Acute Care Settings	Members who are in the hospital or have recently been discharged	<ul style="list-style-type: none"> <li>• Phone call after discharge</li> <li>• Review of discharge information</li> <li>• Help with understanding medications</li> <li>• Community resource referrals</li> <li>• One-on-one education</li> </ul>
Opioid Management	Members who use certain drugs	<ul style="list-style-type: none"> <li>• Educational information</li> <li>• One-on-one help from a Case Manager</li> <li>• Community resource referrals</li> </ul>
Chronic Condition Management	Members with at least one of these chronic conditions: asthma, diabetes, COPD, CAD, CHF, depression	<ul style="list-style-type: none"> <li>• Educational information</li> <li>• Reminders to get needed care</li> <li>• Telephone calls to higher risk members</li> </ul>
Managing Diabetes and Heart Disease (Multiple Chronic Conditions)	Members with both diabetes and heart disease	<ul style="list-style-type: none"> <li>• Educational information</li> <li>• Telephone calls to higher risk members</li> <li>• Reminders to get needed care</li> <li>• Community resource referrals</li> </ul>
Emergency Room (ER) Utilization Management	Members who frequently use the ER	<ul style="list-style-type: none"> <li>• Telephone calls to members at high risk</li> <li>• PCP or specialist referrals</li> </ul>
Care Management	Members who need help managing their care	<ul style="list-style-type: none"> <li>• Telephone calls to high-risk members</li> <li>• Face-to-face visit with a Case Manager</li> <li>• Individualized care plan</li> <li>• Educational information</li> <li>• Referrals to community resources</li> </ul>



## 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
- How to get your medicine and other rules about pharmacy benefits
- Copayments and other expenses that may apply to you

- What to do if you get a bill
- How to get language help
- How to get care after normal office hours, plus how and when to use emergency room care
- How to get primary care services

- How to get information about providers in the Aetna Better Health network
- 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 outside of your service area
- Benefit restrictions outside of the Aetna Better Health 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.

Scan the QR code or visit **[aet.na/sp25wvt-2](https://aetna.com/sp25wvt-2)** to view your member handbook. Or call Member Services to have one mailed to you. Let us know if you need it in another language, a larger font or other formats.



# How to report fraud, waste or abuse

Aetna Better Health® of West Virginia 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.

## Reporting fraud, waste or abuse

If you think or know that fraud, waste or abuse is occurring, report it immediately. There are three ways to do so:

- Visit **[AetnaBetterHealth.com/westvirginia](https://www.aetna.com/betterhealth/westvirginia)** and scroll to the bottom. Click on "Fraud, Waste and Abuse."
- Call Member Services at **1-888-348-2922**.
- Call the Aetna Better Health hotline at **1-844-405-2016 (TTY: 711)**. This toll-free line instructs the caller to leave information regarding the fraud, waste or abuse.

Reporting fraud, waste or abuse will not affect how you will be treated by Aetna Better Health of West Virginia, and you can remain anonymous. Fighting fraud, waste and abuse is everyone's responsibility. Failure to comply could result in civil and criminal penalties.



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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)**。



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## Understanding your pharmacy benefits



Your prescription medicine is covered under fee-for-service Medicaid or WVCHIP. If you have questions about prescription medicine that you pick up at a pharmacy, call Gainwell Technologies at **1-888-483-0797**.

If medically necessary, Aetna Better Health covers:

- Medicine you get at a hospital or other inpatient facility.
- Medicine you get at the doctor's office or at home, when given by a health care professional.

We want to be sure you get the right medication for your condition. If your doctor wants you to have a medication that requires approval, they will work with us the same way they do for medical care that requires approval.

If you have questions about these kinds of medicines, talk to your doctor or give us a call at **1-888-348-2922 (TTY: 711)**.

Go to **[AetnaBetterHealth.com/westvirginia/pharmacy-prescription-drug-benefits.html](https://www.aetna.com/betterhealth/westvirginia/pharmacy-prescription-drug-benefits.html)** for more info.



### Get rewarded for preventive care!

Regular checkups and screenings help you stay healthy. Plus you can earn rewards for getting certain care. See inside for more info.