

# Take care of your mental health

Your guide to behavioral health services and support



Health care benefits

[Aetna.com](https://www.aetna.com)

17532000-01-01 (11/23) core





# What's inside

Services and support

---

Getting care

---

Telehealth and virtual  
mental well-being programs

Paying for care

---

In network vs out of network

**Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna). Aetna Behavioral Health refers to an internal business unit of Aetna.**

# Mental health and well-being

Anxiety, depression, eating disorders and substance use disorders are common conditions. And they can affect people of any age, gender, income, race or religion.

These conditions can also change how people think, feel and act. Sometimes, these effects are mild and don't last long. But sometimes they're more serious and last a while. Either way, there are treatments that can help.

If you're coping with a condition, know that your medical plan includes behavioral health benefits. And we're always here to support you with tools and resources to help you feel your best. That's how healthier happens together™.

**If you have questions, just call us at the phone number on your Aetna® member ID card.**

---

## Get the most from your benefits plan

When you need care, know you can easily search from our extensive provider network. You can find mental health professionals in your area by logging in to your member website at **Aetna.com**. You'll find information about:

- Psychiatrists
- Psychologists
- Clinical social workers and other counselors
- Institutes of Quality® facilities
- Telehealth behavioral health professionals, and more

And remember to use our cost comparison tool to estimate your expenses — before you go for care. Plus, take advantage of your plan's perks. These extras can all add up to better care, more choices and lower costs, too.



# Services and support

Maybe you've been diagnosed with a mental health condition, or think you have one. And you're not sure where to turn. We'll help you navigate your options, so your next steps are a little easier. You can:



## Count on us to:

- Help you learn about your medicine
- Encourage you to talk to your doctor
- Help you feel confident asking questions about treatments
- Direct you to helpful tools and resources



## Rely on your care advocate to:

- Guide and encourage you
- Give you better access to quality care
- Offer caregiver support
- Help you have a simpler health care experience



## Know your primary care doctor can:

- Refer you to specialists
- Talk about treatment options
- Prescribe medicine
- Check your progress



Your doctor is a necessary part of your treatment and recovery. That's why it's important to be open and honest, and check in often.

## Getting treatment

We work with top researchers to learn more about the mind-body connection. And we're using that knowledge to give you access to the safest, most effective treatments.

You have many treatment options available. And it's important to get the care you need. Here are just a few:

## Counseling and psychotherapy

This is one of the main ways to treat behavioral health conditions.

- It can help you become aware of issues in your life that can add to or cause challenges.
- You can learn to take care of and cope with those issues.

A behavioral health professional leads the therapy or counseling session. They'll listen, ask questions and explain treatment options. You can talk with this provider — one on one, as a family or in a group — in several different ways:

- Face to face in the provider's office
- Virtually by using your computer webcam or a smart device to privately and securely connect to the internet

## Medication therapy and management

Treatment may involve taking medicine. And there are many that can help treat conditions like depression and substance use disorders. Your doctor can help you find the right one for you. Sometimes people don't take their medicine as prescribed, or stop taking it once they feel better. But this can cause symptoms to return, so it's important to check in with your doctor throughout treatment.

# Count on us for support

**Everyone is unique. That's why we match your needs to a range of care options. And as you get to know your plan, we'll support you throughout the entire care process.**

Your medical plan covers behavioral health care the same as other medical care. You can get care on an inpatient or outpatient basis. And services can include one-on-one, group and family therapy, medication therapy, medication management, and more.

While your plan allows you to get care from any licensed provider, you'll benefit from choosing in-network providers. We make sure they're licensed and have the right credentials to provide care. Also, you'll have lower out-of-pocket costs because we have fixed rates with these providers.

## What's included

### Behavioral health customer service

Our clinicians are available at all hours to support your urgent and complex needs. We'll listen and help you find the right care, whether in person or virtual. And give you ongoing access to other tools, resources and support.

### Care management

If you're in the hospital or stay in another facility, you can count on us for support all along the way.

### Aetna 360™ Behavioral Health

Through this program, we identify and help with non-medical challenges that may affect your health. Plus, we use behavior therapy to help you feel your best.

Also, you'll get a dedicated advocate who will be the single point of contact for you, your caregivers and providers. We also offer:

- Enhanced member and caregiver support
- Coordinated peer support, where available

For more information, call the number on your Aetna® member ID card.





# Getting care

We have one of the strongest networks in the country. So we can give you access and availability to a broad spectrum of in-network care across specialties, in person and virtually.

You and your family have access to a range of care and services for common conditions — whether they're mild, moderate or severe.

And it's easy to connect with care. Simply log in to your member website and choose "Find Care & Pricing."

## Behavioral health treatment in select CVS® HealthHUB™ and MinuteClinic® locations

These offer in-person and virtual psychotherapy and medication management.

## Behavioral health providers

Providers in our network offer office-based care and/or telemedicine, as well as 24-hour and subacute levels of care.

## Telehealth providers

Telehealth providers utilize digital tools such as video, audio or secure messaging to deliver clinical treatment.

## Digital therapy programs

Digital therapy programs address a range of conditions, including mild to moderate conditions, chronic physical conditions and substance misuse treatment.



## Specialized clinical resources

**Our clinicians give you the tools and resources you may need to help improve your mental health.**

### Autism management

Our clinicians specializing in autism spectrum disorders (ASD) support members and their families by finding resources and oversee the integration of related benefits.

Families with children on the autism spectrum can face hurdles, like finding providers or figuring out plan coverage. But we're here to help, every step of the way.

The most effective therapy considered for this condition is applied behavior analysis (ABA). So we'll help connect you with national services and treatment.

For more information, call **1-866-724-0604 (TTY: 711), option 5**. And visit the Institutes of Quality® at <https://aet.na/3C2TsJz>.

### Aetna Institutes of Quality

The Aetna Institutes of Quality treatment facilities and providers meet our high-quality standards and passed an extensive quality and on-site review.

It helps to know the professionals you work with have the recognition that sets them apart. That's why we're proud of our Institutes of Quality providers who treat mental health, substance use and eating disorders. Visit <https://aet.na/3qgJ9PT> for more information on these providers. We also have providers who specialize in applied behavior analysis. Visit <https://aet.na/3C2TsJz> for more information.

Our Institutes of Quality program identifies providers who:

- Offer excellent clinical care
- Exceed standards of quality
- Are committed to your family care and better outcomes

Have peace of mind knowing that the Institutes of Quality can connect you to top-quality doctors for you and your family.

### Suicide prevention support

We have resources in place for those who may be in crisis, experiencing suicidal thoughts or in recovery from a suicide attempt. They and their families and caregivers have access to services and internal support such as:

- Caring Contacts
- Adolescent Outreach Program
- Talk Saves Lives™ training

You also have access to providers with focused suicide prevention treatment and specialized resources.

Our suicide prevention program offers special support to all members in treatment when:

- A clinical screening is done and/or
- Members present to treatment with a suicide attempt and/or are discharged from an intensive level of care following a suicide attempt

To learn more, we encourage you to take the Talk Saves Lives training (developed by The American Foundation for Suicide Prevention). It's an hour-long educational presentation that provides participants with an introduction to suicide prevention. It provides:

- A general overview of what suicide is
- Who it affects
- What we know about it
- What can be done to prevent it

You can find the training on your member website. Visit the "Mental Health Support & Services" section and choose "Suicide prevention."

## Eating disorders

Eating disorders are serious, sometimes fatal illnesses related to food intake. And they can affect anyone. Many people try to hide the signs and symptoms, which can make it harder for them to get the help they need. Visit your member website to learn more and connect with the right care.

## Guardian Angel program

We support those who have recently survived an overdose and work with them to get the treatment they need to recover. We also connect them with local resources for care and support, so they can reduce the risk of another overdose.

## Adolescent services

Our clinical team identifies members and provides phone support to parents and caregivers of adolescents. Specifically, those who are at the highest risk of self-harm. Plus, we offer helpful tools and resources. For more information, call the number on your Aetna® member ID card.

## Complex medical conditions

Navigating a new medical diagnosis, along with managing the treatment, can be overwhelming. And the impact extends far beyond your physical health. That's why we are here to support all your needs — taking care of the whole you.





# In-network care

## Who pays for services



**Visit your provider and show your Aetna® member ID card.**



**There's no need to pay at your visit unless you have a copay.**

(If you go out of network, you may need to pay the full amount at your visit.)



**Your provider files your claim.**  
(If you go out of network, you may have to file your own claims.)

THE PLAN  
PAYS  


**The plan pays your provider any amount it owes based on the negotiated rate.**

(If you go out of network, the plan pays you back what it owes, up to the "reasonable and customary" limit.)



**Your provider bills you for any amount you owe.**



## Telehealth and virtual mental well-being programs

With telehealth and virtual mental well-being services and programs, you have another way to get the help you need. All from providers that are part of our network.

You can visit providers where and when it's convenient — you choose. Keep in mind — one telehealth or virtual session will cost the same as an in-person office visit. Call the number on your Aetna® member ID card for help finding the right care.

# Telehealth and virtual mental well-being programs

## Depression, anxiety and other mental health concerns

### GENERAL THERAPY

#### Array AtHome

Array AtHome provides timely behavioral health services when and where you need it most. A remote team of highly qualified behavioral health clinicians provide virtual mental well-being outpatient counseling and medication management for children, adolescents and adults.

Visit [ArrayBC.com/patients/Aetna](https://ArrayBC.com/patients/Aetna) or call **1-800-442-8938** for more information.

#### Telemetrynd

Telemetrynd is an easy-to-use, virtual behavioral health platform. And you can find the care that's right for you, whether that's occasional support or more targeted, longer-term care.

Plus, you can access a range of mental health services, from talk therapy to medication management and more. Visit [Telemetrynd.com/Aetna](https://Telemetrynd.com/Aetna) for more information.

#### Alma Health

Alma Health provides a wide range of counseling and support to children, adolescents, adults and their families who are experiencing emotional challenges.

For more information, visit [HelloAlma.com/Aetna](https://HelloAlma.com/Aetna) or call the number on your Aetna® member ID card.

#### Brightside

Brightside is an online therapy platform designed to help people who are experiencing issues related to anxiety and depression.

For more information, visit [Brightside.com](https://Brightside.com) or call **1-415-360-3348**.

#### MinuteClinic® Behavioral Health

MinuteClinic® offers virtual mental health sessions to support your well-being. You can schedule a visit with a licensed therapist of your choice. Flexible appointments are available 7 days a week.

For more information, visit [CVS.com/mental health](https://CVS.com/mental_health) or call **1-855-417-2486**.

#### CHE Behavioral

CHE Behavioral provides therapy services and medication management, specifically focused on providing behavioral health care in communities where these services may not be available.

For more information visit [CHEServices.com](https://CHEServices.com) or call **1-888-515-3834**.

#### MDLIVE

MDLIVE lets you talk by video with a board-certified therapist or psychiatrist when you or your family need care including with non-emergency issues as well as prescriptions to your pharmacy.

For more information, visit [MDLive.com/BHCOMM](https://MDLive.com/BHCOMM) or call **1-855-824-2170**.

## Talkspace

Talkspace makes it easy to connect with a licensed behavioral therapist — from anywhere, at any time. You can send unlimited text, video and audio messages to your dedicated therapist via web browser or the Talkspace mobile app.

Visit [Talkspace.com/Aetna](https://www.talkspace.com/Aetna) for more information.

## Headway Health

Headway Health connects people with mental health care providers who provide online services, including therapy and medication management.

For more information, visit [Headway.co](https://www.headway.co) or call the phone number on your Aetna member ID card.

## Teladoc Health®

With Teladoc Health services, you can meet with a

credentialed network of experienced psychiatrists, psychologists and therapists and make appointments 7 days a week, 7 AM to 9 PM local time.

For more information, visit [Teladoc.com/Aetna](https://www.teladoc.com/Aetna) or call **1-855-TELADOC (1-855-835-2362)**.

## PROGRAMS

### Meru Health

Meru Health offers a 12-week digital therapy program proven to reduce depression and anxiety. It combines therapy, lifestyle support and wearable devices that provide feedback about your health.

For more information, visit [MeruHealth.com](https://www.meruhealth.com) or call the number on your Aetna® member ID card.



## Specialty Treatment

### SUICIDE CARE: RISK REDUCING SERVICES AND SUPPORT

#### Vita Health

Vita Health offers a 12-week outpatient specialty program for suicide prevention. It's delivered virtually and also offers an app for extra support.

For more information, visit **VitaHealth.Care** or call the number on your Aetna® member ID card.

#### Didi Hirsch Mental Health Services

Didi Hirsch offers a peer support virtual group for suicide attempt survivors. Their mission is to save and transform the lives of children, adults and families through world-class, whole-person mental health care and suicide prevention.

For more information, call **1-888-807-7250**.

### SUBSTANCE AND ALCOHOL USE CONCERNS

#### Eleanor Health

Eleanor Health delivers complete mental health and substance use disorder care virtually, at home or in clinics. Their Mental Health Medical Home program offers convenient support and medication-assisted treatment, along with help for people with physical health conditions.

For more information, visit **EleanorHealth.com** or call the number on your Aetna member ID card.

#### Workit Health

Workit Health's online treatment program offers personalized, convenient therapy, coaching, medication-assisted treatment digital learning and peer support. Their programs bring personalized treatment and seamless care right to your fingertips with an app.

For more information, visit **WorkitHealth.com** or call **1-877-777-2671**.

## SERIOUS MENTAL HEALTH CONDITIONS

### Valera Health

Valera Health offers telephone, chat and video therapy support and medication management. They focus on children in treatment for mild to severe mental illness as well as offer support for parents.

For more information, visit **ValeraHealth.com** or call the number on your Aetna® member ID card.

### Charlie Health

Charlie Health offers personalized virtual and in-person intensive outpatient treatment and therapy. They focus on teens and young adults with severe mental health issues and substance use disorders, as well as their families.

For more information, visit **CharlieHealth.com** or call **1-866-600-9578**.

## EATING DISORDERS

### Equip Health

Equip Health provides virtual treatment for people with anorexia, bulimia, binge eating disorder, avoidant/restrictive food intake disorder and atypical eating disorders. They treat all diagnoses and help people achieve full health and recovery.

For more information, visit **Equip.health** or call **1-855-387-4378**.

## OBSESSIVE-COMPULSIVE DISORDER

### NOCD

NOCD provides virtual obsessive compulsive disorder (OCD) therapy sessions with licensed therapists. They specialize in OCD and offer 24/7 support between sessions from self-help tools and peer communities.

For more information, visit **TreatMyOCD.com** or call the number on your Aetna® member ID card..



## Children/Adolescent

### DEPRESSION, ANXIETY AND OTHER MENTAL HEALTH CONCERNS

#### Array AtHome care

Array AtHome provides timely behavioral health services when and where you need it most. A remote team of highly qualified behavioral health clinicians provide virtual mental well-being outpatient counseling and medication management for children, adolescents and adults.

For more information, visit **ArrayBC.com** or call **1-800-442-8938**.

#### Telemetrynd

Telemetrynd is an easy-to-use, virtual behavioral health platform. And you can find the care that's right for you, whether that's occasional support or more targeted, longer-term care.

Plus, you can access a range of mental health services, from talk therapy to medication management and more.

For more information, visit **Telemetrynd.com/Aetna**.

#### Alma Health

Alma Health provides a wide range of counseling and support to children, adolescents and adults who are experiencing emotional challenges. It also offers counseling and support for their families.

For more information, visit **HelloAlma.com/Aetna** or call the number on your Aetna® member ID card.

### SPECIALTY TREATMENT

#### Valera Health

Valera Health offers telephone, chat and video therapy support and medication management. They focus on children in treatment for mild to severe mental illness as well as offer support for parents.

For more information, visit **ValeraHealth.com** or call the number on your Aetna member ID card.

#### Vita Health for youth

Vita Health offers a 12-week specialty program delivered virtually for ages 12 to 24. It also offers an app for extra support.

Their Youth Nominated Support Team (YST) is a clinically proven program that trains adults nominated by youth to serve as mentors and coaches and participate as part of a support network for at-risk youth.

For more information, visit **VitaHealth.care** or call the number on your Aetna® member ID card.

#### Equip Health

Equip Health provides virtual treatment for children, adolescents and adults with anorexia, bulimia, binge eating disorder, avoidant/restrictive food intake disorder and atypical eating disorders. They treat all diagnoses and help people achieve full health and recovery.

For more information, visit **Equip.health** or call **1-855-387-4378**.

#### Charlie Health

Charlie Health offers personalized virtual and in-person intensive therapy. They focus on teens and young adults with severe mental health issues and substance use disorders, as well as their families.

For more information, visit **CharlieHealth.com** or call **1-866-600-9578**.

# Paying for care

## An overview of terms

### PROCESSING



#### Claims

Claims are requests for your plan to pay for services you receive. We use these to check what your plan will cover and the amount we'll pay. You can find updated status and amounts billed for your claim on your member website or the Aetna Health<sup>SM</sup> app.



#### Explanation of Benefits (EOB) statements

An Explanation of Benefits statement shows a breakdown of how we process claims. It's not a bill and may not show the current balance you owe. Anytime something changes with your claim, you'll get a new statement.



#### Provider bills

Bills show the amount you actually owe for services. You'll get this from your provider. You can make payments for what you owe directly to them or through the "Pay Your Provider" link on each of your claims.



#### Coordination of benefits

Some members have health coverage under more than one plan. When this happens, we work with the other carriers to decide which plan pays first and which pays second, based on the rules in your plan documents. We call this process "coordination of benefits," or COB.

### YOU PAY



#### Deductible

The deductible is the amount you pay for out-of-pocket costs for your covered health care before your plan begins to pay.

Each year, you pay 100% of your covered expenses until you meet your deductible amount. For most plans, eligible preventive care is covered at 100% with no deductible when you use network providers.

### YOU + THE PLAN PAY



#### Cost sharing

Once you meet the deductible, you share the cost with the plan. This may be in the form of coinsurance and/or copayments (also called copays).

#### Coinsurance

A fixed percentage. For example, if your care is \$100 and your coinsurance is 20%, you pay \$20.

#### Copay

A fixed dollar amount. For example, you may pay \$25 per doctor office visit.

### THE PLAN PAYS



#### Out-of-pocket maximum

The maximum you pay each year for covered expenses. Once you hit your maximum, the plan pays 100% of covered expenses for the rest of the year.

# In network vs. out of network

## In network



This network option may **cost you less.**

### Highlights

Choosing in-network providers may help save you money.

These providers contract with us to offer rates that are often lower than their regular fees. They also work directly with us and send us claims for services you receive. Don't worry — this is all behind-the-scenes work when you stay in network.

Visit **Aetna.com** to find a network provider.

### How it works

The provider files your claim and the plan pays them the amount it owes based on the negotiated rate. You pay the remaining costs.

### Benefits



Lower out-of-pocket costs



No balance billing



Less paperwork

## Out of network



This network option may **cost you more.**

### Highlights

Your plan may allow you to visit an out-of-network provider. To find out details, check your Summary of Benefits and Coverage document.

### How it works

Out-of-network doctors and hospitals don't contract with us. So that means:

- They normally charge more for their services
- You might have to pay the difference between what your plan pays for services and the amount they charge

Plus, they generally don't send us claims or get approval for coverage when needed. So you may need to handle these details on your own.

## Keep in mind



### Covered

"Covered" doesn't mean free. A covered health care service is one that your plan recognizes. Your plan only pays for this service after you've met the deductible, coinsurance or copay.

### Referral

A referral is like a permission slip from your primary care physician (PCP) to see a specialist or another provider. Many providers can easily send referrals electronically.

### In-network providers

Network providers participate in our network and offer special, lower rates for our members. So staying in network can help you save money.

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

Manage your benefits, connect to care, handle claims — from anywhere.

## As a member, you can:

- ✓ View your health plan summary and get information about what's covered
- ✓ Track spending and progress toward your deductible or maximums for you and your family
- ✓ View and pay claims, and even see the breakdown of your costs, like what's covered by your plan and your responsibility
- ✓ Use tools to help you choose quality in-network providers
- ✓ Get personalized reminders to help improve your health



## Here's how you can connect:



### Mental health support and services

For helpful tools and resources, log into your member website. Then choose the "Mental Health Support" link. It will take you to a page to find support and care by topic.



### Provider search tool

**You can find providers by name, specialty and location.**

You'll also find maps, directions and more. You can also look for providers who speak different languages. Visit **Aetna.com** to get started.



### Your Aetna member website

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



### The Aetna Health app

Get the Aetna Health app by texting "GETAPP" to **90156** for a link to download the app and create an account. Message and data rates may apply.\*

 App Store

 Google Play

\*Terms and conditions: [Bit.ly/2nIJFYG](https://bit.ly/2nIJFYG). Privacy policy: [Aetna.com/legal-notices/privacy.html](https://Aetna.com/legal-notices/privacy.html). By texting **90156**, you consent to receive a one-time marketing automated text message from Aetna with a link to download the Aetna Health app. Consent is not required to download the app. You can also download it from the App Store® or the Google Play™ store.



Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna®. Provider participation may change without notice. Refer to **Aetna.com** for more information about Aetna® plans. You can view or print your plan disclosure from our **[Aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html](https://www.aetna.com/individuals-families/member-rights-resources/rights/disclosure-information.html)**

Apple®, the Apple logo, iPhone and Apple Watch are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

Google Play is a trademark of Google LLC.

Teladoc® is not available to all members. Teladoc and Teladoc physicians are independent contractors and are not agents of Aetna®. Visit **[Teladoc.com/Aetna](https://www.teladoc.com/Aetna)** for a complete description of the limitations of Teladoc services. Teladoc, Teladoc Health and the Teladoc Health logo are registered trademarks of Teladoc Health, Inc.

[Aetna.com](https://www.aetna.com)

©2023 Aetna Inc.  
17532000-01-01 (11/23) core

