

Important Carrier Transition Information and FAQs

We are working closely with Aetna and OptumRx to ensure you have a smooth and easy transition while continuing to access your care and medications.

During Open Enrollment, you may contact OptumRx and Aetna's dedicated customer service lines for St. John's University employees:

Aetna

- Phone: **833-359-0127**
 - Available starting on 10/20
 - Use account # 724306
- Pre-Enrollment Site:
<https://www.aetnaresource.com/n/St.-John%27s-University-Open-Enrollment-Microsite>
 - Available starting on 10/17

OptumRx

- Phone: **844-495-7077**
 - Available starting on 10/25
- Pre-Enrollment Site:
welcome.optumrx.com/stjohnsuniversity
 - Available starting on 10/24

Medical – Aetna

What if I have questions for Aetna?

Beginning on October 20, you can call Aetna's Concierge Customer Service toll-free at 833-359-0127. Your Aetna Concierge team will be available to answer any questions regarding their network, services, or plans. When you call the Aetna Concierge team, please make sure to reference that you are with St. John's University and that our account number is # 724306. This is the same account number if you are enrolled in the Aetna DMO Plan with the University.

You will also have access to a "pre-enrollment website" that offers information on the Aetna network, our plans, and resources available through Aetna. You will be able to access the pre-enrollment website beginning on October 17.

How do I confirm if my provider is in the Aetna network?

Although Aetna's national network is extensive, one or more of your doctors, hospitals, or providers might not be in their network. That's why we strongly encourage you to check your providers in advance. Finding a provider that is part of Aetna's network is easy.

To find a doctor, hospital, or health-care provider in the Aetna network,

- Go to www.aetna.com/docfind
- Under **Continue as a Guest**, enter your five-digit zip code, city, state, or county and the number of miles you want to look within and click on **Search**.
- After you put in your zip code, city, state, or county, **Select a Plan** appears. Under **Aetna Open Access Plans**, select **Aetna Choice POS II (Open Access)** and then click **Continue**.

Alternatively, you can call **Aetna** at 833-359-0127 to help you find a provider. Aetna member services representatives are available Monday through Friday from 8 a.m. to 8 p.m. EST.

What if my current provider is not in the Aetna network?

You may continue to see your current provider, but if they're not in the Aetna network, out-of-network coverage will apply. You will need to pay the applicable out-of-network deductible, copay, and/or coinsurance for their services. There's one exception: you might be eligible for temporary **Transition of Care**.

What exactly is Continuation or Transition of Care (TOC)?

Just as it sounds, Transition of Care (TOC) is meant to give you a transition period to safely switch to a new provider within Aetna's network if you choose to do so. It's intended for those who are undergoing extended health-care treatment or have special health needs.

For example, if your current provider is not in the Aetna network, you may be able to continue with them for a specified period of time if you

- Are in an active course of treatment for an acute medical condition or a serious chronic condition.
 - An acute medical condition is a medical condition that involves a sudden onset of symptoms due to an illness, injury, or other medical problem that requires prompt medical attention and that has a limited duration.
 - A serious chronic condition is a medical condition due to a disease, illness, or other medical problem that is serious in nature and that persists without full cure or worsens over time, or one that requires ongoing treatment to maintain remission or prevent deterioration.
 - Completion of covered services may be provided for a period of time necessary to complete a course of treatment and to arrange for a safe transfer to another provider.
- Are in an active course of treatment for any behavioral health condition
- Are pregnant, regardless of trimester
- Have an upcoming surgery authorized by the previous plan and scheduled within 180 days of the effective date of coverage
- Have a terminal illness

Do you think you might be eligible for TOC?

If you believe you might be eligible for TOC, contact **Aetna** for more information at 833-359-0127. Aetna will provide you with a continuation of care form and instructions on how to complete and submit it. An Aetna Nurse Manager may contact you to discuss your specific situation. Decisions will be made on a case-by-case basis.

I already received authorization for a medical service/procedure scheduled after January 1, 2023. Will I need to resubmit a request for authorization?

Yes, a new authorization would be required under the new Aetna policy. Contact Aetna Concierge at 833-359-0127 for assistance. As a reminder, if prior authorization is not obtained, there is a \$500 penalty.

When can I expect my new ID cards?

Your new Aetna ID card will arrive in December in a plain white envelope. You can use it to start receiving services on January 1, 2023. If you lose your ID card, you can log into your account on [Aetna.com](https://www.aetna.com) and pull up an electronic ID card, or you can pull up your electronic ID card on [Aetna's Mobile Health App](#). Please contact Aetna Concierge at **833-359-0127** if you require assistance.

How many ID cards do I get?

You will receive two ID cards if you have a spouse enrolled in the plan and one card if you have individual coverage. If you need additional cards, please call Aetna Member Concierge Services at 833-359-0127.

How do I register for Aetna's online account?

To register with Aetna, please go to www.aetna.com. You can register for an account using either your Aetna ID# or your social security number. You will also then be asked to input your name, date of birth, and zip code in order to register. This is also a good time to download [Aetna's app](#) from Google Play or the App Store.

Will I still have access to Telemedicine?

Yes, you have access to two types of telemedicine services.

1. A virtual visit with a Participating Aetna network provider for a General Medicine consult. This Telemedicine copay is \$15.
2. In addition, you have the [Teladoc®](#) network of providers available and the copay for General Medical for Teladoc providers follows the Primary care copay (PCP copay= \$30). Teladoc gives you 24/7/365 access to US board-certified doctors through the convenience of phone, video, or mobile app visits. It is an added benefit that gives you an affordable alternative to more costly provider service settings such as an urgent care or emergency room visit. It does not replace your primary care provider, but it gives you a convenient and less expensive option for quality care.

Does Aetna cover behavioral health telehealth visits?

Yes, in addition to nonemergency medical care, [Teladoc®](#) is available for therapy and counseling. Aetna members age 16+ can connect with a psychiatrist, psychologist, social worker, or therapist by phone or video. Talk confidentially from the comfort of home, or anywhere.

Additional Aetna Resources:

Aetna provides a variety of tools and resources to help you get the most from your benefits plan.

1. CVS Minute Clinic:

If you are enrolled in any of the St. John's University Health plans, you can visit a [CVS MinuteClinic](#) for free! A MinuteClinic is a walk-in medical clinic inside select CVS/pharmacy locations. They are open seven days a week, including on evenings and weekends. You don't need an appointment, just walk in! Visit www.minuteclinic.com to find a location near you.

- \$0 access to all covered MinuteClinic® services
- Convenient, high-quality, affordable care
- Low-cost alternative when your primary care provider is unavailable
- Affordable weekend and after-hours care.

2. Aetna Concierge:

Aetna Concierge is available when you have questions about your health-care plan. A concierge can assist you with a question about a diagnosis, selecting a doctor, learning about your coverage, or planning for upcoming treatment. Your concierge finds solutions that fit your needs, shows you how to use online tools, finds network providers based on your medical needs, and even assists you in scheduling appointments.

Aetna Concierge can also help you budget for health-care expenses. It's difficult to understand all the options available to you, so call your concierge to estimate your costs before you make an appointment, look at the cost of a network doctor versus an out-of-network doctor, and learn the difference between inpatient and outpatient care.

To speak with your concierge, call the number on your Aetna ID card or log into www.aetna.com. Your concierge is available Monday through Friday from 8 a.m. to 8 p.m.

3. 24-Hour Nurseline:

Did you know you have access to a nurse 24 hours a day and seven days a week? Nurses are available to help you with your medical needs anytime, day or night. Just call the Aetna Nurseline at 800-556-1555.

4. Disease Management:

If you have a chronic disease, chances are the Aetna Health Connections disease management program can help you better manage your condition. Aetna Health Connections offers support for 35 common medical conditions, such as congestive heart failure, diabetes, hypertension, asthma, COPD, and cancer. You can request program enrollment by calling 833-359-0127 or through the Aetna Navigator website at www.aetna.com. In certain cases, a caseworker may contact you based on your medical and pharmacy claims data. The program offers information on your condition, a review of your treatment plan, and access to a 24-hour toll-free disease management phone number.

5. Discount Programs

As an Aetna member, you have access to discounts on fitness club memberships, treadmills, elliptical trainers, LASIK surgery, massage therapy, and more. Through the Aetna Natural Products and Services Program, you can save on services not typically covered by insurance, such as chiropractic care, dietetic counseling, and natural products such as vitamins and health supplements. You also receive a discount for participation in the Jenny Craig weight loss program. For additional information, go to www.aetna.com.

Vision

Do I have vision coverage?

Yes, if you are enrolled in the Aetna health plan, you also have vision coverage.

What is the coverage for glasses/contact lenses?

Aetna's Vision care benefits include coverage for eye exams, standard lenses and frames, contact lenses, and discounts for laser surgery. When you visit an eye doctor in the Aetna Vision Network, you will pay less out-of-pocket for these services. You can choose to receive care outside the network, but you will pay higher costs.

How do I find an in-network provider?

In-network providers include your private practitioner as well as selected chains, including Independent Provider Network, LensCrafters, Pearle Vision, Target, and Sears. To locate a provider, visit www.aetnavision.com or call 877-973-3238.

Pharmacy – OptumRx

How do I contact OptumRx?

Beginning October 25, you can call Optum Rx toll-free at 844-495-7077. Optum Rx's pharmacy health-care advisors will be available from 9 a.m. to 9 p.m., EST. Beginning on January 1, advisors will be available 24 hours a day, 7 days a week, 365 days a year.

You will also have access to a “pre-enrollment website” that will have information on our prescription drug benefits. You will be able to access the pre-enrollment website at welcome.optumrx.com/stjohnsuniversity beginning on October 24. On or after January 1, you will be able to access OptumRx online through a member portal. To create your individual account, go to Optumrx.com or download the [OptumRx mobile app](#).

Will I receive a new member ID card?

Yes. You will receive your new ID cards and welcome materials in late December from OptumRx. Participants should present their new pharmacy ID card each time they fill a prescription after January 1, 2023, either at their pharmacy or through the mail-order program.

What if I need to fill a prescription after January 1, 2023, and have not yet received my new ID card?

You can go to OptumRx.com to register on the online member portal or download the [mobile app](#) to view and print a temporary copy of your ID card. You can also call OptumRx at 844-495-7077 for assistance.

How does this impact my current prescription benefits?

The pharmacy benefit levels for all plans will remain the same. However, you may notice some small administrative changes, like the list of medications requiring preauthorization. OptumRx is working to ensure those changes are limited and members know ahead of time if they will be impacted.

- **Please Note the Excluded Medications List Contained in the Formulary**

- If you are currently prescribed one of the “Excluded Medications,” you should work with your physician to transition to a covered alternative therapy, if possible. After January 1, 2023, you will pay the full price of any Excluded Medications unless your doctor demonstrates the necessity of the medication with OptumRx.
- To search for a medication’s coverage, visit optumrx.com, log into your account and click “Prescription Drug List,” and select a plan. You can search by Drug Name by entering the name of the medication, or search by Therapeutic Class. Once the medication is located, a details page will show dosages available, the drug’s tier, and any restrictions in place such as prior authorization.

If I already have a retail prescription, would I need to obtain a new one from my provider after January 1, 2023?

As long as you have refills remaining on your prescription, you would just need to provide your retail pharmacy with your new ID card for the medication to be processed by OptumRx.

If I already have a mail order prescription, would I need to obtain a new one from my provider after January 1, 2023?

If you currently participate in OptumRx mail order, your existing profile and prescriptions with available refills will continue to be available in January.

If you are new to OptumRx home delivery, please request a prescription from your doctor to be submitted electronically to OptumRx home delivery. You can register for home delivery at optumrx.com or by calling 844-495-7077 for assistance. Prescriptions can be automatically refilled every 90 days, and OptumRx will work with your physician to auto-renew your prescriptions.

Will I be able to see my pharmacy benefit information online?

Yes, you will be able to access your prescription and home delivery information online at optumrx.com or through the [mobile app](#) after January 1, 2023.

Formulary Changes

Every year, and with any vendor change, changes are made to the prescription formulary, which determines the member's copay or cost-share and therapy protocols (i.e., prior authorization for specific medications).

The OptumRx formulary is available on optumrx.com.

What happens if I take a brand name prescription?

If you select the nongeneric medication when a generic option is available, you will pay the difference in cost between the brand name and the generic, plus your copay. The cost difference for the brand name prescription would not apply to the out-of-pocket maximum.

How do I enroll in the Automatic Refill Program through OptumRx Home Delivery?

Log in to your online account, set up a payment method, and select which medications you want to fill automatically. You can also call OptumRx at 844-495-7077 and they can help you enroll in automatic refills.

How does OptumRx home delivery work?

Order up to a three-month supply of qualifying medications you take regularly. Submit your order by phone, mail, online, or through the mobile app.

OptumRx fills your order, mails it to you, and lets you know when to expect your delivery. You can track your delivery through the online member portal or mobile app.

How do I order my prescriptions from OptumRx home delivery?

There are four ways to place a home delivery order:

- **Online.** Sign in at the [website](#) on the back of your member ID card or open the [mobile app](#).
- **ePrescription.** Your doctor can send an electronic prescription to OptumRx.
- **Phone.** Call the toll-free number on the back of your member ID card.
- **Mail.** Download a form from optumrx.com and then complete and mail it to OptumRx with your prescription.

Once I place a mail order/home delivery order, how quickly will I get my medication?

New prescription orders are delivered by standard US mail and arrive about 10 business days from the date OptumRx receives the order. Refills normally arrive within seven business days.

Additional Questions?

As always, if you have any questions, please contact **Employee Benefits** at **718-990-2363**.