



Win big with Aetna® small group plans in Maryland

Offer your clients the smart solution

Want to help your clients have a healthier, productive workforce, while reaching your sales goals? Look no further. We're here to help you harness the power of CVS Health® and Aetna — offering health benefits and insurance plans that fit employees' needs and their budgets. And that will get them access to an affordable network of health providers right in their own community.

Designed with your clients in mind

When you team up with us, you, your clients and their employees will all benefit. That's because we've created a portfolio of health plans that deliver options — including traditional fully insured plans and enhanced self-insured offerings.

NUMBER OF EMPLOYEES	PLAN TYPE
2-50	Small Group Affordable Care Act (ACA) plans Our fully insured small group ACA-compliant plans help employees get services that fit their needs and budget, with access to providers right in their neighborhood.
2-100	Small Group Aetna Funding AdvantageSM (AFA) plans Our flexible self-funded plans offer better cost control and long-term stability. We base monthly payments on employees' health trends. And whenever health care costs are lower than expected, your clients get back a percentage of their funds.
51-100	Small Group fully insured plans Our fully insured solutions provide predictability and simplicity, while transferring the risk of claims costs from your clients to us.

Health benefits that offer the best of both worlds

Our diverse offerings take a whole approach to physical and emotional well-being. We'll listen to your clients and give them the flexibility to offer resources that address their employees' needs. And whether we connect online, through mobile apps, by phone or in person — we empower employees with tools and resources so they can feel their best. And all at an affordable price.

ALL AROUND SUPPORT



No- and low-cost MinuteClinic®* visits



Small Group Employee Assistance Program***



CVS Caremark® mail-order pharmacy



24-Hour Nurse Line**



Online health coaching



Aetna Behavioral Health services



CVS® HealthHUB™



Virtual care solutions



Flu shot program/ COVID-19 vaccine coverage†



Aetna HealthSM app



Aetna® discount programs††



CVS Specialty® pharmacy

Ready to help clients offer a convenient, connected health care experience?

Just ask your Aetna representative to learn more.

For a complete list of participating providers and pharmacies, go to **Aetna.com** and use the provider search tool.

*For your best health, we encourage you to have a relationship with a primary care physician or other doctor. Tell them about your visit to MinuteClinic®, or MinuteClinic can send a summary of your visit directly to them. Includes select MinuteClinic services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm which services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventative MinuteClinic services at no cost-share. However, such services are covered at negotiated contract rates. This benefit is not available in all states and on indemnity plans.

**While only your doctor can diagnose, prescribe or give medical advice, the 24-Hour Nurse Line can provide information on a variety of health topics.

***Employee Assistance Program (EAP) is a buy-up option for the 51-100 fully insured segment (not included). EAP isn't included with SG ACA.

†Aetna members in commercial plans won't have to pay out-of-pocket costs for a COVID-19 vaccine.

††DISCOUNT OFFERS ARE NOT INSURANCE. They are not benefits under your insurance plan. You get access to discounts off the regular charge on products and services offered by third-party vendors and providers. Aetna® makes no payment to the third parties — you are responsible for the full cost. Check any insurance plan benefits you have before using these discount offers, as those benefits may give you lower costs than these discounts.

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 Funding AdvantageSM plans are self-insured by the employer and administered by Aetna Life Insurance Company. Stop loss insurance coverage is offered by Aetna Life Insurance Company.

Aetna®, CVS Pharmacy, Inc., which owns CVS® HealthHUB™ locations, MinuteClinic®, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics), CVS Specialty® and CVS Caremark® Mail Service Pharmacy are part of the CVS Health® family of companies.

Aetna.com

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