



# Health care with a heart

**State of Kansas**

2025 enrollment information



# Healthy happens here

At Aetna®, we put our members at the heart of everything we do. And we take care of the whole you — mind, body and spirit. No matter where you are on your path to better health, we provide programs and services to help you feel and be your best.



## One of America's largest provider networks

Your Aetna plan has national strength with a local focus. The State of Kansas plan options use our largest national network: Aetna Choice® POS.

Even if you're not enrolled yet, you can visit [AetnaStateofKansas.com](https://www.aetna.com) to check if your doctor is in the network.



## Technology at your fingertips

The Aetna member website and Aetna Health™ app let you find doctors, compare health care costs, review claims, view your ID card and more.

Once you register at [Aetna.com](https://www.aetna.com), the site will be personalized for you each time you log in. You can also download the **Aetna Health app** to access the best features of the website — right from your smartphone.

On both the member website and app, you'll find tools to make health care easier:

**Provider search tool:** It all starts with the right providers. Look for doctors, specialists, walk-in clinics, hospitals and labs that are in the network. Read patient ratings and reviews to help you choose.

**Cost estimator tool:** Did you know that providers can charge very different costs for the exact same service? Get actual costs of procedures and treatments for providers and facilities in your area. This tool factors in your plan details, such as your remaining deductible and your copay or coinsurance. Members who use price-comparison tools save money.

## Health care on the move

You've got poison ivy, and it's bad. Pull out your phone and use the Aetna Health app to find an urgent care center close to home. Need a follow-up visit with a specialist? Use the app to find the right doctor. You can also track your spending and progress toward your deductible. It's health care that moves with you.



## Virtual care with Teladoc Health

Teladoc Health lets you talk with doctors by phone or video. Get help from the privacy of your home or anywhere you feel comfortable. It's fast, convenient and confidential.

You can access three kinds of care:

**General medical:** Talk with a doctor 24/7 for non-emergency conditions, such as colds and flu, sinus infection, sore throat, headache and more. They can prescribe medications when medically necessary, too.

**Mental health:** Talk with a licensed behavioral health care provider seven days a week. Establish a relationship with a psychiatrist, psychologist, therapist, counselor or social worker for confidential help with anxiety, depression, stress, relationships and more.

**Dermatology:** Get guidance from a licensed dermatologist to treat common or ongoing skin conditions, such as psoriasis, skin infection, rosacea and more. Upload digital images to receive a diagnosis within two business days.

## A cost and quality navigation tool with healthy rewards

Use the Healthcare Bluebook app or website to access price information on hundreds of procedures, including estimated out-of-pocket costs on Fair Price™ facilities. Green-rated facilities provide high-quality care with a lower cost to you. Each time you search on Healthcare Bluebook prior to having your procedure done and use select services at a green facility, you'll earn a reward of \$25 to \$1,500, depending on the procedure. Make sure to use a facility with a reward indicator next to it to earn a reward.\*

To get started, visit: [HealthcareBluebook.com/cc/Kansas](https://www.healthcarebluebook.com/cc/Kansas).

\*Always check network status with your provider.

## Four State of Kansas plan options

Here's a summary of the four State of Kansas medical plan options available to you for 2025. The chart compares out-of-pocket costs for some common medical services provided in network. You can go outside the network for care, but you'll usually pay more. Open Enrollment materials will include more plan details. You can also visit [AetnaStateofKansas.com](https://www.aetna.com).

For network benefits, you pay:				
	Plan A	Plan C	Plan J	Plan N*
<b>Deductible</b>	Employee: \$800 Family: \$1,600	Employee: \$2,750 Family: \$5,500**	Employee: \$500 Family: \$1,000	Employee: \$2,750 Family: \$5,500**
<b>Coinsurance</b>	20%	10%	25%	35%
<b>Primary care office visit</b>	\$20 copay	Deductible and 10% coinsurance	Deductible and 25% coinsurance	Deductible and 35% coinsurance
<b>Emergency room visit</b>	\$100 copay, deductible and 20% coinsurance. Copay waived if admitted within 24 hours.	Deductible and 10% coinsurance	Deductible and 25% coinsurance	Deductible and 35% coinsurance
<b>Urgent care center visit</b>	\$50 copay	Deductible and 10% coinsurance	Deductible and 25% coinsurance	Deductible and 35% coinsurance
<b>Inpatient services</b>	Deductible and 20% coinsurance	Deductible and 10% coinsurance	Deductible and 25% coinsurance	Deductible and 35% coinsurance
<b>Outpatient surgery</b>	Deductible and 20% coinsurance	Deductible and 10% coinsurance	Deductible and 25% coinsurance	Deductible and 35% coinsurance
<b>Hearing aids</b> (one hearing aid device per ear)	Deductible and coinsurance, then up to \$5,000 benefit per three-year period			
<b>Combined medical and pharmacy annual out-of-pocket maximum</b>	Individual: \$5,250 Family: \$10,500	Individual: \$4,500 Family: \$9,000	Individual: \$7,350 Family: \$14,700	Individual: \$6,650 Family: \$13,300
<b>Specialist office visit</b>	\$40 copay	Deductible and 10% coinsurance	Deductible and 25% coinsurance	Deductible and 35% coinsurance
<b>Autism services</b> Subject to limitations and pre-approval	Deductible plus coinsurance	Deductible plus coinsurance	Deductible plus coinsurance	Deductible plus coinsurance
<b>Bariatric surgery</b> Subject to limitations and pre-approval	Deductible plus coinsurance	Deductible plus coinsurance	Deductible plus coinsurance	Deductible plus coinsurance
<b>Preventive care</b> Cost to member when receiving services from network providers				
<b>Well-woman exam</b>	None			
<b>Mammograms</b>	None			
<b>Well-baby and child care</b>	None			
<b>Well-man care</b>	None			
<b>Vision visit (regardless of diagnosis)</b> (refraction for glasses; lenses and frames not covered)	None			
<b>Routine hearing exam</b>	None			
<b>Age-appropriate bone density screening</b>	None			
<b>Colon screening</b>	None			
<b>Preventive lab services</b>	None			
<b>Mental illness, alcoholism, drug abuse and substance abuse</b>				
<b>Inpatient services</b>	Same as medical			
<b>Outpatient services</b>	Same as medical			
<b>Office visits</b>	\$20 copayment	Deductible plus coinsurance		
<b>Group therapy sessions</b>	\$20 copayment	Deductible plus coinsurance		
<b>Teladoc Health</b> Subject to deductible and coinsurance				
<b>General medical</b>	\$10 per session	\$56 per session (or less)	\$56 per session (or less)	\$56 per session (or less)
<b>Mental health</b>	Non-MD \$10 per session. Psychiatrist initial diagnostic \$10; ongoing session \$10.	Non-MD \$90 per session. Psychiatrist initial diagnostic \$215; ongoing session \$100 (or less).	Non-MD \$90 per session. Psychiatrist initial diagnostic \$215; ongoing session \$100 (or less).	Non-MD \$90 per session. Psychiatrist initial diagnostic \$215; ongoing session \$100 (or less).
<b>Dermatology</b>	\$10 per session	\$85 per session (or less)	\$85 per session (or less)	\$85 per session (or less)
<b>When receiving services from Non Network providers, you may be responsible for additional out-of-pocket expenses for balances over allowed charges.</b>				

\*If you're currently enrolled for medical coverage and do not actively re-enroll, your medical coverage will be defaulted to Plan N with your current medical carrier, including a Health Reimbursement Account (HRA) for the employer contribution.

\*\*Plans C and N: Here's how the deductible for employee plus dependent(s) coverage tiers will work, per updated IRS guidelines for high-deductible health plans: The first deductible applied to a family member will be \$3,300. The remaining family members will then meet the balance of \$2,200, for a total deductible of \$5,500.

Out-of-pocket maximums which include deductibles, coinsurance, and copays accumulate separately for Network and Non Network providers.

**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).**

# See the difference

With Aetna®, you have a plan for the way you live. With tools and resources that support better health and better living, you're ready to reach your goals.



Learn more about Aetna and your State of Kansas plan options.

- Visit [AetnaStateofKansas.com](https://www.aetna.com/kansas).
- Call Aetna Member Services at **1-866-851-0754 (TTY: 711)**.
- Visit [Start.MyALEX.com/KansasSEHP](https://start.myalex.com/kansassehp) to:
  - Use ALEX® to help you pick the plan that's right for you
  - Get a more detailed overview of Aetna plan benefits and extras

For more information about your State Employee Health Plan (SEHP) benefits, visit [HealthBenefitsProgram.KS.gov](https://www.healthbenefitsprogram.ks.gov).



## Get help deciding which plan is best for you

Use ALEX®, a fun and friendly online benefits advisor who can help you decide which plan is best for you. ALEX gathers information and uses it to give you a personal guided tour of your medical plan options. To meet ALEX and get started, visit [Start.MyALEX.com/KansasSEHP](https://start.myalex.com/kansassehp).

## Plenty of extras!

Here are just some of the discounts you can enjoy as a member. You'll find details on your Aetna member website at [Aetna.com](https://www.aetna.com) once you're logged in.



### Fitness and weight management

Save on gym memberships, health coaching, fitness gear and nutrition products that support a healthy lifestyle. Get access to local and national discounts on brands you know.



### Vision

Get on-the-spot savings for extra pairs of glasses, contacts, sunglasses and more. Check out major retailers like LensCrafters®, Target Optical® and Pearle Vision®.



### Natural products and services

Try natural products and services at a discount. Ease your stress with therapeutic massage and acupuncture. Relieve neck and back pain with chiropractic care. Get advice from registered dietitians with nutrition services — and more.



### Hearing

Get discounts on hearing exams, hearing aids and more. Also get batteries and in-office services at no cost. With Hearing Care Solutions and Amplifon Hearing Health Care, you can hear better for less.

Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Health information programs provide general health information and are not substitutes for diagnosis or treatment by a physician or other health care professional. Discount programs provide access to discounted prices and are not insured benefits. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Information is believed to be accurate as of the production date; however, it is subject to change. Refer to [Aetna.com](https://www.aetna.com) for more information about Aetna plans.

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