

MARKETING EXCLUSIONS & LIMITATIONS

THIS LIST APPLIES TO COVERAGES AND/OR DOLLAR AMOUNTS SPECIFICALLY MENTIONED IN MARKETING MATERIAL FOR AETNA CVS HEALTH® INDIVIDUAL & FAMILY PLANS

This material is for information only and is not an offer to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Providers are independent contractors, and their participation may change without notice. Terms and conditions apply. See your plan documents for a **complete** description of plan benefits, exclusions, and limitations. Features and availability may vary by plan, funding arrangement, or service area and are subject to change. Not all services are covered.

- \$0 preventive care, including routine screenings that may vary by state and by plan. Please refer to your plan documents for a **complete** list of what your plan covers.
- \$0 virtual care. Applicable cost-share may vary based on services and providers. Please refer to your plan documents for **complete** details. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving \$0 virtual care or other services at no cost-share. These services are covered at negotiated contract rates. CVS Health Virtual Care is only available in the United States. Limitations may apply based on services and location.
- \$0 in-network or walk-in clinic visits. For a complete list of participating walk-in clinics, use our [provider search tool](#). This includes select MinuteClinic® services and not all services are covered. Please consult your plan documents to confirm which services are included in your plan. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share. However, such services are covered at negotiated contract rates. This benefit is not available in all states. Online scheduling is recommended as walk-in appointments are based on availability and not guaranteed. Plans in Georgia and Texas include select walk-in clinic services and not all walk-in clinic services are covered. Please consult your plan documents to confirm which services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive walk-in clinic services at no cost-share.
- Up to a \$100 yearly allowance (\$25 each quarter) to use on select CVS Health® brand products. Unused allowances do not carry over to the next quarter. This allowance does not apply to prescriptions and is not available in California, Maryland, Missouri, or New Jersey.
- 20% off CVS Health brand excludes sale and promo items, alcohol, prescriptions and copays, pseudoephedrine/ephedrine products, pre-paid gift cards, and items reimbursed by any health plan. Not combinable with other offers. 20% discount is not valid on other CVS brands such as CVS Pharmacy, Beauty 360®, CVS, Gold Emblem® or Gold Emblem abound®. CVS reserves the right to apply the 20% discounts to qualifying items in any order within the transaction. For in-store use only. In Texas, discount programs are NOT insurance and program features are not guaranteed under the plan contract and may be discontinued at any time. **California, Idaho, Kansas, and Texas do not allow discount offers to be mentioned in pre-enrolment materials for fully**

insured products. In California, discounts to HMO members are not permitted. In Maryland, Missouri, and New Jersey, the 20% off retail offer is not available.

- \$5 copay for generic prescriptions. This benefit is not available in California and New Jersey.

Health plans are offered or underwritten or administered by Aetna Health of California Inc., Aetna Health Inc. (Florida), Aetna Health Inc. (Georgia), Aetna Life Insurance Company, Aetna Health of Utah Inc., Aetna Health Inc. (Pennsylvania), or Aetna Health Inc. (Texas) (Aetna). Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health® family of companies. Health benefits and health insurance plans are offered, underwritten, and/or administered by Banner Health and Aetna Health Insurance Company and/or Banner Health and Aetna Health Plan Inc. (Banner|Aetna). Banner|Aetna is an affiliate of Banner Health and of Aetna Life Insurance Company and its affiliates (Aetna). Each insurer has sole financial responsibility for its own products. Aetna and Banner Health provide certain management services to Banner|Aetna.