

Here for you ♥

State of Florida | **2026 Resource Guide**



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Get ready for Open Enrollment



It's your chance each year to sign up for — or make changes to — your health care benefits.

Take some time to think about your personal and family health. Review your current elections, and get to know your options for 2026 — how your benefits work, what they cost and what they cover.

We'll be hosting webinars again this year to help you choose the coverage that works best for you and your family.

Four steps to a successful Open Enrollment

- Read** this guide to get to know your plan options.
- Learn** about Aetna® benefits by attending a webinar — see below.
- Choose** the benefits that work best for you, based on your needs, budget and family health.
- Enroll** in — or update — your benefits!



Go to [MyBenefits.MyFlorida.com](https://mybenefits.myflorida.com) to see the educational Aetna videos on YouTube.



2026 Open Enrollment
Monday, October 13, 2025, at 9 AM ET through Friday, October 31, 2025, at 6 PM ET

Open Enrollment for 2026 (3 weeks)

State of Florida

Monday, October 13, 2025, at 9 AM ET through Friday, October 31, 2025, at 6 PM ET

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 (Aetna).

Check in for a checkup

Getting your preventive care — like annual physicals, screenings and vaccines — can catch problems early when they're easier to treat. And since preventive care is covered under both medical plan options at 100% with any network doctor, it's also good for your wallet.



2026 medical plans at a glance

Aetna® offers you two medical plan options to choose from — the Standard HMO and the High-Deductible Health Plan HMO. Both plans use the Open Access Aetna Select™ network.

Plan		Standard HMO option	High-Deductible Health Plan HMO option
Network name		Open Access Aetna Select In network	Open Access Aetna Select In network
Deductible			
Individual		None	\$1,700
Family		None	\$3,400
Medical out-of-pocket maximum (includes covered medical expenses only)			
Individual		\$1,500	\$3,000
Family		\$3,000	\$6,000
Global out-of-pocket maximum (includes covered expenses for both medical and prescription drugs)			
Individual		\$10,150	\$3,000
Family		\$20,300	\$6,000
Preventive care — routine adult		\$0	\$0
Well child		\$0	\$0
Women’s health		\$0	\$0
Routine mammograms		\$0	\$0
Colorectal cancer screenings		\$0	\$0
PCP office visit		\$20 copay per visit	20% after deductible
Specialist office visit		\$40 copay per visit	20% after deductible
Allergy injections		\$0	20% after deductible
Walk-in clinic		\$25 copay per visit	20% after deductible
Urgent care		\$25 copay per visit	20% after deductible
Emergency room visit (waived if admitted)		\$100 copay per visit	20% after deductible
Ambulance		\$0	20% after deductible
Inpatient hospital		\$250 copay per admission, then covered 100%	20% after deductible
Outpatient hospital		\$0	20% after deductible
Maternity			
Inpatient		\$250 copay per admission, then covered 100%	20% after deductible
Outpatient		\$40 first visit only	20% after deductible
Other services			
Diagnostic lab*		\$0	20% after deductible
Diagnostic X-ray		\$0	20% after deductible
Diagnostic complex imaging		\$0	20% after deductible
Outpatient surgery		\$0	20% after deductible

*Quest Diagnostics® and Labcorp are preferred participating laboratories.

You don’t have to choose a primary care physician (PCP), but it’s a good idea to establish that important relationship.

There are no upfront deductibles with the Standard HMO plan. And fixed copays help you better manage your share of costs.

You can visit any doctor in our network — no referral needed.

Plan		Standard HMO option	High-Deductible Health Plan HMO option
Network name		Open Access Aetna Select In network	Open Access Aetna Select In network
Other services (continued)			
Outpatient short-term rehabilitation therapy**		\$40 copay per visit	20% after deductible
Skilled nursing facility		\$0	20% after deductible
Home health care		\$0	20% after deductible
Spinal manipulation therapy***		\$40 copay per visit	20% after deductible
Durable medical equipment		\$0	20% after deductible
Diabetic supplies		Pharmacy cost-sharing applies	Pharmacy cost-sharing applies
Women’s contraceptives		\$0	\$0; deductible waived
Infertility		Not covered	Not covered
Tubal ligation		\$0	\$0; deductible waived
Hospice (inpatient/outpatient)		\$0	20% after deductible
Mental health/substance abuse			
Inpatient		\$250 copay per admission, then covered 100%	20% after deductible
Office visits		\$20 copay per visit	20% after deductible
Prescription drugs administered by Optum			
Retail (30-day supply)			
Generic		\$7	30% after deductible
Brand name, preferred		\$30	30% after deductible
Brand name, non-preferred		\$50	50% after deductible
Retail (90-day supply)			
Generic		\$14	30% after deductible
Brand name, preferred		\$60	30% after deductible
Brand name, non-preferred		\$100	50% after deductible
Mail order (90-day supply)			
Generic		\$14	30% after deductible
Brand name, preferred		\$60	30% after deductible
Brand name, non-preferred		\$100	50% after deductible
Specialty drugs		\$60 preferred/\$100 non-preferred	30% preferred/50% non-preferred

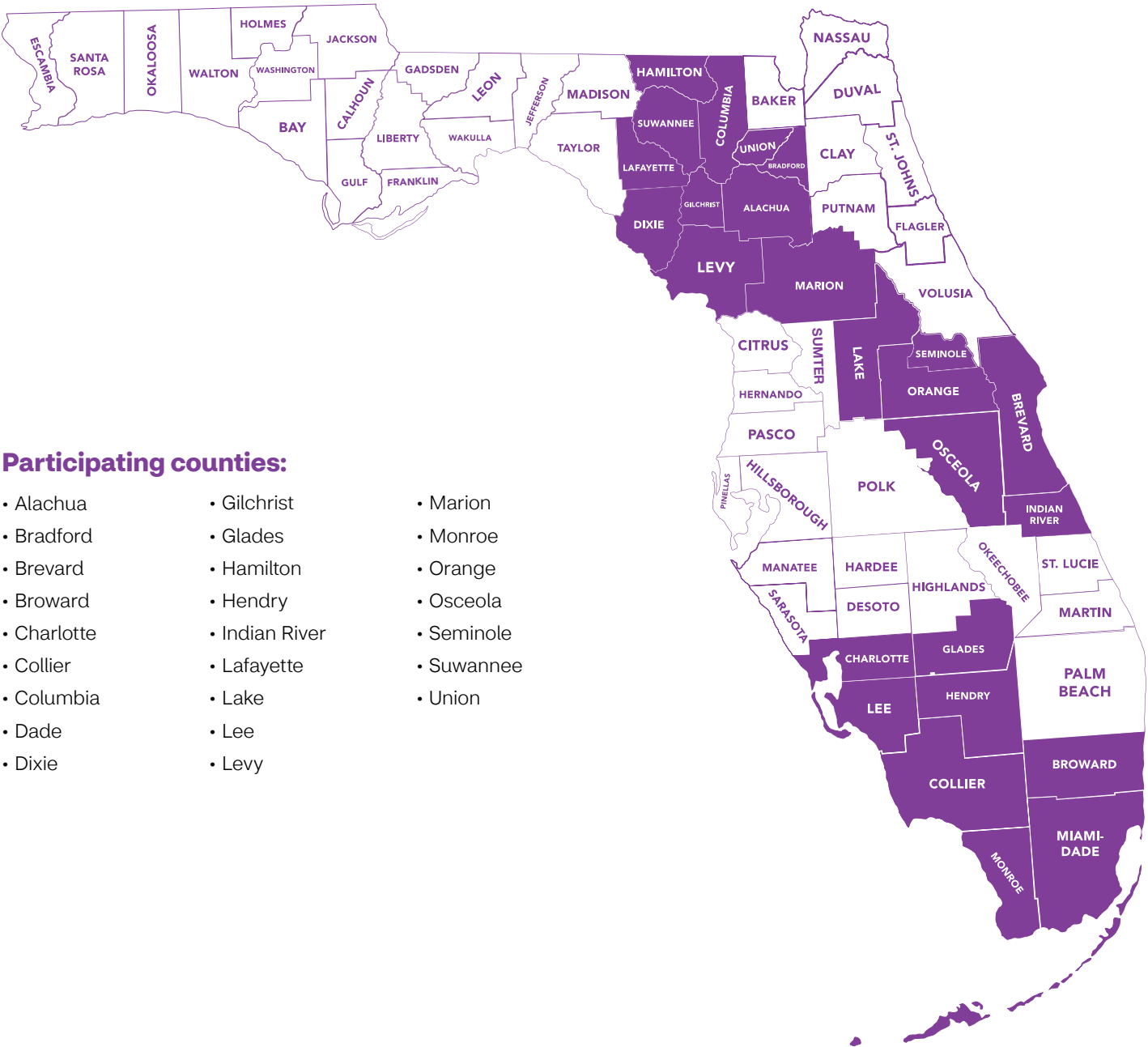
**Limited to 60 visits per therapy, per calendar year (includes speech, physical and chiropractic therapy).

***Limited to 60 visits per injury, per calendar year.

Please note: This benefits overview is provided for information only. Complete plan details are available in the Summary Plan Description.

Florida eligibility map

Aetna® network providers are available to you throughout the state and across the country. You can participate in an Aetna medical plan if you live or work in one of the counties shown in purple.



Digital tools at your fingertips



Connect with care and manage your benefits — at home and on the go.

With the Aetna® member website and Aetna HealthSM app, you can:



Understand and manage your benefits

- Review benefits and coverage details specific to your plan.
- See what your health care costs, how much your plan covers, and where you are with your deductible and out-of-pocket maximum.
- View and pay claims for your whole family.
- Access your ID card whenever you need it.



Connect to care and stay healthy

- Find in-network doctors, including those offering virtual services, as well as walk-in clinics and urgent care centers near you.
- Get cost estimates before you get care.
- View provider ratings and reviews.
- Schedule an appointment with a network provider.
- Receive personalized reminders to help you improve your health.

Register to get started



Visit [Aetna.com](https://www.aetna.com) to register for your member website.



Scan the code to get the Aetna Health app. Or text **AETNA** to **90156** to receive a download link. Message and data rates may apply.*



Know before you go

It's easy to find doctors in your network — and see what they charge for treatments and procedures.** You can even look for doctors who speak your language. You'll also find maps and directions.

*Privacy policy: [Aetna.com/legal-notices/privacy.html](https://www.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 by going to the Apple® App Store® or Google Play™.

**Actual costs may differ depending on services received and billed at time of claim.



Wellness programs and resources



Talk to a doctor, 24/7 — Teladoc Health connects you to board-certified primary care doctors, anytime, anywhere. They can treat many non-emergency medical issues by phone or video, including colds, flu, bronchitis, infections and more. These consults are available at no cost to you.

Visit TeladocHealth.com/Aetna to set up your account. Then, when you need care, call **1-855-TELADOC (1-855-835-2362)**, go to the Teladoc Health website or download the Teladoc Health app.



24-Hour Nurse Line — Talk to a registered nurse about health issues whenever you need to. While only your doctor can diagnose, prescribe or give medical advice, the 24-Hour Nurse Line nurses can provide helpful information and possibly prevent an unneeded trip to the doctor's office.

1-800-556-1555 (TTY: 711)



Health assessment — Think of the online health assessment as a mini-survey of your health history and habits. See how you're doing and what steps you can take to improve your health. You can learn strategies to manage your weight, deal with stress, quit smoking and more — all at your own pace.

Log in at Aetna.com > **Health & Wellness > Discover a Healthier You**



Aetna Health ConnectionsSM disease management program — If you're living with a chronic condition, disease management support is available as part of your medical plan. Receive one-on-one attention from nurses who can help you better understand your condition and stay on track with your doctor's treatment plan.

1-866-269-4500 (TTY: 711)



Aetna Maternity Program — Get extra support for a healthy pregnancy, from prenatal care to labor and beyond. This program provides information and resources for a healthy pregnancy right from the start.

1-800-272-3531 (TTY: 711)



Aetna[®] discounts — Take advantage of members-only savings on vision and hearing care; gym memberships; weight-management programs; natural products, services and vitamins; and much more.

Log in at Aetna.com > **Health & Wellness > Discounts**

Make a smooth transition to Aetna[®]

If you live or work in a participating county ([see page 4](#)), it's easy to switch.

Check to see if your providers are in our network

Aetna networks are among the largest in the country. So there's a good chance your doctor already belongs. Just use the provider search tool to find out in three easy steps!

1. Go to AetnaStateFlorida.com.
2. Click on **Member Tools** then on **Provider Search**. You can then link to the Provider Search site.
3. As a guest, all you need to do is enter your ZIP code. You can then search by provider name or category of care within the mile radius you select. Click on a name to learn more about a specific provider, including patient reviews, hospitals they're associated with, directions to their office, languages they speak and more.

Transition-of-care benefits

Are you receiving ongoing treatment from a provider who's not in the network? If approved, you may continue seeing the provider and receive in-network benefits.

Here are some situations that may qualify for transition of care:

- Chemotherapy or radiation therapy
- Organ transplants
- Pregnancy
- Recent major surgery
- Terminal illness

To learn more and apply, call Aetna Member Services at **1-877-858-6507 (TTY: 711)** and ask for a Transition Coverage Request form.

Watch for your new ID card

When you enroll, you'll receive one Aetna member ID card for up to five family members. Your ID card(s) will be mailed to you.

Once you're a member, you can register for your member website at Aetna.com. Then you can log in to request additional or replacement ID cards — or to access a digital copy of your ID card.



Questions?

We're here to help.

**Enrollment information
or to make changes to
your benefits**

[PeopleFirst.MyFlorida.com](https://peoplefirst.myflorida.com)

Medical benefits information
[AetnaStateFlorida.com](https://aetna.stateflorida.com)

Medical benefits questions

Aetna® Member Services

[1-877-858-6507 \(TTY: 711\)](tel:1-877-858-6507)

Monday through Friday
7 AM–7 PM

Aetna® complies with applicable federal civil rights laws and does not unlawfully discriminate, exclude or treat people differently based on their race, color, national origin, sex, age or disability. We provide free aids/services to people with disabilities and to people who need language assistance. If you need a qualified interpreter, written information in other formats, translation or other services, call [1-877-858-6507 \(TTY: 711\)](tel:1-877-858-6507).

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,
PO Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),
[1-800-648-7817 \(TTY: 711\)](tel:1-800-648-7817),
Fax: 859-425-3379 (CA HMO customers: [860-262-7705](tel:860-262-7705), CRCCoordinator@aetna.com).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201, or at [1-800-368-1019](tel:1-800-368-1019), [800-537-7697](tel:800-537-7697) (TDD).

TTY: 711

To access language services at no cost to you, call 1-877-858-6507.

Para acceder a los servicios de idiomas sin costo, llame al 1-877-858-6507. (Spanish)

如欲使用免費語言服務，請致電 1-877-858-6507。 (Chinese)

Afin d'accéder aux services langagiers sans frais, composez le 1-877-858-6507. (French)

Para ma-access ang mga serbisyo sa wika nang wala kayong babayaran, tumawag sa 1-877-858-6507. (Tagalog)

Um auf für Sie kostenlose Sprachdienstleistungen zuzugreifen, rufen Sie 1-877-858-6507 an. (German)

للحصول على الخدمات اللغوية دون أي تكلفة، الرجاء الاتصال على الرقم 1-877-858-6507. (Arabic)

Pou jwenn sèvis lang gratis, rele 1-877-858-6507. (French Creole-Haitian)

Per accedere ai servizi linguistici, senza alcun costo per lei, chiami il numero 1-877-858-6507. (Italian)

言語サービスを無料でご利用いただくには、1-877-858-6507 までお電話ください。 (Japanese)

무료 언어 서비스를 이용하려면 1-877-858-6507 번으로 전화해 주십시오. (Korean)

برای دسترسی به خدمات زبان به طور رایگان، با شماره 1-877-858-6507 تماس بگیرید. (Persian-Farsi)

Aby uzyskać dostęp do bezpłatnych usług językowych proszę zadzwonić 1-877-858-6507. (Polish)

Para acessar os serviços de idiomas sem custo para você, ligue para 1-877-858-6507. (Portuguese)

Для того чтобы бесплатно получить помощь переводчика, позвоните по телефону 1-877-858-6507. (Russian)

Nếu quý vị muốn sử dụng miễn phí các dịch vụ ngôn ngữ, hãy gọi tới số 1-877-858-6507. (Vietnamese)

This material is for information only. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Health benefits and health insurance plans contain exclusions and limitations. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. 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.

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

