



AON BENEFIT EXPERIENCE

Feel Your Best

The Next Step on Your Health Journey



Virtual Care

Quick, convenient quality care with a licensed medical doctor is available via your phone or computer and it typically costs less than an in-person visit.

[Learn More](#)



Lifestyle Coaching & Fitness Discounts

Want to get back in shape? Or manage stress better? You may have access to well-being programs or gym discounts that can help you lose weight, stop smoking, reduce stress, and exercise more.

[Learn More](#)



Mental Health Support

Are you taking care of your whole self? Mental health is crucial to your overall well-being, which is why virtual and in-person services are covered by your health insurance.

[Learn More](#)

Quality Care From Anywhere

Looking for a quick, low-cost way to talk with a licensed medical doctor? You may be able to skip the crowded waiting rooms and get quality care (and maybe even a prescription) by chatting with a doctor via your phone or computer.

Many carriers have partnered with best-in-class, virtual care vendors to expand their virtual care services (also called “telemedicine”).

Virtual care generally works best for simple, non-emergency situations like the cold or flu. During a video consultation, a doctor may be able to diagnose, write a prescription (if needed), and go over the next steps. Carriers may include expanded virtual care services for primary care, dermatology, mental health, and more.

The cost of virtual care through a carrier’s vendor is typically less than an in-person doctor visit. Select carriers may reduce or eliminate copays for virtual services, but benefits and availability vary by state and insurance carrier.

Learn More

- **Before you enroll**, learn about carriers’ programs and services through the Make It Yours site. From [Your Carrier Connection](#), select each medical insurance carrier to see what they offer.
- **Once enrolled**, log in to your carrier’s member site or call the phone number listed on your medical ID card.

	Aetna	CareFirst	Cigna	Dean/ Prevea 360	Geisinger	Health Net	Kaiser Permanente	Medical Mutual	Priority Health	United Healthcare	UPMC Health Plan
	1.855.496.6289	1.844.439.6482	1.855.694.9638	1.877.232.9375	1.844.390.8332	1.888.926.1692	1.877.580.6125	1.800.677.8028	1.833.207.3211	1.888.297.0878	1.844.252.0690
Partner	CVS Virtual Care	Closeknit	MDLIVE	Virtual care available through in-network doctor	Teladoc	Teladoc	Virtual care available through in-network doctor	Virtual care available through in-network doctor	Corewell Health MDLIVE	Teladoc, Doctor on Demand, AmWell, Optum	AmWell

Available Services and Cost Per Visit for HSA-Eligible Plans (Note: For non-HSA-eligible plans, a copay will apply.)¹

General Consult	\$0/\$55 ²	\$65	\$105 – \$160	Virtual Services may vary according to each network doctor	\$5 ³ /\$49	\$49	Virtual Services may vary according to each network doctor	Virtual Services may vary according to each network doctor	\$0/\$82 ²	\$0/\$49 – \$54 ²	—
Video	✓	✓	✓		✓	✓			✓	✓	✓
Telephonic	—	—	✓		✓	✓			✓	✓	—
Email	—	—	—		—	—			—	✓	—
Text (mobile app)	—	✓	—		—	—			—	✓	—
Dermatology	\$55 – \$144	—	\$90	Virtual Services may vary according to each network doctor	—	—	Virtual Services may vary according to each network doctor	Virtual Services may vary according to each network doctor	\$0/\$100 ²	—	\$0 – \$75 (email only)
Mental Health	\$85 – \$215	\$0/\$135 – \$230 ²	\$62 – \$104		\$5 ³ /\$85 – \$200	\$15 – \$215			\$0/\$50 – \$300 ²	Contact carrier	\$59 – \$67
Primary Care	\$0/\$99 – \$144 ²	\$0/\$38 – \$96	\$105 – \$160		—	—			—	\$99	\$31 – \$205
Urgent Care	\$55	\$65	\$63		—	\$49			\$0/\$82 ²	\$0/\$49 – \$54 ²	\$5 ³ – \$67

¹Costs are subject to change. Please contact your carrier with any questions.

²Cost for copay plans/cost for HSA-eligible plans until you meet your deductible. Once you meet your deductible, you will pay the copay cost.

³Cost if you are enrolled in a copay plan.

✓ Service/program is available
— Service/program is not available

Your Goals, Moving Forward

Want to get back in shape? Or manage stress better? Your company and your medical insurance carrier may offer well-being programs that can help you achieve your goals.

Carrier lifestyle coaching programs range from self-driven online wellness portals to digital health assistants that can help you lose weight, stop smoking, reduce stress, and exercise more.

These programs also offer tools designed to keep you motivated, including wellness challenges and trackers for diet, exercise, blood pressure, and mood. Some carriers even offer discounts for gym memberships and incentives for completing certain tasks like losing weight.

Learn More

- **Before you enroll**, learn about carriers' programs and services through the Make It Yours site. From [Your Carrier Connection](#), select each medical insurance carrier to see what they offer.
- **Once enrolled**, log in to your carrier's member site or call the phone number listed on your medical ID card.

	Aetna	CareFirst	Cigna	Dean/ Prevea 360	Geisinger	Health Net	Kaiser Permanente	Medical Mutual	Priority Health	United Healthcare	UPMC Health Plan
	1.855.496.6289	1.844.439.6482	1.855.694.9638	1.877.232.9375	1.844.390.8332	1.888.926.1692	1.877.580.6125	1.800.677.8028	1.833.207.3211	1.888.297.0878	1.844.252.0690
Available Services											
Stress Management	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Tobacco Cessation	✓	✓	✓	✓	✓	✓	✓	✓	✓	—	✓
Weight Management	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Biometric Screening	—	✓	—	✓	✓	✓	✓	—	—	✓	—
Wellness Portal	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Gym Membership											
Discounts Available	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Program Name	Aetna Discount Program/ Husk	Blue 365	Active & Fit Direct by Virgin Pulse	Partner Perks	Active & Fit by American Specialty Health	Active & Fit Direct	Choose Healthy and ClassPass	Fitness Discount Program	Active&Fit Direct	One Pass Select	Active & Fit Direct
Per person enrollment fee (\$) ¹	\$0	\$0/\$28	\$28	\$0	\$28	\$28	\$28	\$0	\$28	\$29	\$28

¹Costs are subject to change. Please contact your carrier with any questions.

✓ Service/program is available
— Service/program is not available

Your Calm in the Storm

Are you taking care of your whole self? Overall well-being is much more than just your physical health, which is why mental health services are covered by your health insurance. Being strong and resilient in the face of life's challenges isn't always easy, and that's okay. For whatever challenges you and your covered family members may be facing, know that your insurance carrier can help.

In fact, medical insurance carriers have established mental health partnerships at no cost to you, and they are continually looking to partner with best-in-class vendors. They serve a wide range of needs and most of them are available virtually so they can fit into your schedule:



Self-driven apps that often include personalized care recommendations to help you manage your stress better through practices like meditation



Coaching that can help you work through emotional challenges to perform better physically, emotionally, professionally, and socially



Therapy for identification and resolution of mental illness



Centers of Excellence (COE) for those facing acute mental health issues such as addiction and substance abuse

Even if you don't think you need it—there's always room to build healthier habits, feel calmer, empowered, and more fulfilled in your life. Carrier mental health partnerships can help you reduce stress and anxiety and give you the tools to restore your peace.

Important: Many services are available to your spouse/partner and dependents.



Learn More

- **Before you enroll**, learn about the carriers' programs and services through the Make It Yours site. From [Your Carrier Connection](#), select each medical insurance carrier to see what they offer.
- **Once enrolled**, log in to your carrier's member site or call the phone number listed on your medical ID card.

Stay in Step With Your Carrier

Many medical insurance carriers have apps to help you keep track of your coverage and benefits usage. These apps also feature well-being programs and mental health support. Download your carrier's app from the Apple App Store or Google Play.

Insurance Carrier Mental Health Partners

All carriers have mental health programs and resources to help you find the right type and place of care. In addition, many carriers partner with outside vendors to offer additional services like meditation apps and virtual coaching. For more information, please contact your carrier through the phone numbers below.

	Aetna	CareFirst	Cigna	Dean/ Prevea 360	Geisinger	Health Net	Kaiser Permanente	Medical Mutual	Priority Health	United Healthcare	UPMC Health Plan
	1.855.496.6289	1.844.439.6482	1.855.694.9638	1.877.232.9375	1.844.390.8332	1.888.926.1692	1.877.580.6125	1.800.677.8028	1.833.207.3211	1.888.297.0878	1.844.252.0690
Mental Health Partners¹											
Preventive/ Self-Improvement	Brightline (pediatric), Meru Health	7 Cups of Tea	Happify, iPrevail	Virgin Pulse	myStrength	Teladoc Mental Health	Calm, Whil App by Magellan Ascend	Lark Health	Teladoc Mental Health	AbleTo Self Care	RxWell
Coaching	AbleTo, Brightline (pediatric), Grow Therapy, Meru Health	7 Cups of Tea, CloseKnit	Bend, Brightline (pediatric), Headspace Care	Internal program available from carrier	myStrength	Unwinding by Sharecare	Headspace Care	Lark Health	Teladoc Mental Health	AbleTo Virtual Behavioral Coaching	Internal program available from carrier
Therapy	AbleTo, Alma Therapy, Array at Home, Brightline (pediatric), Brightside, Equip Health (eating disorder), Grow Therapy, MDLive, Meru Health, NOCD (obsessive compulsive disorder), Talkiatry, Talkspace, Telemetrynd, Teladoc	7 Cups of Tea, CloseKnit	Alma Health, Bend, Brightline (pediatric), Brightside, Headspace Care, MDLive, Meru Health, NOCD (obsessive compulsive disorder), Talkspace	Internal program available from carrier	myStrength, Teladoc	Internal program available from carrier	Internal program available from carrier	Internal program available from carrier	Teladoc Mental Health	AbleTo Virtual Behavioral Therapy	Internal program available from carrier

¹Carrier mental health partners are subject to change. Please contact your carrier with any questions.