Nourish
Effective Date: 01-01-2025
Open Choice® PPO - New York
Qualified High Deductible Health Plan

**PLAN DESIGN & BENEFITS**
**MEDICAL PLAN PROVIDED BY AETNA LIFE INSURANCE COMPANY**

| PLAN FEATURES | IN-NETWORK | OUT-OF-NETWORK |
|---|---|---|
| **Benefit limitations** - Some service or supplies have limits on them per year. There might be a maximum number of visits or days, or a dollar limit per year. In such cases, the benefit year begins on January 1 (unless otherwise noted). Refer to your plan documents to learn more. | | |
| **Deductible** (per calendar year) | $3,300 per Individual<br>$6,600 per Family | $5,000 per Individual<br>$10,000 per Family |
| Covered expenses in-network add up towards your in-network deductible. Covered expenses out-of-network add up towards your out-of-network deductible.<br>You must first meet the deductible before the plan begins paying benefits, unless otherwise noted.<br>The amount you pay (cost sharing) for some medical services does not count toward your deductible. Prescription drug costs count toward the deductible. Refer to your plan documents for details.<br>Your family will have one deductible. You will meet it when the expenses of several family members add up to the family deductible. No one person will have to pay more than the individual deductible. | | |
| **Member coinsurance**<br>Applies to all expenses except as noted. | You pay 10% | You pay 30% |
| **Out-of-pocket limit** (per calendar year) | $3,300 per Individual<br>$6,600 per Family | $7,000 per Individual<br>$14,000 per Family |
| Covered expenses in-network add up towards your in-network out-of-pocket limit. Covered expenses out-of-network add up towards your out-of-network out-of-pocket limit.<br>Some of your cost sharing may not count toward the out-of-pocket limit.<br>Your pharmacy expenses count toward your out-of-pocket limit.<br>In-network expenses include coinsurance/copays and deductibles.<br>Out-of-network expenses include coinsurance and deductibles. Penalty amounts do not apply.<br>Your family will have one out-of-pocket limit. You will meet it when the expenses of several family members add up to the family out-of-pocket limit. No one person will have to pay more than the individual out-of-pocket limit amount. | | |
| **Lifetime maximum**<br>Unlimited except where otherwise indicated. | | |

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|---|---|---|
| **Payment for out-of-network care**** | Does not apply | Professional: 150% of Medicare<br>Facility: 150% of Medicare |

*We cover the cost of care differently based on whether health care providers, such as doctors and hospitals, are "in network" or "out of network." We want to help you understand how much Aetna pays for your out-of-network care. At the same time, we want to make it clear how much more you will need to pay for this out-of-network care. As an example, you may choose a doctor in our network. You may choose to visit an out-of-network doctor. If you choose a doctor who is out of network, your Aetna health plan may pay some of that doctor's bill. Most of the time, you will pay a lot more money out of your own pocket if you choose to use an out-of-network doctor or hospital. When you choose out-of-network care, Aetna limits the amount it will pay. This limit is called the "recognized" or "allowed" amount. This amount is based on "reasonable" or "prevailing" charges. We get this data from an external database. Exactly how much Aetna "recognizes" depends on the plan you or your employer picks. Your out-of-network doctor sets the rate to charge you. It may be higher -- sometimes much higher -- than what your Aetna plan "recognizes" or "allows." Your doctor may bill you for the dollar amount that Aetna doesn't recognize. You must also pay any copayments, coinsurance and deductibles under your plan. No dollar amount above the recognized charge counts toward your deductible or maximum out-of-pocket. To learn more about how we pay out-of-network benefits visit Aetna.com. Type "how Aetna pays" in the search box. You can avoid these extra costs by getting your care from Aetna's broad network of health care providers. Go to www.aetna.com and click on "Find a Doctor" on the left side of the page. If you are already a member, sign on to your Aetna Navigator member site. This way of paying out-of-network doctors and hospitals applies when you choose to get care out of network. When you have no choice (for example: emergency room visit after a car accident), we will pay the bill as if you got care in network. You pay your plan's copayments, coinsurance and deductibles for your in-network level of benefits. Contact Aetna if your provider asks you to pay more. You are not responsible for any outstanding balance billed by your providers for emergency services beyond your copayments, coinsurance and deductibles.

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|---|---|---|
| **Primary care physician selection** | Does not apply | Does not apply |

**Precertification requirements -**
Some out-of-network services need approval by us in advance (precertification). Without this approval, we reduce benefits by $400 or 50%, whichever is less. Refer to your plan documents for a full list of services that need this approval.

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| **Referral requirement** | Not required | None |

**Telehealth consultations** - You can access covered services for telehealth visits from different kinds of providers in your network. Log on to **Aetna.com** to see a list of telehealth providers. You'll also find more about your options, including cost share amounts.

**Virtual care consultations** - You can access covered services for virtual care visits from different kinds of providers in your network. Log on to **Aetna.com** to see a list of virtual care providers. You'll also find more about your options, including cost share amounts.

| CVS VIRTUAL CARE | IN-NETWORK | OUT-OF-NETWORK |
|---|---|---|
| **CVS Health Virtual Primary Care (VPC) - preventive care consultations** | Covered 100%; no deductible | Not applicable |

Includes screening and counseling services through CVS Health Virtual Primary Care for members age 18 and older; refer to Aetna.com for more information.

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|---|---|---|
| **CVS Health Virtual Primary Care (VPC) - consultations** | Covered 100%; after deductible | Not applicable |

Includes basic medical service consultations through CVS Health Virtual Primary Care for members age 18 and older; refer to Aetna.com for additional information.

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|---|---|---|
| **CVS Health Virtual Care (VC) - general medicine** | Covered 100%; after deductible | Not applicable |
| **CVS Health Virtual Care (VC) - mental health** | Covered 100%; after deductible | Not applicable |

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| PREVENTIVE CARE | IN-NETWORK | OUT-OF-NETWORK |
|---|---|---|
| **Routine adult physical exams/ immunizations**<br>1 exam every year | Covered 100%; no deductible | 30%; after deductible |
| **Routine well child exams/immunizations**<br>• 7 exams in the first 12 months<br>• 3 exams from age 13 months to 24 months<br>• 3 exams from age 25 months to 36 months<br>• 1 exam every 12 months thereafter until age 22 | Covered 100%; no deductible | Covered 100%; no deductible |
| **Routine gynecological care exams**<br>2 exams and pap smears per year, including related fees | Covered 100%; no deductible | 30%; after deductible |
| **Routine mammogram**<br>Recommended: One per year for members age 40 and over | Covered 100%; no deductible | 30%; after deductible |
| **Women's health**<br>Includes: Screening for gestational diabetes, HPV (Human- Papillomavirus) DNA testing, counseling for sexually transmitted infections, counseling and screening for human immunodeficiency virus, screening and counseling for interpersonal and domestic violence, breastfeeding support, supplies and counseling.<br>Also includes: contraceptive methods (ACA mandated contraceptives, including contraceptives and devices you can't get at a pharmacy), sterilization procedures (including tubal ligation), patient education and counseling. Limits may apply. | Covered 100%; no deductible | 30%; after deductible |
| **Pre-natal maternity** | Covered 100%; no deductible | 30%; after deductible |
| **Routine digital rectal exam**<br>Recommended: For members age 40 and over | Covered 100%; no deductible | 30%; after deductible |
| **Prostate-specific antigen test**<br>Recommended: For members age 40 and over | Covered 100%; no deductible | 30%; after deductible |
| **Colorectal cancer screening**<br>Recommended: For members age 45 and over | Covered 100%; no deductible | 30%; after deductible |
| **Routine eye exams**<br>1 routine exam per 24 months. | Covered 100%; no deductible | 30%; after deductible |
| **Routine hearing screening** | Covered 100%; no deductible | 30%; after deductible |
| **PHYSICIAN SERVICES** | **IN-NETWORK** | **OUT-OF-NETWORK** |
| **Office visits to non-specialist**<br>Includes services of an internist, general physician, family practitioner or pediatrician. | 10%; after deductible | 30%; after deductible |
| **Telehealth consultation with non-specialist** | 10%; after deductible | 30%; after deductible |
| **Specialist office visits** | 10%; after deductible | 30%; after deductible |
| **Telehealth consultation with specialist** | 10%; after deductible | 30%; after deductible |
| **Hearing exams** | Not Covered | Not Covered |
| **Walk-in clinics**<br>Walk-in clinics are free-standing health care facilities. Sometimes they may be within a pharmacy, drug store, supermarket, or other retail store. They offer some limited medical care and services.<br>Not walk-in clinics: Urgent care centers, emergency rooms, the outpatient department of a hospital, ambulatory surgical centers, and physician offices. | Covered 100%; after deductible | 15%; after deductible |
| **Allergy testing** | 10%; after deductible | 30%; after deductible |
| **Allergy injections** | 10%; after deductible | 30%; after deductible |

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| DIAGNOSTIC PROCEDURES | IN-NETWORK | OUT-OF-NETWORK |
|---|---|---|
| **Diagnostic X-ray** (Other than complex imaging services) | 10%; after deductible | 30%; after deductible |
| When your physician performs and bills for this service at their office, you pay your office visit cost share amount. | | |
| **Diagnostic laboratory** | 10%; after deductible | 30%; after deductible |
| When your physician performs and bills for this service at their office, you pay your office visit cost share amount. | | |
| **Diagnostic complex imaging** | 10%; after deductible | 30%; after deductible |
| When your physician performs and bills for this service at their office, you pay your office visit cost share amount. | | |
| **EMERGENCY MEDICAL CARE** | **IN-NETWORK** | **OUT-OF-NETWORK** |
| **Urgent care provider** | 10%; after deductible | 30%; after deductible |
| **Non-urgent use of urgent care provider** | Not Covered | Not Covered |
| **Emergency room** | 10%; after deductible | Same as in-network care |
| **Non-emergency care in an emergency room** | Not Covered | Not Covered |
| **Emergency use of ambulance** | Covered 100%; after deductible | Same as in-network care |
| **Non-emergency use of ambulance** | Not Covered | Not Covered |
| **HOSPITAL CARE** | **IN-NETWORK** | **OUT-OF-NETWORK** |
| **Inpatient coverage** | 10%; after deductible | 30%; after deductible |
| When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive. | | |
| **Inpatient maternity coverage** (includes delivery and postpartum care) | 10%; after deductible | 30%; after deductible |
| When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive. | | |
| **Outpatient hospital** | 10%; after deductible | 30%; after deductible |
| When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit. | | |
| **Outpatient surgery - hospital** | 10%; after deductible | 30%; after deductible |
| When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit. | | |
| **Outpatient surgery - freestanding facility** | 10%; after deductible | 30%; after deductible |
| When you receive outpatient care at a hospital but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit. | | |
| **MENTAL HEALTH SERVICES** | **IN-NETWORK** | **OUT-OF-NETWORK** |
| **Inpatient** | 10%; after deductible | 30%; after deductible |
| When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive. | | |
| **Inpatient non-biologically based** | 10%; after deductible | 30%; after deductible |
| Your cost sharing applies to all covered benefits incurred during your inpatient stay. | | |
| **Mental health office visits** | 10%; after deductible | 30%; after deductible |
| **Crisis intervention services** | 10%; after deductible | 30%; after deductible |
| **Mental health telehealth consultations** | 10%; after deductible | 30%; after deductible |
| **Other mental health services** | Covered 100%; after deductible | 30%; after deductible |
| When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit. | | |

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| SUBSTANCE ABUSE | IN-NETWORK | OUT-OF-NETWORK |
|---|---|---|
| **Inpatient** | 10%; after deductible | 30%; after deductible |
| When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive. | | |
| **Residential treatment facility** | 10%; after deductible | 30%; after deductible |
| When you're admitted into a facility for the care you need, your cost sharing amount counts toward all covered benefits you receive. | | |
| **Substance abuse office visits** | 10%; after deductible | 30%; after deductible |
| **Substance abuse telehealth consultations** | 10%; after deductible | 30%; after deductible |
| **Other substance abuse services** | Covered 100%; after deductible | 30%; after deductible |
| When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit. | | |
| **THERAPY SERVICES** | **IN-NETWORK** | **OUT-OF-NETWORK** |
| **Spinal manipulation therapy** | 10%; after deductible | 30%; after deductible |
| **Outpatient rehabilitative physical and occupational therapy** | 10%; after deductible | 30%; after deductible |
| Limited to 60 visits per year | | |
| **Outpatient rehabilitative speech therapy** | 10%; after deductible | 30%; after deductible |
| Limited to 30 visits per year | | |
| **Habilitative physical therapy** | Covered 100%; after deductible | 30%; after deductible |
| **Habilitative occupational therapy** | Covered 100%; after deductible | 30%; after deductible |
| **Habilitative speech therapy** | Covered 100%; after deductible | 30%; after deductible |
| **Autism related physical therapy** | Covered 100%; after deductible | 30%; after deductible |
| **Autism related occupational therapy** | Covered 100%; after deductible | 30%; after deductible |
| **Autism related speech therapy** | Covered 100%; after deductible | 30%; after deductible |
| **Autism related behavioral therapy** | 10%; after deductible | 30%; after deductible |
| These benefits are combined with outpatient mental health visits | | |
| **Autism related applied behavior analysis** | Covered 100%; after deductible | 30%; after deductible |
| Your benefits for these services are the same as any other outpatient mental health other services benefit | | |
| **OTHER SERVICES** | **IN-NETWORK** | **OUT-OF-NETWORK** |
| **Skilled nursing facility** | 10%; after deductible | 30%; after deductible |
| Limited to 60 days per year | | |
| When you're admitted into a facility for the care you need, your cost sharing amount counts toward all covered benefits you receive. | | |
| **Home health care** | 10%; after deductible | 25%; after deductible |
| Limited to 40 visits per year | | |
| Home health care services include private duty nursing | | |
| Limited to three visits per day by staff from a home health care agency. One visit equals a period of four hours or less. | | |
| **Hospice care - inpatient** | 10%; after deductible | 30%; after deductible |
| When you're admitted into a facility for the care you need, your cost sharing amount counts toward all covered benefits you receive. | | |
| **Hospice care - outpatient** | 10%; after deductible | 30%; after deductible |
| When you receive outpatient care at a facility but don't stay overnight, your cost sharing amount counts toward all covered benefits during your visit. | | |

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|---|---|---|
| **Private duty nursing**<br>We count each period of up to 8 hours as one private duty nursing shift. | Covered as part of home health care | Covered as part of home health care |
| **Durable medical equipment** | 50%; after deductible | 50%; after deductible |
| **Diabetic supplies** -- (if not covered under the prescription drug benefit) | Covered same as any other medical expense.<br>You pay your prescription drug cost sharing amount if you have prescription drug coverage. If not, you pay your PCP visit cost sharing amount. | Covered same as any other medical expense.<br>You pay your prescription drug cost sharing amount if you have prescription drug coverage. If not, you pay your PCP visit cost sharing amount. |
| **Infusion therapy - home/office** | 10%; after deductible | 30%; after deductible |
| **Infusion therapy - outpatient hospital/freestanding facility** | Your cost sharing amount depends on the type of service and where you receive it. | Your cost sharing amount depends on the type of service and where you receive it. |
| **Gene-based, Cellular, and other Innovative Therapies (GCIT™)** | Your cost sharing amount depends on the type of service and where you receive it.<br>10%: after deductible for gene therapy drugs, if applicable<br>In-network coverage is provided at GCIT™ designated facilities only. | Not Covered |
| **Hearing aids**<br>1 hearing aid per ear every 3 years | 10%; after deductible | 30%; after deductible |
| **Transplants** | 10%; after deductible<br>In-network coverage is only available at Institutes of Excellence (IOE) contracted facility. | Not Covered<br>Out-of-network coverage applies when you use a non-IOE facility. You will pay more out of pocket when using a non-IOE facility. |
| **Bariatric surgery**<br>When you're admitted into a hospital for the care you need, your cost sharing amount counts toward all covered benefits you receive. | 10%; after deductible | 30%; after deductible |
| **Acupuncture**<br>Limited to 10 visits per year | 10%; after deductible | 30%; after deductible |

**"Other" health care -** 10% member coinsurance, after deductible, for services that are neither in-network nor out-of-network.

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| FAMILY PLANNING | IN-NETWORK | OUT-OF-NETWORK |
|---|---|---|
| **Infertility treatment** | Your cost sharing amount depends on the type of service and where you receive it. | Your cost sharing amount depends on the type of service and where you receive it. |
| You have coverage for artificial insemination and the diagnosis and treatment of the underlying cause of infertility. | | |
| **Advanced Reproductive Technology (ART)** | Your cost sharing amount depends on the type of service and where you receive it. | Your cost sharing depends on the type of service and where you receive it. |
| ART coverage is limited to three cycles per member's lifetime and includes in vitro fertilization (IVF), zygote intrafallopian transfer (ZIFT), gamete intrafallopian transfer (GIFT), cryopreserved embryo transfers, intracytoplasmic sperm injection (ICSI) or ovum microsurgery, cryopreservation and storage. Also includes ovulation induction (OI). Maximum applies to all procedures covered by any of our plans except where prohibited by law. | | |
| **Fertility preservation** | Your cost sharing depends on the type of service and where you receive it. | Your cost sharing depends on the type of service and where you receive it. |
| Includes coverage for cryopreservation and storage for iatrogenic infertility<br>Iatrogenic infertility is infertility that may occur as a result of certain types of medical treatment | | |
| **Vasectomy** | Your cost sharing amount depends on the type of service and where you receive it. | 30%; after deductible |
| **Tubal ligation** | Covered 100%; no deductible | 30%; after deductible |
| **PHARMACY** | **IN-NETWORK** | **OUT-OF-NETWORK** |
| The full cost of the drug is applied to the deductible before any benefits are considered for payment under the pharmacy plan. | | |
| **Pharmacy plan type** | Advanced Control Plan - Aetna | |
| **Prescription drug deductible** | Prescription drug expenses apply to your medical deductible. | |
| **Prescription drug out-of-pocket limit** | Prescription drug expenses apply to your medical out-of-pocket limit. | |
| **Preferred generic drugs** | | |
| **Retail** | Covered 100% | 20% of submitted cost; after applicable in-network cost share |
| **Mail order** | Covered 100% | Not applicable |
| **Preferred brand-name drugs** | | |
| **Retail** | Covered 100% | 20% of submitted cost; after applicable in-network cost share |
| **Mail order** | Covered 100% | Not applicable |
| **Non-preferred generic and brand-name drugs** | | |
| **Retail** | Covered 100% | 20% of submitted cost; after applicable in-network cost share |
| **Mail order** | Covered 100% | Not applicable |
| **Pharmacy day supply and requirements** | | |
| **Retail** | You can get up to a 30-day supply from Aetna National Network | |
| **Mail order** | You can get a 31-90-day supply from CVS Caremark® Mail Service Pharmacy. | |
| **Specialty** | You can get up to a 30-day supply of specialty drugs<br>You must fill all specialty drugs through our preferred specialty pharmacy network.<br>Advanced Control Formulary Aetna Insured List | |

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**Your prescription drug plan also includes:**
• Diabetic supplies
• Insulin drugs covered 100%; no deductible for insulin drugs
• Sexual dysfunction drugs, including daily dose, additional 6 tablets a month for erectile dysfunction
• A limited list of over-the-counter medications when filled with a prescription

**Family planning**
• Oral and injectable fertility drugs included (physician charges for injections are not covered under RX, medical coverage is limited).
• Contraceptives covered up to a 12-month supply. Contraceptive copay strategy applies.

**The following are covered 100% in-network:**
• Oral chemotherapy drugs
• Seasonal vaccinations
• Preventive vaccinations
• Affordable Care Act (ACA) eligible preventive medications and contraceptives
Refer to **Aetna.com** for a complete list of eligible prescription drugs.

**Precertification requirements**
Some covered prescription drugs need approval from us before we will cover the drug. If you are currently taking one of these drugs when you switch to this plan, you may get one fill of your prescription within the first 90 days of starting the plan.
Some covered prescription drugs require step therapy before we cover them. With step therapy, you must first try one or more drugs before we will pay for drugs that require step therapy. If you are currently taking one of these drugs when you switch to this plan. you may get one fill of your prescription within the first 90 days of starting this plan.
To get the most up-to-date precertification requirements and a list of drugs that require step therapy, see your plan documents or go online to your member website.

**Choose generics** - Sometimes you or your provider may ask for a brand-name prescription drug when a generic is available. If so, you will pay the brand-name copay plus the difference between the generic price and the brand-name price.

| **GENERAL PROVISIONS** | |
|---|---|
| **Dependents who are eligible to be on your plan** | Spouse, children from birth to age 26. Student status of children does not matter. |

Plans are provided by: Aetna Health Inc. While this material is believed to be accurate as of the production date, it is subject to change.

Health benefits and health insurance plans contain exclusions and limitations. 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. Providers are independent contractors and are not our agents. Provider participation may change without notice. We do not provide care or guarantee access to health services.

If you are in a plan that requires the selection of a primary care physician and your primary care physician is part of an integrated delivery system or physician group, your primary care physician will generally refer you to specialists and hospitals that are affiliated with the delivery system or physician group.

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The following is a list of services and supplies that are *generally* not covered. However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s) purchased by your employer.

• All medical and hospital services not specifically covered in, or which are limited or excluded by your plan documents.
• Cosmetic surgery, including breast reduction.
• Custodial care.
• Dental care and dental X-rays.
• Donor egg retrieval
• Experimental and investigational procedures, except for coverage for medically necessary routine patient care costs for members participating in a cancer clinical trial.
• Immunizations for travel or work, except where medically necessary or indicated.
• Implantable drugs and certain injectable drugs including injectable infertility drugs.
• Infertility services, including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI and other related services, unless specifically listed as covered in your plan documents.
• Long-term rehabilitation therapy.
• Non-medically necessary services or supplies.
• Outpatient prescription drugs (except for treatment of diabetes), unless covered by a prescription plan rider and over-the-counter medications (except as provided in a hospital) and supplies.
• Radial keratotomy or related procedures.
• Reversal of sterilization.
• Services for the treatment of sexual dysfunction/enhancement, including therapy, supplies or counseling or prescription drugs.
• Special duty nursing
• Therapy or rehabilitation other than those listed as covered

In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.

Translation of this material into another language may be available. Please call Member Services at the number on the back of your ID card.

Puede estar disponible la traduccion de este material en otro idioma. Por favor llame a Servicios al Miembro al **1-888-982-3862.**

Plan features and availability may vary by location and group size.

For more information about Aetna plans, refer to **www.aetna.com.**
Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are both within the CVS Health family.